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**FAP Full Class 1 Licence: NTF220938256**

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# THE INSURANCE GUY

## ***Nature and scope of advice.***

The Insurance Guy provides advice to our clients about their life, health, Disability, Home, Contents and Car Insurance. The Insurance Guy provides financial advice in relation to these financial advice products. We only provide financial advice about products from certain providers:

- For life, Trauma and Disability insurance, we work with Five companies – AIA, Asteron Life, Chubb, Fidelity Life and Partners Life.
- For health insurance, we work with four providers – Accuro, AIA, NIB and Partners Life.

## **Fees and expenses.**

The Insurance Guy does not charge fees, expenses or any other amount for any financial advice provided to its clients.

## **Reliability History.**

Neither the Insurance Guy Ltd or Marcus Longone have been subject to a reliability event. A reliability event is something that might materially influence you in deciding whether to seek advice from me or from The Insurance Guy Ltd. As an example, it would include legal proceedings against me, or if I had been discharged from bankruptcy in the last four years.

## **Conflicts of interest.**

The Insurance Guy receives commissions from the providers on whose products we give financial advice for. If you decide to take out insurance, the provider will pay a commission of between 6% and 30% of your first year's annual premium to help towards compliance costs to The Insurance Guy Ltd and anywhere from 10% and 200% of your first year's premium to your financial adviser Marcus Longone, this amount can be reversed if you cancel your policy within two years. The amount of commission is based on the amount of the premium. From time to time, product providers may also reward us for the quality of the advice we give which encourages good behaviour and conduct. They may give us tickets to sports events, hampers, or other gifts. To ensure that our financial advice prioritises our clients' interests above our own, we follow an advice process that ensures our recommendations are made based on each client's goals, circumstances, and the quality of the Insurers products, claims history and premiums charged for the products. The Insurance Guy undergoes annual training about how to manage conflicts of interest. We maintain registers of conflicts of interests, and the gifts we receive. The Insurance Guy monitors these registers and provides additional training where necessary. The Insurance Guy Ltd performs an annual review of our compliance programme.

## ***Complaints Handling and Dispute Resolution.***

If you have a problem, concern, or complaint about any part of my service, please tell me so I can try to fix the problem. You may contact our internal disputes service by telephoning 021 544 641,

by email [support@theinsuranceguy.nz](mailto:support@theinsuranceguy.nz) or in writing to 3/13 Duke Street, Mt Roskill, Auckland 1041

If you do make a formal complaint • We will consider your complaint and let you know how we intend to resolve it. We may need to contact you to get further information about your complaint. • We aim to resolve complaints within 2 working days of receiving them. If we cannot, we will contact you within that time to let you know we need more time to consider your complaint. • We will contact you by phone or email to let you know whether we can resolve your complaint and how we propose to do so. If we cannot resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact the Insurance & Financial Services Ombudsman by emailing [info@ifso.nz](mailto:info@ifso.nz), calling the Insurance & Financial Services Ombudsman on 0800 888 202, or in writing to Insurance & Financial Services Ombudsman, PO Box 10845, Wellington 6143. This is a free service.

## ***Duties Information***

The Insurance Guy Ltd has duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice. We are required to: • give priority to your interests by taking all reasonable steps to make sure our advice isn't materially influenced by our own interests • exercise care, diligence, and skill in providing you with advice • meet standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure that we have the expertise needed to provide you with advice) • meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure we treat you as we should, and give you suitable advice). This is only a summary of the duties that we have. More information is available by contacting us, or by visiting the Financial Markets Authority website at <https://www.fma.govt.nz>.