

Marcus Longone FSP#106925
Insurance Adviser at The Insurance Guy Ltd FSP #729371
Email: marcus@theinsuranceguy.nz, Mobile: 021 544 641
Website: www.theinsuranceguy.nz
Address: 30 Fairwater Road, Warkworth, Auckland 0910
FAP Full Class 1 Licence: NTF220938256

THE
**INSURANCE
GUY**

The Insurance Guy Ltd provides financial advice in relation to personal and group Life, Health, Disability and Trauma insurance. We provide financial advice about products from the following providers:

AIA, Asteron Life, Chubb, Fidelity Life, NIB, Partners Life, Southern Cross and Unimed

Fees and expenses.

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

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 230% of your first year's annual premium, this amount can be reversed if you cancel your policy within two years. The 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 objectives, circumstances, the quality of the Insurers products, claims history and premiums charged for the products.

I complete annual training about how to manage conflicts of interest. I maintain registers of conflicts of interests, and the gifts I receive. We monitor these registers and provide additional training where necessary.

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 calling me on: 021 544 641

by email to: support@theinsuranceguy.nz

or in writing to: 30 Fairwater Road, Warkworth, Auckland 0910.

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 5 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, 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 always:

- 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
- Meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services

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>.