

Working with the Insurance Guy

Adviser: Marcus Longone (FSP #106925)

Business: The Insurance Guy Ltd (FSP #729371)

FAP Full Class 1 Licence: NTF220938256

Contact Details:

- **Email:** marcus@theinsuranceguy.nz
- **Mobile:** 021 544 641
- **Address:** 30 Fairwater Road, Warkworth, Auckland 0910
- **Website:** www.theinsuranceguy.nz

Advice we provide

We provide financial advice on **Personal, Business and Group Life, Health, Disability, and Trauma insurance products.**

We work with:

 partners life

 Southern Cross

 CHUBB®



Fees and Expenses

- We **do not charge fees** or expenses for our financial advice services. You **will not be invoiced by us** at any point for the advice we provide.
- We receive commissions from product providers if you purchase a policy. These commissions can range from approximately 6% to 230% of your first-year premium, and a portion may be reversed if you cancel within the first two years.

How We Manage Conflicts of interest

- We use a structured advice process that aligns your insurance recommendations with your needs, priorities and risk tolerance, rather than any possible outside influence.
- We undergo annual training to handle conflicts of interest and maintain registers of any potential or actual conflicts, as well as gifts received.
- Our compliance processes are regularly monitored to ensure your interests come first.

Technology Usage

We leverage Microsoft and Azure AI-assisted tools to streamline our advice process, minimize manual data entry, and help verify accuracy. These tools may include meeting transcript summaries, document parsing and other advanced features. While this enhances efficiency and compliance, all final advice recommendations are reviewed by a qualified financial adviser before being delivered to you and we prioritize keeping a human in the loop reflecting best practices when utilizing AI technology.

Complaints Handling and Dispute Resolution

If you have any concerns or complaints about our service, please let us know:

- **Phone:** 021 544 641
- **Email:** support@theinsuranceguy.nz
- **Address:** 30 Fairwater Road, Warkworth, Auckland 0910

Complaint Process

- We acknowledge and investigate your complaint as soon as possible, typically aiming for resolution within five working days.
- If it takes longer, we will keep you updated and let you know our proposed resolution.

If we cannot resolve your complaint, or if you remain dissatisfied, you can contact the **Insurance & Financial Services Ombudsman** at:

- **Phone:** 0800 888 202
- **Email:** info@ifso.nz
- **Postal:** PO Box 10845, Wellington 6143

This is a free and independent service that can help investigate or resolve your complaint.

Our Duties

Under the Financial Markets Conduct Act 2013, we must:

1. **Give Priority to Your Interests:** Our advice must not be materially influenced by our own interests.
2. **Exercise Care, Diligence, and Skill:** We hold ourselves to a high professional standard in delivering advice in line with the Code of Professional Conduct for Financial Advice Services.
3. **Meet Competence Standards:** We comply with the Code of Professional Conduct for Financial Advice Services regarding competence, knowledge, and skill.
4. **Uphold Ethical Behaviour:** We follow the ethical standards and client care principles set by the Code of Professional Conduct for Financial Advice Services.

For more information, you can visit the Financial Markets Authority website at www.fma.govt.nz.