

## How we work at Cooney Insurance

### Overview

There is important Information you need to know if we agree to work together to provide you or your business with financial advice. I am a financial adviser contracted to Maurice Trapp Group Limited and trade as Cooney Insurance.

Maurice Trapp Group Limited (FSP107344) holds a licence issued by the Financial Markets Authority to provide financial advice. I am authorised by that licence to provide financial advice.

*My contact details*            David Cooney  
*Email:*                            david@cooneyinsurance.co.nz  
*Address:*                        66 Queen Street, Cambridge  
*Phone:*                         07 827 8130  
*Website:*                       [www.cooneyinsurance.co.nz](http://www.cooneyinsurance.co.nz)  
*My registration:*              FSP57542

### Scope of Service

I provide advice to my clients about their life insurance, health insurance and KiwiSaver. I provide financial advice about products from certain providers:

- For life insurance, we work with:
  - AIA
  - Asteron
  - AMP
  - Cigna
  - Fidelity
  - Partners Life
  - DPL
- For health insurance, we work with:
  - AIA
  - Accuro
  - Nib
  - Partners Life
  - Southern Cross
- For KiwiSaver, we work with:
  - Generate
  - NZ Funds – Kiwisaver and WealthBuilder Scheme
  - Booster

In providing you with financial advice, I will only consider your existing Life, Trauma, Income Protection and Health insurance policies & Kiwisaver (if any), along with your current circumstances. I do not provide advice on existing investment products; however, we have an Adviser in our Team who can assist in this area who I can refer you to. I am able to provide you with limited scope financial advice regarding Kiwisaver, which will be generic advice and based on what is usually suitable for people in a particular group based on common characteristics (such as age etc).

### Acting in your interest

To ensure that I prioritise your interests above my own, I follow an advice process that ensures that my recommendations are made on the basis of your personal goals and circumstances. I undergo training on how to avoid conflicts of interest. Cooney Insurance maintains and monitors a register of conflicts of interest, and the gifts and incentives I receive including an annual review under our compliance programme.

### How do we get paid?

Cooney Insurance do not charge any fees or expenses for any financial advice, claims assistance or policy servicing provided to our clients, unless agreed in writing.

Cooney Insurance receives commissions from providers whose products I give financial advice on (insurers and KiwiSaver providers). If you decide to take out insurance or to take my KiwiSaver advice, the provider will pay a commission to Cooney Insurance, a percentage of which (64% for insurance) is paid on to me as your financial adviser. The amount of commission received by Cooney Insurance is based on the amount of your annual insurance premium or the investment balance for your KiwiSaver.

### What to do if you are unhappy

If you have reason to complain about the service or advice you have received from me or Cooney Insurance, we will go to every length to ensure that your complaint is resolved promptly. Complaints are managed through our license holder (Financial Advice Provider), Maurice Trapp Group. See their web site for full information: [www.mauricetrapp.com/legal/risk-insurance/maurice-trapp-group-limited-complaints-policy/](http://www.mauricetrapp.com/legal/risk-insurance/maurice-trapp-group-limited-complaints-policy/)

An initial complaint can be sent through to our Internal Complaints Process personnel on our dedicated email address [feedback@mauricetrapp.com](mailto:feedback@mauricetrapp.com).

**We will respond to you within 24 hours during a regular working week.**

If, ultimately, you are not satisfied with our response, we belong to an independent Disputes Resolution Authority. This service is free of charge. Their details are:

#### *Financial Services Complaints Limited*

- Email: [info@fscl.org.nz](mailto:info@fscl.org.nz)
- Telephone: (Call Free for Consumers) 0800 347257 or 04 4723725
- Address: P O Box 5967, Lambton Quay, Wellington 6145
- Web: [www.fscl.org.nz](http://www.fscl.org.nz)

### Acknowledgement

I have read and understood the information in this Disclosure.

Signed: \_\_\_\_\_

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_