

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 Faye Thornton
Email: faye@cooneyinsurance.co.nz
Address: 66 Queen Street, Cambridge
Phone: 07 827 8130
Website: www.cooneyinsurance.co.nz
My registration: FSP139744

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
 - Resolution Life (AMP)
 - Chubb Group (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 existing term Life, Trauma, Income Protection and Health insurance policies (if any), along with your disposable income and spending behaviour. I will not provide advice on existing whole of life or endowment products; however, we have an Adviser in our team who can assist in this area who I can refer you to. I am not authorised to give advice on Kiwisaver however we have an Adviser in our team who can assist in this area who I can refer you to.

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 does not charge any fees or expenses for any financial advice, claims assistance or policy servicing provided to my clients, unless agreed in writing.

Cooney Insurance receives commissions from providers whose products I give financial advice on. If you decide to take out insurance, the provider will pay a commission to Cooney Insurance. The amount of commission received by Cooney Insurances is based on the amount of your annual insurance premium.

From time to time, product providers may also reward me in the form of tickets to events, hampers or other incentives.

What to do if you are unhappy

If for any reason you are dissatisfied with the service or advice you have received from myself or Cooney Insurance, we will go to every length to ensure that your complaint is resolved promptly. This provides us with the opportunity to prove to you that we are proactive, fair and genuinely care about your concerns. 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/

An initial complaint can be sent through to our Internal Complaints Process personnel on our dedicated email address 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
- Telephone: (Call Free for Consumers) 0800 347257 or 04 4723725
- Address: P O Box 5967, Lambton Quay, Wellington 6145
- Web: www.fscl.org.nz

Acknowledgement

I have read and understood the information in this Disclosure.

Signed: _____

Signed: _____

Date: _____

Date: _____