

## **Disclosure Information**

The following information provides you with an important overview of Adrian & Associates Limited, our duties to you, fees and how we manage complaints.

### ***Licence Status and Conditions***

*Adrian & Associates limited*, FSP 768551, trading as Adrian & Associates, holds a financial advice providers licence issued by the Financial Markets Authority.

### ***Nature and Scope of Advice***

*Adrian & Associates limited* provides advice to our clients about their general insurance needs.

Our financial advisers provide financial advice in relation to domestic general insurance, such as house, contents, landlords, motor vehicle and boat insurance, as well as commercial general insurance, such as commercial property, business interruption, commercial motor, marine, liability, professional indemnity and cyber insurance.

When providing our advice, we access a wide range of general insurance products from various general insurance providers in both the local and overseas market.

### ***Fees, expenses, or other amounts payable***

*Adrian & Associates limited* may charge you a fee, and charges, for providing financial advice, and for arranging, altering or cancelling your general insurance program. For general insurance placements, Insurance Advisernet New Zealand may also charge an administration fee for processing insurance premiums. If a fee will be charged, you will be advised at the time the financial advice is provided.

In some circumstances we may recommend another service provider to assist us in providing appropriate financial advice. These providers can include property valuers, property surveyors and motor vehicle valuations. These providers will charge a fee for the work they do. We will advise you of any related fees and charges prior to having them commence any work on your behalf.

### ***Conflicts of interest and commissions or other incentives***

*Adrian & Associates limited* has spent many years forging relationships with local and international insurance providers. The benefits of these relationships are seen every day by giving its our clients outstanding choice, competitive pricing and coverage options and policy support services.

*Adrian & Associates limited* are paid a commission from the general insurance product provider, when arranging insurance with them on your behalf. The amount of commission received varies as it is calculated as a percentage of the insurance premium charged.

*Adrian & Associates limited* and its Financial Advisers may also receive indirect benefits such as business lunches, tickets to sporting and/or cultural events, corporate promotional merchandise and other unquantifiable minor benefits.

We recognise that the above commissions and incentives may create conflicts of interests for *[FAP Name]* and your financial adviser. To manage these conflicts, our financial advisers follow an advice

process that ensures our recommendations are made on the basis of your financial goals and circumstances. All our financial advisers undergo training about how to manage conflicts of interest. We undertake compliance audits of our financial advisers, and annually audit our conflict of interest compliance framework.

We may, however, choose to rebate all or some commissions and charge you a fee based on the nature of the service we provide.

### ***Complaints & Disputes Process***

If you are not fully satisfied with the services provided by *Adrian & Associates limited*, please contact your financial adviser or *Adrian & Associates limited* directly.

*Adrian & Associates limited*'s complaints officer will formally acknowledge your complaint in writing and will endeavour to resolve your complaint fairly and in a timely manner. Please click [here](#) for more details on *Adrian & Associates limited*'s complaints handling process.

### ***Duties***

We believe in delivering the most appropriate advice, built upon our four core business pillars, Trust, Advice, Choice and Value.

We are bound by duties under the Financial Markets Conduct Act 2013 (Act),

We are required to:

- Meet certain standards of competence, knowledge and skill, as set by the Code of Professional Conduct for Financial Advice Services (Code of Conduct). These have been designed to ensure that we have the relevant expertise to provide you with advice.
- Take reasonable steps to ensure that you understand the nature and scope of the advice we give you and let you know if there are any limitations on the advice we provide. This will help you ensure that the advice provided meets your goals and objectives.
- Give priority to your interest, by taking all reasonable steps to make sure our advice isn't materially influenced by our own interests.
- Exercise a prudent level of care, diligence and skill.
- Meet certain standards of ethical behaviour, conduct and client care as required by the Code of Conduct. These are designed to ensure that we treat you as we should and give you suitable advice.
- Not offer or recommend a financial product that contravenes the Act or related regulations. This gives you peace of mind that the products we recommend are compliant with relevant laws.
- Make certain disclosure information available to you, at certain times, for example when advice is provided. We must not provide false, misleading or incomplete information. You can access the Code of Professional Conduct for Financial Advice Services [here](#).

### ***Contact Details***

*Adrian & Associates limited* FSP768551 holds a financial advice provider licence issued by the Financial Markets Authority.

You can contact us at:

Phone: 07 949 8321

Email: [adrian@adrianandassociates.co.nz](mailto:adrian@adrianandassociates.co.nz)

Address: PO BOX 9529