My Insurance Cover Limited (FSP1013627) is a Financial Advice Provider named as an Authorised Body under the Financial Advice Provider licence held by **My Mortgage Limited (FSP768771)**. That licence is issued by the Financial Markets Authority (FMA).

Advisers employed by My Insurance Cover are:

Elisabeth Walker FSP1000797

Our office contact details:

Phone: 0800 696 678
Email: insurance@mymortgage.co.nz
Address: 500 Aspin Road
Website: myinsurancecover.co.nz

Nature & Scope Of Financial Advice Services

Our Services	Insurance - life & health

Commissions

For services in relation to insurance, commissions may be paid by the product provider as follows:

Initial Commission	When you take out a policy we recommend, the insurer pays us between 30% and 230% of the first year's policy premiums. This depends on which insurance company and which policy you choose. You don't pay this - it comes from the insurer, not on top of your premium.
Ongoing Commission	We may also receive between 3-10% of your premium each year as renewal commission. This is for helping you to review your cover, to answer any questions, implement any other changes that you require, or assist with any claims. Again, you don't pay this - it comes from the insurer, not on top of your premium.

Product providers we might recommend	• AIA New Zealand • Asteron Life • Chubb Life • Fidelity Life • nib NZ • Partners Life • Southern Cross

Products we can provide financial advice about	• Life cover • Trauma (critical illness) cover • Total and permanent disability (TPD) cover • Income protection and mortgage repayment cover • Health and medical insurance

Important information about our business

Our fees:

My Insurance Cover does not charge any fees for our service

Conflicts of interest or other incentives:

We are here for our clients and to advise you as best we can. Your interests are our priority although we do have business relationships with product providers also. From time to time our product providers assist us with funding so we can bring our advisers together for conferences and professional development training. My Mortgage Ltd also provide mortgage (residential lending) and KiwiSaver services. If we believe you will benefit from these services, with your permission we may provide you with a referral under our Duty of Care.

How we manage any conflicts of interest:

To ensure our advisers prioritise our clients' interests:

- We follow an advice process that ensures our recommendations are made appropriately, based on clients' goals and circumstances.
- All our advisers undergo annual training about how to manage conflicts of interest.
- We maintain registers of conflicts of interest and the gifts and incentives we receive. These registers are monitored regularly, and additional training is provided as required.
- We undertake an annual independent Compliance Assurance Review.

Our duties and obligations to you:

We are bound by the duties of the Financial Markets Conduct Act (431I, 431K, 431L and 431M) to:

- Meet the standards of competence, knowledge, and skill set out in the Code of Conduct
- Give priority to the clients' interest, and
- Exercise care, diligence and skill, and
- Meet the standards of ethical behaviour, conduct, and client care set out in the Code of Conduct.

Our internal complaints process:

If you have a problem, concern, or complaint about any part of our advice or service, please tell us so that we can try to fix the problem. Our internal complaints manager is Laura Pevreal who can be reached via email at office@mymortgage.co.nz. Laura Pevreal will reply to you within 24 hours.

Our internal complaints handling process is as follows:

1. Receive & Acknowledge the Complaint, Log the complaint in a register (date, complainant details, nature of issue). Acknowledge receipt to the complainant in writing within 24 hours.

2. Investigate & Assess, Gather relevant information (records, communications, staff input). Speak to all relevant parties to understand the facts. Assess the complaint against policies, procedures, and any legal obligations.

3. Resolve & Respond. Decide on the outcome and corrective action. Communicate the decision to the complainant, including reasons and any steps being taken. Record the resolution in the register and close the complaint.

Our external complaints process:

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact our external disputes resolution scheme: *FSCL - Financial Services Complaints Ltd*. This service will cost you nothing, and will help us resolve any complaints.

You can contact FSCL - Financial Services Complaints Ltd at:
Address: Financial Services Complaints Limited, PO Box 5967, Wellington 6140
Phone number: 0800 347 257
Email address: complaints@fscl.org.nz