

Important Information About Us and How We Work

Barbara-Lee Dickson is the Managing Director of The Insurance Ladies Limited. She provides advice and solutions for clients in the areas of Insurance Services.

My Contact Details:

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Areas That We Can Provide You with Advice:

The following are the areas of personal or business risk insurance advice that the Insurance Ladies Advisers can provide:

Personal risk insurance needs arising from:

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Untimely death	(Life insurance)
Suffering specified serious illnesses or disabilities	(Trauma insurance)
Suffering a permanent disability	(Permanent disability insurance)
Loss of income through sickness or disability	(Income protection insurance)
Requiring timely hospital or specialist treatment	(Health insurance)

Business risk insurance needs arising from:

The loss of a **key person** through death or disability

Retirement of business **debt and other liabilities** caused by death or disability

Succession, partnership and share purchase needs caused by death or disability.

(The Insurance Ladies Advisers do not provide advice on existing Whole of Life or Endowment Products, so you will need to consult a Specialist if you would like advice on these investment products.)

We Can Source Insurance Products From The Following Companies

- Asteron Life
- Partners Life
- Accuro (Health Insurance)
- AIA / ex Sovereign
- Chubb Life / ex Cigna
- Partners Life (Health Insurance)
- AIA (Health Insurance)
- NIB (Health Insurance)

Advice Process:

The Insurance Ladies Advisers follow an internationally recognized six step advice process which involves:

1. Establishing the areas of advice for the current engagement (Scope of Service and Engagement).
2. Questioning and discussion about your needs and objectives (Needs Analysis)
3. Further analysis and research and designing a solution to match your needs
4. Preparing a written report for you (Statement of Advice)
5. Presenting recommendations to you and implementing any agreed solutions
6. Reviewing these solutions and strategies on a regular basis.

Qualifications and Experience:

The Insurance Ladies Advisers hold a New Zealand Certificate in Financial Services (Level 5) Insurance Advice. Our Adviser Barbara-Lee Dickson has been providing financial advice for personal and business risk insurance since May 2010. An Insurance Ladies Adviser is product accredited by all providers and they undertake regular professional development to maintain and improve their competence and knowledge.

Our Duties and Obligations to You:

The Insurance Ladies Advisers have duties and obligations under the Financial Markets Conducts Act 2013 relating to the way they give advice. They are required to:

- Ensure you understand the nature and scope of service you ask them to provide.
- Provide a service and advice that is relevant to the scope of service and suitable to your circumstances and needs.
- Listen to your needs, concerns, preferences, and to treat you fairly and with respect.
- Act with integrity and give priority to your interests and give advice not influenced by their interests.
- Exercise care diligence and skill in providing you with advice.
- Meet the necessary standards of competence, knowledge, and skills to provide you with the advice requested.
- Ensure you understand their advice and recommendations and any associated risks.
- Keep you informed along the way and communicate in a timely, clear, and effective manner.

This is only a summary of the duties they have. More information is available by viewing the Financial Markets Authority website at: <https://www.fma.govt.nz/compliance/role/authorised-financial-advisers>

How We Get Paid:

For Life insurance and Health insurance, the Insurance Ladies and the Financial Adviser receive commissions from the insurance companies on whose policies they give advice. If you decide to take out insurance, the insurer will pay a commission to The Insurance Ladies and then we receive drawings as the Financial Adviser. The amount of the commission is based on the amount of the premium. More details are given at the time our advice is given.

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The Insurance Ladies is a Licensed Financial Advice Provider – FSP 715991

Barbara-Lee Dickson is a Licensed Financial Adviser – FSP 104067

From time to time, product providers may also reward our advisers for business they provide to them. They may give advisers tickets to events, hampers, or other incentives.

The Insurance Ladies may charge a fee for the financial advice provided to a client where a client cancels a life or health insurance policy within 2 years of inception. Whether a fee will be charged and the manner in which it will be charged will be advised when the advice is provided to the client. The fee will be payable by the client by the 20th of the month after the policy is cancelled.

Conflicts of Interest:

To ensure that our advisers prioritize our clients' interests above their own, they follow an advice process that ensures their recommendations are made on the basis of their client's objectives, needs and circumstances.

They further manage possible conflicts of interest by:

- Choosing product providers based on your needs and not on the commission they may receive.
- Avoiding any production requirements for one product provider
- Having access to a range of product providers.
- Using third party product research as part of our analysis.
- Having our processes audited by a reputable compliance adviser.

What You Can Do If Something Goes Wrong:

If you are not satisfied with our financial advice service you can make a complaint by emailing info@theinsuranceladies.co.nz, or by calling 0508 81 81 81. You can also write to us at: PO Box 36 803, Merivale, Christchurch 8146.

When we receive a complaint, we will consider it following our internal complaints process:

- We will consider your complaint and let you know how we intend to resolve it. We may need to contact you to get further information about your complaint.
- We aim to resolve complaints within 10 working days of receiving them. If we can't, we will contact you within that time to let you know we need more time to consider your complaint.
- We will contact you by phone or email to let you know whether we can resolve your complaint and how we propose to do so.

If we can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact Financial Dispute Resolution.

Financial Dispute Resolution Scheme provides a free, independent dispute resolution service that may help investigate or resolve your complaint if we haven't been able to resolve your complaint to your satisfaction.

You can contact Financial Dispute Resolution by emailing enquiries@fdr.org.nz, or by calling 0508 337 337. You can also write to them at: Freepost 231075, PO Box 2272, Wellington 6145, or their physical address is: Level 9, 109 Featherston Street, Wellington 6011.