

Important Information About Me and How I work

My name is Barbara-Lee Dickson. I provide advice on behalf of my own Company, The Insurance Ladies Limited, who is the Financial Advice Provider Licence Holder.

My Contact Details:

Registration Barbara-Lee Dickson – FSP 104067
 Numbers: The Insurance Ladies Limited – FSP 715991
 Address: PO Box 36803, Merivale, Christchurch 9146.
 Phone: Phone: 027 431 8895 or 0508 81 81 81
 Email: barbaralee@theinsuranceladies.co.nz
 Website: www.theinsuranceladies.co.nz



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Areas That I Can Provide You with Advice:

The following are the areas of personal or business risk insurance advice that I 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.

(I 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.)

I Can Source Insurance Products From The Following Companies

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

My Advice Process:

I 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 by me and designing a solution to match your needs
4. Preparing a written report for you (Statement of Advice)
5. Presenting my recommendations to you and implementing any agreed solutions
6. Reviewing these solutions and strategies on a regular basis.

My Qualifications and Experience:

I hold the New Zealand Certificate in Financial Services (Level 5) Insurance Advice.

I have been providing financial advice for personal and business risk insurance since May 2010.

I am product accredited by all providers I use.

I undertake regular professional development to maintain and improve my competence and knowledge.

My Duties and Obligations to You:

I have duties and obligations under the Financial Markets Conducts Act 2013 relating to the way I give advice. I am required to:

- Ensure you understand the nature and scope of service you ask me to provide.
- Provide a service and advice that is relevant to this 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 my own 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 my 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 I have. More information is available by viewing the Financial Markets Authority website at: <https://www.fma.govt.nz/compliance/role/authorised-financial-advisers>

How I Get Paid:

For Life insurance and Health insurance, the Insurance Ladies and the Financial Adviser receive commissions from the insurance companies on whose policies I give advice. If you decide to take out insurance, the insurer will pay a commission to The Insurance Ladies and your Financial Adviser.

The amount of the commission is based on the amount of the premium. More details are given at the time my advice is given.

From time to time, product providers may also reward me for business I provide to them. They may give me 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 I prioritise my clients' interests above my own, I follow an advice process that ensures my recommendations are made on the basis of my client's objectives, needs and circumstances.

I further manage possible conflicts of interest by:

- Choosing product providers based on your needs and not on the commission I 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 my analysis.
- Having my processes audited by a reputable compliance adviser.

What You Can Do If Something Goes Wrong:

If you are not satisfied with my financial advice service you can make a complaint by emailing info@theinsuranceladies.co.nz, or by calling 027 431 8895. You can also write to me at: PO Box 36 803, Merivale, Christchurch 8146.

When I receive a complaint, I will consider it following my internal complaints process:

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

If I can't resolve your complaint, or you aren't satisfied with the way I 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 I 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.