



Trinity Insurance Disclosure Statement

Trinity Insurance holds a transitional Licence issued by the FMA to provide financial advice services. Financial Services Provider Number – 490346.

Nature and Scope of financial advice Services

We provide financial advice to our clients on

- Life and trauma Cover
- Total Permanent Disability Cover
- Mortgage and Income Protection Cover
- Medical Insurance Cover
- Business & Rural cover including Key person
- Partnership cover
- Continuity cover for self-employed

For these covers we work with AIA Group, Fidelity Life Assurance Company, Asteron Life, Partners Life, Cigna Life Insurance and NIB Health

Fees and Commissions

We do not charge a fee for advice or putting policies in place. An initial commission is paid by the insurer on a percentage of the annual premium, ongoing commission is then paid monthly at a lower percentage.

Reviews are also completed at no charge to the client. However, if the insurance is cancelled within 2 years without notification to us, we reserve the right to charge a fee of \$500.

Conflicts of Interest

Blenheim is a small town and we have many crossovers with clients that I know outside of work. We handle friends that become clients with respect and keep all information confidential. If any relationship becomes strained, Trinity Insurance will hand all client files on to an advisor of your choice as soon as we become aware of any conflict which may cause problems.

We will always be available to our clients, however we also have a business relationship with our product providers. Should a situation arise where there is a conflict of interest between your interest and Trinity Insurance's interest, we will always prioritise your interests above our own.

Fidelity Life Assurance holds a customer engage conference once a year, this to acknowledge the top 30 advisors in NZ for having good outcomes with their clients. This is a 3 day conference paid for by Fidelity Life and happens at various locations around NZ. Last year (2020) Trinity Insurance was 7th in NZ out of 2500 advisors, so we were able to attend this conference.

Disputes

If you have a problem, concern, or complaint about any part of our service, please tell us so we can try to fix the problem. You may contact our internal disputes service by phoning 03 570 2239, by emailing admin@trinityinsurance.co.nz, or in writing to Trinity Insurance, 861 Rapaura Road, RD3, Blenheim 7273. We log all complaints in our internal Complaints Register.

If we cannot agree on how to resolve the issue, you can contact Financial Services Complaints Limited. This service will cost you nothing, and will help us resolve any disagreements. You can contact Financial Services Complaints Limited by email info@fscl.org.nz, phoning them on 0800 347 257, or in writing to PO Box 5967, Lambton Quay, Wellington 6145.

Duties

Trinity Insurance, and anyone who gives financial advice on our behalf, have duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice.

We are required to:

- give priority to your interests by taking all reasonable steps to make sure our advice isn't materially influenced by our own interests
- exercise care, diligence, and skill in providing you with advice
- meet standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure that we have the expertise needed to provide you with advice)
- meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure we treat you as we should, and give you suitable advice).

This is only a summary of the duties that we have. More information is available by contacting us, or by visiting the Financial Markets Authority website at <https://www.fma.govt.nz>.

Contact Details

If you need to contact us you can phone 027 561 3038 or email steve@trinityinsurance.co.nz.

Our office is located at 861 Rapaura Road, Blenheim.