

Licensing Information

Tobin Insurance Services Limited T/A Tobin Insurance Services (FSP689091) holds a Class 1 Financial Advice Provider licence issued by the Financial Markets Authority (FMA) to provide financial advice.

Nature and scope of the advice

We only provide advice relating to the following types of insurance:

- Life Insurance
- Medical Insurance
- Income Protection Insurance
- Mortgage Repayment Insurance
- Trauma Insurance
- Total & Permanent Disability Insurance
- Fire & General Insurance (Business, House, Contents, Motor, Boat) – *We use Vero insurance exclusively as our preferred Fire & General insurance provider.*

We only provide financial advice about products from certain providers:

- Vero Insurance New Zealand
- Vero Liability Insurance Limited
- nib
- Fidelity Life Assurance Company Limited
- AIA
- Resolution Life
- Partners Life
- Chubb Life
- Southern Cross Medical Care Society
- Asteron Life Limited

Fees or expenses

Tobin Insurance Services Limited does not charge a fee for our services, nor do we pass on to you any costs incurred in the process of providing our advice and services to you.

Conflicts of interest and incentives

Tobin Insurance Services Limited receives a commission from the providers on whose products we give financial advice for. These commissions are comprised of:

- *Fire & General products - Initial & Ongoing commission range 5% – 25%.*
- *Medical & Life Risk products - Initial commission range 17% – 243%, Ongoing commission range 4% – 32%.*

From time to time, Tobin Insurance Services Limited may receive certain non-monetary benefits from product providers. This could include gratuities such as a bottle of wine at Christmas time, calendar, pen, book, the occasional refreshments after a meeting, invitations to events, subsidised professional development, discounted training courses or office supplies etc.

We prioritise our clients interests above our own. The advice we provide is based on understanding your goals and circumstances and providing recommendations which are based on research. We maintain a Conflict of Interests register and a record of Gifts we

receive. We monitor these registers and perform a 6 monthly review of our Compliance Assurance Programme.

Complaints Handling and Dispute Resolution

If you are not satisfied with our service, please tell us as soon as possible so that we can do what is needed to try and resolve this for you to the best of our ability. It is our intention to provide the best possible service we can for our clients and will do our best to try and resolve any complaint received as quickly and effectively as possible.

You can make a complaint by calling Jeff Tobin at (09) 412-5997 or 022 412-5963 or emailing us (please call our office for the email address if you do not have it).

You can also write to us at:

Tobin Insurance Services Limited
PO Box 720
Kumeu 0841
New Zealand

If we cannot agree on how to fix the issue, or if you decide not to use our internal complaints scheme, you can contact our external disputes resolution scheme - Financial Dispute Resolution Service (FDRS). This service will cost you nothing and will help us resolve any disagreements.

You can contact the FDRS at:

Freepost 231075
PO Box 2272
Wellington 6140
Telephone number: 0508 337 337
Email address: enquiries@fdrs.org.nz

Duties information

Tobin Insurance Services Limited and anyone who provides financial advice on its behalf are bound by duties under the Financial Markets Conduct Act 2013, the Professional Code of Conduct for financial advisers and the Financial Services Legislation Amendment Act 2020.

Some of these duties are:

- Ensure that we prioritise our client's interests*
- Exercise care, diligence, and skill in providing when providing our clients with advice*
- Meet the standards of ethical behaviour, conduct, and client care set by the Code of Professional Conduct for Financial Advice Services.*
- Meet the standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services.*

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 www.fma.govt.nz.

Contact details

You can contact us at:

Phone: (09) 412-5997 or 022 412-5963

Physical address: 224 Mill Flat Road, Riverhead 0793, New Zealand

Postal address: PO Box 720, Kumeu 0841, New Zealand