

General Statement of Advice Disclosure – Adri Swanepoel

IDENTIFYING INFORMATION

I am a financial adviser (FSP778315), and I am giving advice on behalf of Allcover Financial Limited (FSP 557607) who is the Financial Advice Provider.

My details are as follows:

Name: Adri Swanepoel

Phone: 09 963 6291

Email: adri@allcover.co.nz

Address: Unit 1H, 43 Omega Street, Rosedale, Auckland 0632

Post: PO Box 35477, Browns Bay, Auckland 0754

www.allcover.co.nz

NATURE AND SCOPE OF THE ADVICE

I will provide you with advice in relation to your personal insurances such as Travel insurance and General insurance (house, contents, motor vehicle and boat).

I only provide financial advice about products from certain providers:

- For travel Insurance, I work with Southern Cross Travel.
- For general insurance, I work with Stylecover and Tower.
- For Commercial Insurance I refer you to AON.

In providing you with financial advice, I will only consider house, contents, motor vehicles and boats.

RELIABILITY HISTORY

Neither Allcover Financial Limited nor I have been subject to a reliability event.

A reliability event is something that might materially influence you in deciding whether to seek advice from me or from Allcover Financial Limited.

(As an example, such events would include legal proceedings against me, disciplinary action from regulatory bodies or if I had been discharged from bankruptcy in the last four years).

There are no “reliability events” that to be reported.

FEES OR EXPENSES

I will not charge you a fee for the financial advice I will provide to you.

CONFLICTS OF INTEREST AND INCENTIVES

I am an employee of Allcover Financial Limited and work on a salary.

Allcover Financial Limited receive commissions of 20% of your policy premium for travel insurance plans implemented.

Allcover Financial Limited receives ongoing commission of approximately 7.5 -15% of the company premium charged on Fire and General.

To ensure that I prioritise your interests above my own, I follow an advice process that ensures my recommendations are made on the basis of your individual goals and circumstances. I complete annual training about how to manage conflicts of interest. We undertake compliance audits, and we review our compliance program regularly.

COMPLAINTS HANDLING AND DISPUTE RESOLUTION

If you are not satisfied with our financial advice service, you can make a complaint by emailing info@allcover.co.nz or by calling: 09 963 6291. You can also write to us at: PO Box 35477, Browns Bay, Auckland 0754.

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 Services Complaints Limited.

Financial Services Complaints Limited 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 Services Complaints Limited by emailing complaints@fscl.org.nz, or by calling: 0800 347 257.

You can also write to them at: PO Box 5967, Wellington 6140.