

LifeCovered Limited Disclosure Statement

Licensing Information

LifeCovered Limited (FSP675171), trading as LifeCovered holds a class 2 license issued by the Financial Markets Authority to provide financial advice.

What service do we offer?

We specialise in providing life insurance solutions from our approved insurance providers to help you manage life's bumps in the road.

Our financial advisers provide financial advice in relation to these financial advice products:

- Life Insurance
- Trauma Cover
- Mortgage & Repayment Cover
- Income Protection
- Total and Permanent Disablement Insurance
- Accidental Death Cover
- Health Insurance

We only provide financial advice from the following insurers that we are accredited with:

Life insurance & disability insurance:

- **AIA**
- **Asteron Life**
- **Partners Life**
- **Fidelity Life**

Health Insurance:

- **AIA**
- **Accuro**
- **Partners Life**
- **Southern Cross**
- **nib**

If our financial advisers are unable to provide advice on any particular product discussed, this will be made clear in the Scope of Service and Statement of Advice provided.

Any financial advice we provide will only consider the information you have given us about your particular needs, financial situation or goals.

We do not provide advice in the following areas but may be able to assist with referrals to our network of professionals:

- Legal, accounting or taxation advice.
- General insurances (e.g., home, contents, pets, travel, professional indemnity, public liability),
- Mortgages or investing

How much do LifeCovered brokers charge?

Our service is free of charge.

You will not be charged a fee, at any time, for any advice given even if you do not take any of the insurance cover recommended for you.

How does LifeCovered make money?

As a company, we get paid commission for policies we sell for an insurance company. Not to worry, because the commission is already built into the price of all insurance policies.

The revenue pays salaries, rent, expenses and taxes.

We do not have any performance quotas with any insurance companies or product providers.

Disciplinary history you should be aware of

None. There have been no professional indemnity insurance or negligence claims, dispute resolution, or disciplinary actions. Ever.

We take all complaints seriously, but we also gratefully accept all clients' suggestions. We welcome your feedback.

Our Duties

LifeCovered Limited, and anyone who gives financial advice on our behalf, has duties under the Financial Markets Conduct Act 2013 relating to how we give advice.

We are required to:

- Give priority to your interests by taking all reasonable steps to make sure our interests don't materially influence our advice
- 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 visiting the [Financial Markets Authority website](#).

Click [here to read the Code of Conduct](#) standards.

What if something goes wrong?

Step 1

When you have a concern, we recommend you start at the source. Speak with your personal advisor. If you are not satisfied, please let us know as soon as you can. You can reach our Customer Care Team in the following ways:

By mail:

LifeCovered Ltd
P.O. Box 9408
Waikato Mail Centre
Hamilton 3480

By email: team@lifecovered.nz

By telephone: **0800259925**
(Monday - Friday 9 am - 5 pm)

Step 2

If your concern isn't resolved after completing **step 1**, you can escalate the matter by calling 0278168783 or email team@lifecovered.nz

Step 3

You can refer your complaint to the IFSO Scheme if it has not been resolved after going through our complaints process.

This is a free, independent dispute resolution service that will consider your complaint and, either reach an agreed outcome or make a decision.

See www.ifso.nz or call 0800 888 202 for information on the IFSO Scheme.

Contact Details

Phone: 0800 25 99 25
Email: hello@lifecovered.nz
Mailing Address: P O Box 9408
Physical Address: 10 Bryce Street, Hamilton Central, 3204