

Thorners

solutions for you

About our services

We provide advice to our clients on general insurance products, we help our clients protect their assets to minimise the financial impact to their lives and businesses when things go wrong.

We advise on both domestic and commercial products, across various industries as well as risk management practices within your business operations.

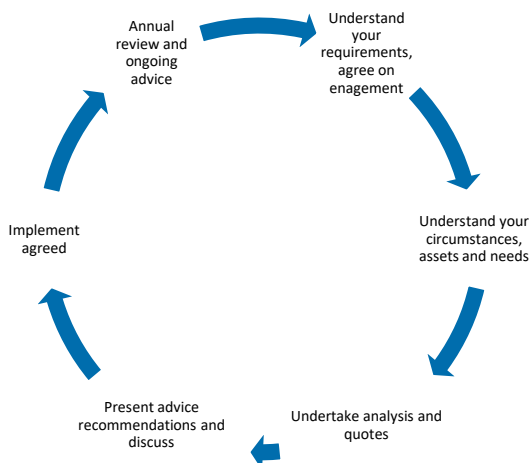
Your adviser

With 10+ years advising on general insurance, Emma is a qualified Financial Adviser (General Insurance) having attained the NZ Certificate in Financial Services, specialising in general insurance. She has experience across a broad range of products and can advise you on the complexities of insurance cover across a wide variety of industries.

Financial Adviser	Emma Rouse
FSP Number	549008
Phone	04 5288 088
Email	emma@thorner.co.nz
Address	PO Box 40-190, Upper Hutt 22 Main Street, Upper Hutt

Recommendations based on your circumstances and needs

We will complete a needs analysis with you to understand your personal and/or business circumstances and make recommendations to provide you adequate cover. Each year we will discuss changes and reassess your insurance cover. We will guide through the advice process (as below).



Wide range of insurance products and providers

We are not restricted to using any particular insurer, this allows us to compare quotes to provide you the terms best suited to your needs.

We will generally recommend insurance products from insurers we or our broker group, Steadfast, have arrangements with, as the negotiated terms are generally better. We will disclose these arrangements to you when making recommendations.

What we don't advise on

We do not provide advice on medical or life insurance, or any other Financial Advice. We can refer you to someone when you require advice on these products.

Limitations and risks

Insurance cover recommendations will be based on the information you provide and there will be a risk of lack of cover should the information you provide not be accurate.

While our recommendations will be made for your requirements, insurance products can have a number of exclusions that you should be aware of and you must read the policies carefully.

Costs

We don't charge fees to you for our advice, we will receive a commission from the insurance provider when you take out a policy and when you renew your policy each year.

We will provide details of these commissions when we make recommendations to you.

My character

I have no criminal convictions, have not been declared bankrupt, nor have I had any disciplinary or regulatory proceeding or charge brought against me that I am required to tell you about.

My duties

As a Financial Adviser, I must comply with the duties set out in the Financial Markets Conduct Act 2013 (FMC Act) and the Code of Professional Conduct for Financial Advice Services (the Code). This means I must:

- Have the required competence, knowledge and skill and keep this up to date with professional development;
- Give priority to your interests over my own or my employers;
- Exercise care, diligence and skill;

Meet ethical behaviour, conduct and client care standards.

Conflicts

I manage potential conflicts of interest by:

- Disclosing the conflict to you;
- Following my employer's conflicts of interest, gifts and hospitality policies and procedures.

Ongoing advice as your circumstances change

Your insurance protection should be reviewed as things change. It is important that you notify us of changes to ensure the cover still meets your needs.

We will communicate with you prior to your annual renewal to ask if you have had any changes to your circumstances that might require a review.

If something goes wrong

If you have a problem, concern or complaint about any part of my service, please tell me, my employer or my internal complaints manager so that we can try and fix the problem. We will acknowledge your complaint within two working days.

Maree Hammersley-Myers
maree@thorner.co.nz
04 5288 088
PO Box 40190, Upper Hutt 5140

If you feel your complaint is unable to be resolved through our complaints process, you have access to a free, independent dispute resolution service that may help investigate or resolve your complaint.

Please contact:

Insurance & Financial Services Ombudsman Scheme
info@ifso.nz
04 499 7612 / 0800 888 202
PO Box 10-845, Level 2, 70 The Terrace, Wellington