

Thorners

solutions for you

About our services

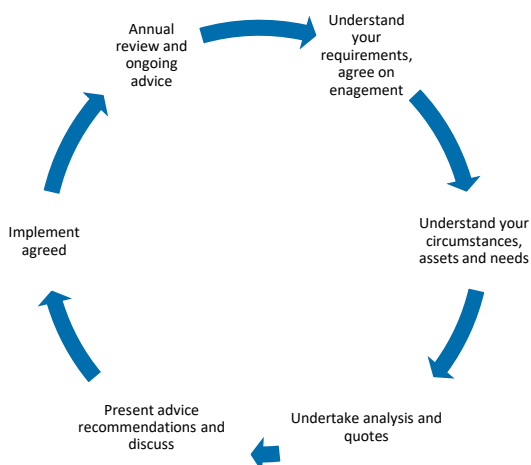
Thorner General Insurances Ltd is a Financial Advice Provider and we provide advice to our clients on general insurance products, we help our clients protect their assets to minimise the financial impact to their lives and businesses when things go wrong. We advise on both domestic and commercial products, across various industries as well as risk management practices within your business operations.

Your adviser

With almost 20 years of General Insurance experience with Thorners, Maxine has a NZ Certificate in Financial Services, and a NZ Level 5 qualification specialising in General Insurance. She has experience across a range of products and can advise you on the complexities of insurance cover across a wide variety of industries.

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. An example of our process is set out below. Each year we will discuss changes and reassess your insurance cover.



| | |
|-------------------|----------------------------------------------------------------------|
| Financial Adviser | Maxine Whiting |
| FSP Number | 122424 |
| Phone Number | 04 5288 088 |
| Email | maxine@thorner.co.nz |
| Address | PO Box 40-190, Upper Hutt 5140 22-26 Main Street, Upper Hutt 5018 |

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 collect relevant information from you to enable us to analyse and understand your insurance requirements and to enable us to arrange quotes from suitable insurance markets. When we submit the quotes to you, we may also give you advice or recommendations. You will have the final choice of insurer and covers selected. On receipt of your instructions, we will endeavour to arrange insurance, subject to availability to meet your stated requirements. Your instructions will be carried out promptly and confirmed to you with our formal documentation.

What I don't advise on

I am a Financial Adviser licensed to provide advice on General Insurance products. I do not provide advice on medical, life insurance, investments, mortgages, or other related Financial Advice. However, I can refer you to a qualified adviser within the Thorner group of companies 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.

Privacy Act

We will keep all information about you and/or your business confidential and, except where necessary for providing services, (for example insurers, premium financing, and other service providers), we will not disclose it outside the Thorner group of companies without your consent. This does not apply to information that is already public knowledge. Where we collect personal information from individuals, those individuals have the rights of access to, and to seek correction of, personal information about them. Unless you instruct us not to we may also contact you in connection with other products or services that we feel may be of interest/benefit to you.

Costs

We will receive a commission from the insurance provider when you take out a policy and when you renew your policy each year.

We may charge a small administration fee dependent upon factors such as the type, complexity and extent of your insurance programme, and the time and costs associated with the administration performed and services provided.

We will provide details of these commissions and any administration fee 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 as soon as it is practicable to do so;
- Following my employer's conflicts of interest, gifts and hospitality policies and procedures.

Ongoing advice as your circumstances change

We recommend your insurance protection is reviewed as things change. It is important that you notify us of changes throughout the year to ensure the cover still meets your needs.

At renewal we will advise the insurers renewal terms and also prompt you to advise any changes to your insurance requirements.

If something goes wrong

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

Maree Hammersley-Myers
maree@thorner.co.nz
04 9392900
PO Box 40190, Upper Hutt 5140

If you feel your complaint is unable to be resolved through our internal complaints process, you have access to a free, independent external 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