



GANNON INSURANCE BROKERS LIMITED

39a Long Melford Rd, PO Box 6071, Palmerston North, New Zealand

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www.gannon.co.nz

Disclosure Document.

Our licence and contact details

Gannon Insurance Brokers Limited (FSP706011) is a Financial Advice Provider (FAP) licensed and regulated by the Financial Markets Authority to provide financial advice.

You can contact us at:

Call: 06 357 5950 or 027 411 7828

Email: office@gannon.co.nz

Write to/visit: 39A Long Melford Road, Riverdale, Palmerston North 4412

Our advice

We provide financial advice about risk insurance (life, health, disability, and business insurance) and investing in KiwiSaver and managed funds. We work with the following providers:

For investments and KiwiSaver:

Product provider	Products
ANZ Investment Services (New Zealand) Limited	OneAnswer, KiwiSaver, Managed Funds
Fisher Funds Management Limited	KiwiSaver, Managed Funds
Booster Investment Management Limited	KiwiSaver, Managed Funds
OneAnswer Nominees Limited	Managed Funds
AMP Wealth Management New Zealand Limited	KiwiSaver

For insurance:

Product provider	Products
AIA New Zealand Limited (T/A AIA New Zealand)	Health, Life, Income protection, Trauma insurances
Chubb Life Insurance New Zealand Limited	Life, Income protection, Trauma insurances
Asteron Life Limited	Life, Income protection, Trauma insurances
Partners Life Limited (T/A Partners Life)	Life, Income protection, Trauma insurances
Fidelity Life Assurance Company Limited	Life, Income protection, Trauma insurances
NIB NZ Limited	Health insurance
Health Service Welfare Society Limited (T/A Accuro)	Health insurance
Southern Cross Medical Care Society (T/A Southern Cross Health Society)	Health insurance

Our Fees

Generally, we do not charge clients any fees in relation to the advice about insurance, KiwiSaver and managed funds we provide you. If you choose to purchase insurance, you will need to pay the premium to the provider. The amount of the premium will depend on the type of insurance you purchase and the extent of the coverage. Occasionally, we may charge you a fee based on an hourly rate for consultation services. When we know more about the type of advice you need, we will let you know if we will be charging a fee and provide you more information about our rate and the estimated fee.

Our Conflicts of Interest

Commissions

We receive a commission from the product providers through which we place business.

DISCLAIMER: The information contained in this document was prepared by Gannon Insurance Brokers Limited. The opinions expressed in this document are those of Gannon Insurance Brokers Limited and are not those of its clients. While every care has been taken to supply accurate information, errors and omissions may occur. Accordingly, neither Gannon Insurance Brokers Limited nor any of its directors, staff and contractors accept any responsibility or liability for any loss caused as a result of any person relying on the information supplied

- For insurance products, the amount of the commission we receive depends on the value of the premium. Typically we receive an upfront initial commission and an annual ongoing commission for every year the premium is in force.
- For investments, the amount of commission we received depends on the amount of funds you invest with the provider.

We will provide more specific details of these commissions once we have talked to you and understand your needs.

OneAnswer Portfolio Service

If you use OneAnswer Portfolio Services for your investments, we typically receive a trail commission from the product provider and then an annual ongoing commission. We will provide more specific details of these commissions once we have talked to you and understand your needs.

Roger Gannon is the sole adviser as well as the sole director and a shareholder of Gannon Insurance Brokers. Roger is remunerated as shareholder and director of the company, primarily by drawings and shareholder salary. Gannon Insurance Brokers receives all commissions and client fees that are generated by Roger. From time to time, certain product providers may provide us with certain non-monetary benefits. These may include gratuities such as subsidised professional development and discounted training courses.

To ensure we prioritise our clients' interests:

- We follow an advice process that ensures our recommendations are made appropriately, based on clients' goals and circumstances.
- Roger Gannon undergoes annual training about how to manage conflicts of interest.
- We maintain registers of conflicts of interests and the gifts and incentives we receive. These registers are monitored regularly.
- We use a third party research provider and product analyser for our insurance products to assist with product selection and suitability.
- We undertake an independent Compliance Assurance Review by a reputable, external compliance provider.

Complaints and dispute resolution

If you are not satisfied with our service, you can make a complaint by emailing us at office@gannon.co.nz or by calling us on 0508 867 768.

You can also write to us at:

Gannon Insurance Brokers Limited
39A Long Melford Road
Riverdale
Palmerston North 4412
New Zealand

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. Where possible, we try to resolve your complaint immediately.
- If we are unable to resolve your complaint immediately, we will acknowledge your complaint within 2 business days. We may contact you to get further information about your complaint.
- We aim to resolve complaints within 10 working days of receiving them. If we need more time to investigate your complaint, we will let you know when you can expect to receive a response to your complaint
- We will contact you by phone, email or letter to let you know whether we can resolve your complaint and how we propose to do so.

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact our external disputes resolution scheme – [Financial Services Complaints Ltd \(FSCL\) - A Financial Ombudsman Service](#). FSCL offers a free and independent service that may help you to investigate or resolve your complaint.

You can contact FSCL at:

Call: 0800 347 257
Email: info@fscl.org.nz or complaints@fscl.org.nz
Write to: PO Box 5967
Wellington 6140

Our Duties

We are bound by duties under the Financial Markets Conduct Act 2013 relating to the way that we provide advice. Some of these duties are:

- give priority to your interests;
- 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

- meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services.