

CLIENT STATEMENT AS AT 08.05.2025

Mr J Rowe & Ms J Moohan
C/- Avon Premium Funding
PO Box 76205
Christchurch 8548

Your Broker is Jacqui Harmon

Client Number 25452

Page Number 1

Eff Date	Inv No	Inv Date	Details	PF	Debit	Credit
05.06.2025	I00156880	08.05.2025	2025 Renewal Dwelling: 4 Tabor Place, Linoln	No	\$2,633.68	-
05.06.2025	I00156881	08.05.2025	2025 Renewal Contents: 4 Tabor Place, Lincoln	No	\$847.92	-

CURRENT	\$3,481.60	OVERDUE	\$0.00	AMOUNT DUE (NZD)	\$3,481.60
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Remittance Advice

Please return with your payment to :-

Avon Insurance Brokers
PO Box 76205 Northwood
Christchurch 8548

Or pay by direct credit to our bank, quoting ref: 25452
ANZ Bank: 06-0801-0461421-01

Client Name: Mr J Rowe & Ms J Moohan

Client Statement Dated: 08.05.2025

Our Reference: AIB-CHC-25452

AMOUNT DUE (NZD)	\$3,481.60
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TAX INVOICE**Mr J Rowe & Ms J Moohan**
CI- Avon Premium Funding
PO Box 76205
Christchurch 8548

INVOICE DATE	08/05/2025
TAX INVOICE NUMBER	I00156880
GST NUMBER	80-235-909
OUR REFERENCE	0031156-CHC-25452-002
YOUR BROKER	Jacqui Harmon

INSURER: Vero Insurance (NZ) Limited

POLICY CLASS : Vero Home

POLICY NO: HODBG5590424

PERIOD OF COVER: 05/06/2025 to 05/06/2026 at 4.00 pm Local Standard Time

INVOICE DETAILS:

2025 Renewal Dwelling: 4 Tabor Place, Linln

Our Remuneration:

The following disclosure is made in accordance with the Financial Services Legislation Amendment Act 2019. We receive commission from your insurer(s) as a percentage of the premium amount. The amounts shown are included in the Total Due and exclude GST.

Commission on Company Premium	\$306.82
Commission on Natural Disaster Premium	\$32.70

Please Note:

Some covers are GST exempt and therefore if there is no GST showing on this Tax Invoice, then GST is not applicable.

Company Premium	\$1,252.34
Natural Disaster Premium	\$363.32
Fire Emergency Levy	\$119.50
NHI Levy	\$480.00
Administration Fee	\$75.00
GST	\$343.52
TOTAL DUE (NZD)	\$2,633.68

INVOICE REMITTANCE ADVICE**CLIENT** Mr J Rowe & Ms J Moohan

Please return with your payment to : -

Avon Insurance Brokers
PO Box 76205, Northwood**Or pay by direct credit to our bank, quoting ref: 25452**
ANZ Bank: 06-0801-0461421-01

Please Note:
Terms of Trade are attached to this Tax Invoice. Please read carefully.

REFERENCE CHC-25452-0031156-002**INVOICE NUMBER** I00156880**DUE DATE** 05-Jul-25

AMOUNT DUE (NZD)	\$2,633.68
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Home Insurance

This is your Policy Schedule and forms part of your insurance policy. Your Policy Wording sets out the full details of your cover, including any conditions and exclusions that might apply. Please read your Policy Wording and Policy Schedule carefully so that you know exactly what you are covered for. If you do not fully understand what you are covered for, please ask us to explain it to you.

Insured	Mr J Rowe & Ms J Moohan
Insurer	Vero Insurance (NZ) Limited
Interested Parties	As Specified Below
Policy Number	HODBG5590424
Period Of Insurance	05/06/2025 to 05/06/2026 at 4.00 pm Local Standard Time

Policy Schedule
Home Policy

Covering

Accidental loss or damage to the home during the period of insurance.

Policy Wording

Vero/NZbrokers Home Policy

Details of the Home

Actual insured name	Mr J Rowe & Ms J Moohan
Date of birth	30/08/1995
Address	4 TABOR PLACE LINCOLN 7608
Year built	2024
Property occupancy	Owner occupied home
Selected cover	Standard Cover
Basis of cover	Cover is the cost to repair or rebuild the home to the replacement condition, limited to the sum insured. If your schedule shows a specific sum insured for other parts of your home, that's the maximum we'll pay for those parts of the home.
Monitored smoke or heat detector	No
What is the main type of home?	Home (Freestanding)
How is the home used majority of the time?	Owner occupied home
Is any form of business run from this home?	No
How many self-contained units at this location?	Home only
Is this home part of a multi-unit or Body Corporate complex?	No
Total floor area	260 m2 (including any attached garages and self-contained units only)

The total floor area will not be used in the event of a claim. The total floor area required is the size of the Dwelling (including any attached garages and self-contained units only), therefore please do not include the size of outbuildings, decks etc.

Sum insured

\$865,200 (Including garages, outbuildings, decks etc)

If the property is accidentally damaged or destroyed, this is the maximum amount we will pay to repair or rebuild the property. Some of the items to be included in the sum insured are dwelling(s), outbuildings, swimming pools, decks, fences, retaining walls, driveways, demolition costs and professional fees. For a full list of items to be included in the sum insured please refer to the definition of 'home' in the policy wording. This sum insured amount excludes GST.

We will pay up to the sum insured plus any GST (to a maximum of the current rate of GST) that is paid or payable on the sum insured. However, all item limits, benefit limits, and excesses shown within the policy or in the schedule are GST inclusive.

Interested parties

Interested Party Name	Westpac New Zealand Ltd
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Address	PO Box 1298
Suburb / Town	LAMBTON QUAY
City / Region	WELLINGTON
Postcode	6020
Type of Mortgagee	First Mortgagee

Details of the excess(es) applicable to your policy

Standard excess	\$400
Voluntary excess	\$0
Additional imposed excess	\$0
High value imposed excess	\$0
Underwriter imposed excess	\$0
Additional burglary excess	\$0

Your Excess **\$400** each and every claim, plus any additional excesses if applicable

Additional excesses if you rent out your home The following additional excesses apply, unless the *loss* arises from fire, *flood*, or *natural hazard*.

- \$250 for each event, if you let your *home* to *tenants* other than you.
- \$1,000 for each event, if you make your *home* available to anyone for casual use in return for any form of payment.

Natural hazard excess

Loss or damage caused by Natural Hazard to property not covered by the Natural Hazards Insurance Act 2023 as defined within the policy wording, and outlined below, will be subject to an excess of **\$5,000** for each event.

You're responsible for setting your sum insured

The *sum insured* is the figure you estimate as the total cost of rebuilding your *home*, including all associated costs. It is not the value of your property on the open housing market.

You must review your *sum insured* regularly, as it's your responsibility to ensure you have enough insurance cover to rebuild your whole *home* if you need it.

SumExtra Benefit

Refer to the SumExtra benefit in your policy wording for the conditions that must be complied with to qualify for the SumExtra benefit.

Natural hazard — we'll cover natural hazards along with NHC

Toka Tū Ake Natural Hazards Commission (NHC) provides some *natural hazard* cover for homes under the Natural Hazards Insurance Act 2023 (the NHI Act). If *loss* to your *home* is caused by *natural hazard*, any cover under this policy depends upon whether there is cover for your *home* under the NHI Act.

Loss to parts of your home which NHC insures

Where loss to your *home* is caused by *natural hazard*, we'll pay up to a maximum of the difference between these two amounts:

- the cost of repairing or rebuilding your *home*
- the amount payable under the NHI Act

less any excess we usually charge.

NHC must have done both of the following:

- accepted liability for your claim
- already paid the maximum under the NHI Act for the *loss*.

We won't cover any:

- excess charged by NHC
- *loss* that NHC has determined to be imminent damage under the NHI Act.

Loss to parts of your home which NHC does not insure

Under the NHI Act, NHC does not insure some parts of your *home*. We'll pay for *loss* caused by *natural hazard* to the following permanently installed items which NHC does not cover:

- drains, pipes, and cables
- driveways, paths, patios, fences, and walls (apart from retaining walls covered by the 'Retaining walls' benefit)
- external swimming or spa pools
- tennis courts.

An additional excess of \$5,000 applies to amounts we pay for these parts of your *home*.

The total you receive for natural hazard is limited to your sum insured

The most you will receive for *loss* caused by *natural hazard* from NHC and us combined is your *sum insured*.

All other policy terms and conditions apply to this benefit, along with the basis for settling claims.

Any amount we pay under this benefit, we'll pay out of your *sum insured*.

Benefits

Limit to which benefit refers

Benefits showing * indicate those paid in addition to your sum insured.

Alternative accommodation *	5% of your Sum Insured or (whichever is the greater) for a maximum period of 12 months, for any one event	\$50,000
Authorities damage		Included
Electronic programmes		Included
Environmental improvements *		\$3,500
Gradual damage	Any one event	\$5,000
Landscaping *	Any one event	\$10,000
Methamphetamine contamination	Tenanted Properties only. Any one event	\$50,000
Natural hazard		Included
New building work	Any one period of Insurance	\$25,000
Power generation equipment	Any one period of Insurance	\$20,000
Property owner's liability *	Loss to someone else's property	\$2,000,000
	Bodily injury	\$1,000,000
	Total amount payable for all legal liabilities during any one period of insurance	\$2,000,000
Resetting or reprogramming your security system	Any one period of Insurance	\$500
Retaining walls	Any one event	\$80,000
Stolen keys	Any one event	\$2,000
Stress payment *	Any one event	\$5,000
SumExtra *		Included
Temporary removal of fixtures and fittings		Included
Tree removal	Any one event	\$2,000
Water or sewage pipe blockage	Any one period of Insurance	\$1,500

Special conditions

Nil excess applies to accidental glass breakage

Insurer Financial Strength Rating

In accordance with the Insurance (Prudential Supervision) Act 2010, we are required to provide you with the following information about your Insurer. Where the rating is shown as REF please refer to Additional Insurer Rating Details on the previous section.

Insurer(s) Name	Portion %	Rating Agent	Rating
Vero Insurance (NZ) Limited	100	SP	AA-

Vero Insurance New Zealand Limited has been given an AA- Insurer Financial Strength Rating by Standard & Poor's.

The rating scale for S&P Global Ratings is:

AAA	Extremely Strong	BB	Marginal	SD	Selective Default
AA	Very Strong	B	Weak	D	Default
A	Strong	CCC	Very Weak	R	Regulatory Supervision
BBB	Good	CC	Extremely Weak	NR	Not Rated

Note:

The Ratings from "AA" to "CCC" may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories.

The rating scale above is in summary form. A full description of this rating scale can be obtained from www.vero.co.nz



Fair Insurance Code

Vero is a member of the Insurance Council of NZ and adheres to the Fair Insurance Code, which provides you with assurance that Vero has high standards of service to our customers. A copy of the Code can be found at www.icnz.org.nz

TAX INVOICE

Mr J Rowe & Ms J Moohan
C/- Avon Premium Funding
PO Box 76205
Christchurch 8548

INVOICE DATE	08/05/2025
TAX INVOICE NUMBER	I00156881
GST NUMBER	80-235-909
OUR REFERENCE	0026509-CHC-25452-008
YOUR BROKER	Jacqui Harmon

INSURER: Vero Insurance (NZ) Limited
POLICY CLASS : Vero Contents
POLICY NO: HODCT5241193
PERIOD OF COVER: 05/06/2025 to 05/06/2026 at 4.00 pm Local Standard Time

INVOICE DETAILS:

2025 Renewal Contents: 4 Tabor Place, Lincoln

Our Remuneration:

The following disclosure is made in accordance with the Financial Services Legislation Amendment Act 2019. We receive commission from your insurer(s) as a percentage of the premium amount. The amounts shown are included in the Total Due and exclude GST.

Commission on Company Premium	\$127.98
Commission on Natural Disaster Premium	\$10.44

Please Note:

Some covers are GST exempt and therefore if there is no GST showing on this Tax Invoice, then GST is not applicable.

Company Premium	\$522.38
Natural Disaster Premium	\$116.04
Fire Emergency Levy	\$23.90
NHI Levy	
Administration Fee	\$75.00
GST	\$110.60
TOTAL DUE (NZD)	\$847.92

INVOICE REMITTANCE ADVICE**CLIENT** Mr J Rowe & Ms J Moohan

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Avon Insurance Brokers
PO Box 76205, Northwood

Or pay by direct credit to our bank, quoting ref: 25452
ANZ Bank: 06-0801-0461421-01

Please Note:

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REFERENCE CHC-25452-0026509-008**INVOICE NUMBER** I00156881**DUE DATE** 05-Jul-25

AMOUNT DUE (NZD)	\$847.92
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Contents Insurance

This is your Policy Schedule and forms part of your insurance policy. Your Policy Wording sets out the full details of your cover, including any conditions and exclusions that might apply. Please read your Policy Wording and Policy Schedule carefully so that you know exactly what you are covered for. If you do not fully understand what you are covered for, please ask us to explain it to you.

Insured	Mr J Rowe & Ms J Moohan
Insurer	Vero Insurance (NZ) Limited
Interested Parties	As Specified Below
Policy Number	HODCT5241193
Period Of Insurance	05/06/2025 to 05/06/2026 at 4.00 pm Local Standard Time

Policy Schedule
Contents Policy

Covering

Accidental loss or damage to your contents during the period of insurance while at home or temporarily removed from the home.

Policy wording

Vero/NZbrokers Contents Policy

Details of the contents

Actual insured name	Mr J Rowe & Ms J Moohan
Date of birth of insured	30/08/1995
Address	4 TABOR PLACE LINCOLN 7608
Location of contents	Owner occupied home
Property occupied by	The Insured
Selected cover	Standard Cover
Basis of cover	Cover is the cost of replacement, repair or reinstatement without deduction for wear and tear or depreciation, for all contents except those listed in the policy. The maximum amount payable is the Sum Insured.
Type of security	No Security Alarm
Contents sum insured	\$49,200
Total contents sum insured	\$49,200 The total amount of the contents sum insured and where applicable, the specified item(s) insured amount.

Dollar figures for benefits, excesses, and limits to items (including specified items) in this policy include GST. However, we'll pay GST that is paid or payable on top of the contents *sum insured*.

Details of the excess(s) applicable to your policy

Standard excess	\$250
Voluntary excess	\$0
Additional imposed excess	\$0
High value imposed excess	\$0
Underwriter imposed excess	\$0
Additional burglary excess	\$0
Your Excess	\$250 each and every claim, plus any additional excesses if applicable

Additional excesses

An additional \$150 excess applies to any claim for portable electronic equipment that's lost or stolen from your motor vehicle.

An additional \$250 excess applies to any claim for *loss to contents* if they are stolen during a burglary at your *home* and all the following apply.

- You've told us you have a security alarm system, which we have given you a discount for.
- The alarm was not turned on and/or not activated.
- You weren't at *home* at the time of the *loss*.

The following additional excesses apply, unless the *loss* arises from fire, *flood*, or *natural hazard*.

- \$250 for each event, if you let your *home* to *tenants* other than you.
- \$1,000 for each event, if you make your *home* available to anyone for casual use in return for any form of payment.

Benefits

Limit to which benefit refers

Benefits showing * indicate those paid in addition to your contents sum insured.

Alternative accommodation *	Maximum period of 12 months or (whichever is less) if you own and live in the home	\$50,000
	Maximum period of 1 month or (whichever is less) if you are renting the home	\$5,000
Authorities damage		Included
Boarding school	The item limits in the policy still apply	Included
Change of situation and transit cover	Any one event, items limits in the policy still apply You must tell us about the new address within 30 days	\$25,000
Credit and debit cards	Any one event	\$2,000
Fatal injury *	Any one event	\$10,000
Fusion of electric motors		Included
Food spoilage		Included
Gifts		Included
Gradual damage	Any one event	\$5,000
Home office or healthcare practice	At the home Temporarily removed from the home	\$15,000 \$1,500
Misuse of mobile/smart phones	Any one event, up to the first 24 hours unauthorised use, or	\$500
Occupier's and personal liabilities *	Loss to someone else's property Bodily injury Total amount payable for all legal liabilities during any one period of insurance	\$2,000,000 \$1,000,000 \$2,000,000
Overseas travel (Australia / Pacific Islands)	Any one period of insurance The item limits in the policy still apply	\$5,000
Property used for trade, professional, or business use	Any one event	\$2,000

Specified items	Benefit applies if specified items are listed in <i>Details of the Contents</i> section above Refer to <i>The most we'll pay for some items</i> section below for a list of items where limits apply	Per item limits apply
Stolen Keys	Any one event	\$2,000
Storage of contents	Any one event Maximum period the contents can be removed from the home	\$25,000 90 days
Stress payment *	Any one event	\$5,000
Tenant's improvements	Any one event	\$5,000
Tertiary accommodation	Any one event and for each child The item limits in the policy still apply	\$7,500
Vehicle accessories within an employer's motor vehicle	Limit in total any one event Additional excess for portable electronic equipment applies	\$1,500
Visitor's effects *	Any one event	\$2,000

The most we'll pay for some items

This table shows the most we'll pay for the listed items, unless they are specified in the *Details of the Contents* section above for another amount. The limits include the item and its accessories.

Item	Limit on what we'll pay
Each unspecified item, pair, or set of jewellery or watches	\$5,000 For any one event, we'll pay up to a maximum of 20% of the sum insured on this <i>schedule</i> (excluding specified items of jewellery and watches) or \$50,000 — whichever is greater
Each item of photographic, digital, and video camera equipment We count a camera body and a standard lens as one item, unless separately specified. Any extra lens not permanently attached to a camera body, or one that's designed to be interchangeable, we count as its own item.	\$5,000, unless specified
Any bicycle (including any e-bike)	\$5,000, unless specified
Any <i>drone</i>	\$3,000, unless specified
Any canoe, kayak, surfboard, surf ski, kite surfer, paddle board, or windsurfer	\$3,000, unless specified
Each coin, card, or stamp in a collection	\$1,000 \$3,000 in total for any collection of coins, cards, or stamps
Unset precious stones or minerals, gold or silver bullion or ingots, and precious metals	\$1,000 in total, unless specified

This table shows the most we'll pay for the listed items. We will never increase the limits for these items. The limits include the item and its accessories.

Item	Limit on what we'll pay
Any boat (other than canoes, kayaks, surfboards, surf skis, kite surfers, paddle boards, or windsurfers)	\$3,000 Under this policy we won't cover any boat that has a <i>market value</i> of more than \$3,000
Marine parts and accessories while they're out of any boat	\$2,500 in total
Motor parts and accessories, including children's car seats, while they're out of any vehicle	\$2,500 in total
Remote-controlled scale models	\$3,000 in total
All money, negotiable securities, and travel tickets	\$1,000 in total
All certificates and documents	\$1,000 in total

Insurer Financial Strength Rating

In accordance with the Insurance (Prudential Supervision) Act 2010, we are required to provide you with the following information about your Insurer. Where the rating is shown as REF please refer to Additional Insurer Rating Details on the previous section.

Insurer(s) Name	Portion %	Rating Agent	Rating
Vero Insurance (NZ) Limited	100	SP	AA-

Vero Insurance New Zealand Limited has been given an AA- Insurer Financial Strength Rating by Standard & Poor's.

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AAA	Extremely Strong	BB	Marginal	SD	Selective Default
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Fair Insurance Code

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AVON INSURANCE BROKERS

BUSINESS DISCLOSURE and TERMS OF TRADE

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Introduction

Thank you for allowing us to work with you on your risk management and insurance requirements. We take our responsibility to advise and support you seriously and will provide you with professional and personal service at all times.

This document sets out our disclosure requirements and our standard terms of business on which we will provide our services to you. We provide this document to meet our requirements under current regulations and to set out the terms of business that apply whenever you ask us to act for you for all services we provide to you, together with any additional or different terms as agreed in writing with you.

By taking on our services, you acknowledge acceptance of these terms. This means you do not need to sign any formal agreement to indicate your acceptance unless we ask you to.

These terms of business supersede and replace any previous terms of business you have received from us, and will apply unless and until we provide you with new or amended disclosures or terms of business or replace it with different terms agreed with you.

If there should be any inconsistency or conflict between these terms of business and additional or different terms agreed with you, we will respect the terms agreed with you.

About us

Financial Service Provider: **Avon Insurance Brokers**

Authorised Body: **Daly Fourwood Limited T/A Avon Insurance Brokers**

Telephone Number: **03 365 7171**

Address: **Unit 1, 5 Seven Mile Drive, Belfast, Christchurch**

Email address: **avon.insurance@xtra.co.nz**

Website: **<https://avoninsurance.co.nz>**

Important information

This will help you the Client make an informed decision whether we Avon Insurance Brokers and our adviser's financial advice and products are suitable for your needs and whether to seek, follow or accept the Financial Advice. This Disclosure Statement is required under the Financial Markets Conduct (Regulated Financial Advice Disclosure) Amendment Regulations 2020.

What sort of Advisers are we?

Avon Insurance Brokers holds a licence issued by the Financial Markets Authority (FMA) to provide a financial advice service (being the provision of financial advice on fire and general, life and health insurance products. Under this licence, we may only provide you financial advice in relation to fire and general, life and health insurance products. Avon Insurance Brokers is a Financial Provider under the licence. The licence came into effect when the Financial Services Legislation Amendment Act 2019 (FSLAA) came into force on 15 March 2021.

As a Licensed Authorised Body, we have Standard Conditions on our license, these conditions are not specific to us and does not limit or restrict Advice that may be given. To review further details on our licence and disclosures please refer to our [full company disclosure statement](#).

We are committed to providing our clients with good financial advice that is suitable for our client's needs. We only provide financial advice on Insurance Products.

How do we get paid for the Financial Advice and Products that we provide to you?

Fire & General Insurance Products

We receive commission (brokerage) when you, the client accepts our financial advice and purchases an insurance policy. The commission is paid to us by the Insurer (product provider) based on each insurance policy that you purchase. The commission only applies to the company premium and natural disaster premium portion of the total premium and excludes any fire emergency levies, EQ levies or other government charges.

Life and Health Insurance products

We receive commission when you, the client, accepts our financial advice and purchases Life and or Health insurance policies. The commission is paid by the Insurer (product provider) based on each insurance policy that you purchase. The commission only applies to the company premium portion of the total premium.

Please refer to our [full commission table](#) to see the exact commission % we receive on the renewal of each policy, by insurer. This is provided to you to disclose our exact commission remuneration.

Policy Administration Charges and Fees

We may charge a policy administration charge and/or Broker Fees for financial advice. We will tell you what the fee is and we will show these charges and/or fees on your policy invoice. These charges and fees are only payable by you the client when our advice is followed, accepted and the insurance policy is purchased. The fees we charge are for our service, placement, implementation, and administration of the insurance policies that you choose to accept and purchase. The total fees payable may increase with the number of insurance policies that you choose to purchase. Fees may be received alternately or in addition to commission.

Our Advisors Act with Integrity

To ensure that we and our advisers prioritise your interests above our own, we follow an advice process that ensures recommendations are made based on your individual requirements, goals, and circumstances. Our advisers complete annual and ongoing training about how to manage conflict of interests and a register of interests is maintained. We perform an annual review of our compliance programme.

You should be aware there may be potential conflicts of interest that you the Client may need to take into consideration when you decide to seek and accept financial advice from us or our advisers, we will make you aware of any conflicts when giving advice.

Complaints Process

We take our service responsibility to you seriously. If you have a problem, concern or you are dissatisfied with either a product or financial advice service that has been provided by us or one of our Advisers and you require action to be taken please tell us so that we can help and fix the issue. Please contact us directly or feel free to use our [Complaints Process](#), which you will find below.

If a complaint is received by us, we will approach all complaints with an open mind, listen and treat each complainant as an individual and with courtesy and respect. We will promptly acknowledge the complaint at the earliest possible opportunity and make every attempt to resolve your complaint in a timely manner, with staff escalating as necessary to Senior Management or Complaints Manager. You will receive a written decision, remedies, and resolution as soon as practicable after we have decided the outcome.

If you feel your complaint is not resolved to your satisfaction using our complaints process, or you are unsatisfied with the response or resolution, you can contact Financial Services Complaints Ltd (FSCL) which is a dispute resolution scheme we are a member of. This service is free to you and is an independent service that will help investigate or resolve the complaint. You can click on this link to find out how to make a complaint to **Financial Services Complaints Limited** <http://www.fscl.org.nz/complaints/how-make-complaint>

You can contact (FSCL) at:

Postal Address: P.O. Box 5967, Wellington 6145

Email: info@fscl.org.nz

Telephone: 0800 347 257 Website: <http://www.fscl.org.nz/>

Our Advisor Duties to You - our Client

Our Advisers give financial advice to clients on Avon Insurance Brokers behalf. When giving advice all our Advisers must:

- Hold a Level 5 New Zealand Certificate in Financial Services, (by 15 March 2023)
- Maintain competence, knowledge, and skills for giving financial advice by completing continuing professional development.
- Abide by the Code of Professional Conduct for Financial Services and have Ethical behaviour, good conduct and provide Client Care. <https://www.mbie.govt.nz/assets/a96d1b4800/code-of-professional-conduct-for-financial-advice-services.pdf>
- Listen to the client carefully to discover their needs.
- Recommend products or services that meet the client needs and explain why.
- Give clear and concise communication.
- Protect client information.
- Give priority to the client's interests when giving financial advice.

Please click on the link to see our [Client Service Standards Statement](#).

Our Terms of Trade

1.0 Definitions

- 1.1 **Company** means Avon Insurance Brokers
- 1.2 **Insurer** means the provider of the insurance policy or product.
- 1.3 **Client** means the person, company obtaining advice on insurance products and services.
- 1.4 **Premium** is the charge of the policy.
- 1.5 **Insurance Policy** is the Insurance product provided to the client and combines the policy document, insurance schedule and application form.
- 1.6 **Contract** is the agreement by the client to pay the premium in exchange for advice from the company and for the insurer to provide cover as set out in the Insurer policy document.
- 1.7 **Period** means the dates the policy applies to.

2.0 Your Client Responsibilities

- 2.1 The client must pay the Premium by the due date as set out below.
- 2.2 The client must provide all relevant information to the company.
- 2.3 The client must inform the company of any material change during the period of this contract.
- 2.4 If the client fails to follow these responsibilities it may invalidate the policy.

3.0 Our Company Responsibilities

- 3.1 The Company will provide insurance broking services with reasonable care, integrity and skill and as defined by the Code of Conduct. All representations made (whether express or implied) and all other implied conditions, warranties and terms as to the provision of the services are otherwise excluded to the extent permitted by law.
- 3.2 The Company will forward payments received to the Insurer as per the Insurance intermediaries Act 1994.
- 3.3 The Company and Insurer will keep all client information confidential and will use it for the sole purpose of which it was disclosed in line with the Privacy Act.
- 3.4 The company may correspond with you by electronic communication which may not always be secure and may be read copied or interfered with in transit. We are not responsible for risks associated with electronic communication.

4.0 Commissions and Fees

- 4.1 The Company will receive commission from Insurers.
- 4.2 We may alternatively or in addition charge a Policy Administration Charge and or Broker Fee for our services.
- 4.3 Unless mandated by law, commissions and any fee earned on policies are deemed to be earned at the inception of the policy.

5.0 *Payment, Late Payment. Default of Payment and Consequences of Default of Payment*

- 5.1 The method of payment will be made by direct credit, credit card or as arranged through an agreed Premium Funding company.
- 5.2 Payment in full of outstanding amounts shall be received no later than 30 days from the invoice date or by the effective/inception date of the cover, whichever is the later, unless specific written agreement to the contrary.
- 5.3 If the payment remains outstanding further to the above, then your policy may be cancelled and be null and void. Any claim on the Insurer could be invalid.
- 5.4 Credit Card payments are subject to a surcharge, which will be advised when you make your payment.
- 5.5 Premium Funding can be arranged at the client's option. This will be arranged via a third-party provider and be subject to their terms and conditions.
- 5.6 Any invoices that are billed outside of the Premium funding arrangement are subject to be paid as stated above in Clause 5.2.

6.0 *Cancellation*

- 6.1 The Client is able to cancel a policy(ies) with the Insurer at any time by providing written notice to the company.
- 6.2 If the Company and/or Insurer are unable to continue to offer the policy and/or services to the client, we will provide written notice subject to the Insurance policy.
- 6.3 Commission earned and/or fee charged for the Companies services are considered to be earned at the time the insurance cover is placed and are not refundable in the event the cover is terminated early. Any refunds created by the cancellation of a policy either by the Client or the Company or the Insurer will only be paid back to the Client once any outstanding premiums have been received from the Insurer.

Avon Insurance Brokers Complaints Process

At Avon Insurance Brokers Limited, we aim to perform our services with reasonable care, skill and integrity based on the needs you have advised to us. We always treat clients fairly, however we recognise that occasionally things can go wrong. This guide describes our process for dealing with any service issues or complaints.

If you have any complaint in respect of the service Avon Insurance Brokers Limited has provided to you, we want to hear about it so that we can investigate your concerns. Similarly, if you have positive suggestions about how we can improve our service, please let us know.

If you have a complaint or query relating to the terms of your insurance coverage or claims under your policy, you may be referred to your insurer and their complaints process. Complaints are an important part of maintaining and improving our standards.

Talk to us

You can let us know about your concern in any of the following ways. A quick chat, email or meeting with one of our staff is often all that's needed to sort out your concern.

Nearly all service issues and complaints are quickly resolved in this way. Please provide us with as much information as possible about the reason for your complaint and the resolution you would like to see.

Email: avon.insurance@extra.co.nz

Phone 03 365 7171

Come in and see us – Unit 1, 5 Seven Mile Drive, Belfast, Christchurch

If we are not able to resolve your complaint within 5 business days, it will be referred to the Director for an internal review.

You can directly contact Allan 03 371 0301, allan@avoninsurance.co.nz or Brendan 03 371 0304, brendan@avoninsurance.co.nz.

Again, please try to provide as much information as possible about the reasons for your complaint and the resolution you are seeking.

The Director will acknowledge receipt of your complaint within 5 working days and will endeavour to provide you with a decision or proposal for resolution within 20 business days. (Please note that often this response is provided within 5 business days however, if your complaint is complex and may take longer to resolve, we will advise you of this and will keep you informed of progress.)

In handling your complaint, there are a number of remedies available to us, including but not limited to:

- An apology or explanation;

- Liaison with insurers and/or premium funders to find a mutually agreeable outcome to your complaint;
- Claims advocacy including support to address your complaint via the Insurer internal dispute resolution process.

Refer to [Financial Services Complaints Ltd \(FSCL\)](#).

We'll do everything we can to fix the matter but if we've been unable to resolve it after four weeks, you can refer your complaint to [Financial Services Complaints Ltd \(FSCL\)](#).

FSCL offers a free, independent and impartial dispute resolution service for our industry. The scheme investigates and resolves complaints between clients and its Brokers, including Avon Insurance.

You can contact FSCL by phone on 0800 347 257, email info@fscl.org.nz or write to PO Box 5967, Wellington 6140. There is no cost for you to use the services of FSCL.

IMPORTANT CLIENT INFORMATION

Duty of Disclosure

When you enter into a contract of insurance you have a legal duty to disclose to the insurer all facts that are material to the risk. This would include all information you know or could reasonably be expected to know that would influence the judgement of a prudent insurer in accepting or declining an insurance risk or in fixing the premium or terms or conditions of the contract. This duty of disclosure arises not only when you enter into a contract of insurance but also when you renew, extend, vary or reinstate a contract of insurance.

Examples of information that would need to be disclosed include:

- Any change in circumstance which could increase the risk of an insurance claim;
- Any criminal or traffic offence or conviction;
- Any cancellation, refusal to renew insurance, or imposition of special terms by another insurer;
- Any insurance claim you have made in the past.
- Failure to comply with your duty of disclosure may entitle an insurer to void any contract entered into from inception and could lead to claims not being met. If you are uncertain about whether or not a particular matter should be disclosed to an insurer please contact your broker.

Insurance Claim Requirements and Fraud

When you become aware of an event causing, or likely to cause a claim under an insurance policy you should:

- Take prompt steps to minimise the loss or damage;
- Take reasonable steps to protect the property from further loss or damage;
- As soon as practical notify your broker or the insurer;
- Inform the police if you suspect a criminal act has occurred;
- Within 30 days or as soon as practical thereafter, submit full particulars of the claim in writing to your broker or the insurer;
- If an insurance claim is fraudulent in any way it is possible that all benefits under the policy will be forfeited.

Fair Insurance Code

The Fair Insurance Code is a code of practice that sets minimum service standards for insurance companies and describes the responsibilities that you and your insurance company have to each other. Your insurer, when a member of the Insurance Council of New Zealand, is committed to complying with the Fair Insurance Code. A full copy of the Code is available at www.icnz.co.nz.

Your Privacy

As your insurance broker, we are committed to protecting your privacy. We use information you provide to advise you about and arrange your insurance requirements. We only provide your information to the companies with whom you choose to deal with and their representatives. We do not trade, rent or sell your information. If you don't provide us with full information we cannot properly advise you and you could breach your duty of disclosure. You can check the information we hold about you at any time. Please contact your broker or see our website for more information about our Privacy Policy.

Complaints

If you have a problem, concern, or complaint, please tell us so that we can try to fix the problem. Please refer to our complaints process policy attached and available on our website www.avoninsurance.co.nz.

Business Disclosure and Terms of Trade

Your broker's remuneration, for the services provided, will be in the form of a commission paid by the insurer or an annual fee agreed with you. To enable us to afford a high level of administration and office services, we may also charge an administration fee which will be shown separately on the invoice. The insurer may also pay us or NZbrokers Management Ltd an amount in addition to the commission or fee that we receive for services and support we provide to them in connection with insurance we arrange for you and other clients. In the event of cancellation of the policy we are entitled to retain our remuneration including fees, commissions and brokerage paid by the insurer. (a detailed description of this is attached and also included on our website www.avoninsurance.co.nz)

Membership of NZbrokers

Your broker is a member of NZbrokers. NZbrokers is a collaborative group of New Zealand owned and operated professional insurance brokers. Each member is able to benefit from the size and capability of the national group while retaining their independence and local focus. Membership of NZbrokers provides your broker with access to an extensive range of insurance broker services and efficiencies, improved policy coverage, and broader geographic resources. More information about NZbrokers is available at www.nzbrokers.co.nz