



PERSONAL INSURANCE ADVISERS

Caring for you and your future

Financial Adviser Disclosure Statement

My name is Sarah Marie Hunger, I provide financial advice on behalf of my company, Cura Advisers Limited of which I am a shareholder and director of, who is the Financial Advice Provider (FAP) Full Licence holder.

Contact Details

Financial Adviser (FA) Name:	Sarah Marie Hunger (aka Sarah Marie Koubaridis)
FA Registration Number:	FSP67882
FAP Name:	Cura Advisers Limited
FAP Registration Number:	FSP712291
Licensing Status:	Full Licence (Class 2)
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Telephone Number:	+64 6 349 0089 or +64 27 416 6494
Email Address:	sarah@curainsurance.co.nz

Nature and Scope of the advice

I will provide you with financial advice in relation to your personal insurances (life and health). I only provide financial advice about life and health insurance from the following providers:

- AIA New Zealand Limited
- Asteron Life Limited
- Chubb Life Insurance New Zealand Limited
- Fidelity Life Assurance Company Limited
- Health Service Welfare Society Ltd (t/a Accuro Health Insurance)
- NIB NZ Ltd
- Partners Life Limited
- Resolution Life Australasia Limited
- Southern Cross Medical Care Society (t/a Southern Cross Health Society)

In providing you with financial advice, we will only consider existing term life, trauma, income protection and health insurance policies (if any). We will not provide advice on existing whole of life or endowment products, so you will need to consult a specialist if you would like advice on those products.

Reliability History

Neither Cura Advisers Limited nor I have been subject to a reliability event. A reliability event is something that might materially influence you in deciding whether to seek advice from me or from Cura Advisers Limited. As an example, it would include legal proceedings against me, or if I had been discharged from bankruptcy in the last four years.

Fees and Expenses

Cura Advisers Limited does not charge clients directly for fees, expenses or any other amount for any financial advice provided to its clients.

Conflicts of interest and incentives

Cura Advisers receive commissions from the relevant insurance company if you take out insurance following my advice. The commissions are between 180% and 240% of the first year's premiums of your policy – the amount depends on which insurance company and which insurance policy you choose. I also receive a commission of between 5% and 10% of the premium for each year the policy remains in force.

To ensure that I prioritise your interests above my own, I follow an advice process that ensures my recommendations are made on the basis of your individual goals and circumstances. We undertake a compliance audit, and a review of our compliance programme is undertaken periodically by a reputable compliance adviser which includes reviewing our conflicts of interests' policy.

Complaints handling and dispute resolutions

If you are not satisfied with our financial advice service in any way, you can make a complaint by emailing sarah@curainsurance.co.nz, or by calling us on 06 349 0089. You can also write to us at: Cura Advisers Limited, PO Box 4077, Wanganui 4500 (Attention: Sarah Hunger).

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. We may need to contact you to get further information about your complaint.
- We aim to resolve complaints within 10 working days of receiving them. If we can't we will contact you within that time to let you know we need more time to consider your complaint, and will aim to provide you with a realistic timeframe.
- We will contact you by phone or email to let you know whether we can resolve your complaint, and how we propose to do so.

If we can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact our external dispute resolutions scheme, Financial Dispute Resolution Service (FDRS).

The Financial Dispute Resolution Service (FDRS) provides a free, independent dispute resolutions service that may help investigate or resolve your complaint, if we haven't been able to resolve your complaint to your satisfaction.

You can contact the Financial Dispute Resolution Service (FDRS) at:

Address: Freepost 231075, PO Box 2272, Wellington 6140
Telephone number: 0508 337 337
Email address: enquiries@fdrs.org.nz

Our Duties

Cura Advisers Limited, and anyone who gives financial advice on our behalf, have duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice.

We are required to:

- Give priority to your interests by taking all reasonable steps to make sure our advice isn't materially influenced by our own 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 (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 by visiting the Financial Markets Authority website at <http://www.fma.govt.nz>

Your Privacy

When working with you we will be collecting personal information from you in order to deliver personalised advice which is suitable for you. This is generally personal information regarding age, health, financial situation and your instructions.

In accordance with the Privacy Act 2020 you are entitled to access any such information we collect and hold on you, and also to have noted any corrections to such information. Should you require a copy of any information we hold we shall be happy to provide a full copy at our cost, but will always retain original records for legal and compliance requirements. Records are stored in secure premises and on secured computer systems at our place of business.

All staff employed by Cura Advisers Ltd have access to all client files, and in addition to Cura Advisers Ltd staff other parties may access this information as required by law or for the purposes of providing specific advice to you in accordance with your instructions or our agreed Scope of Service. Those parties may include:

- Insurers and other product providers whom we are considering for your needs.
- Market regulators and statutory authorities
- Professional compliance and audit assessors investigating our compliance and professional standard

If you have a complaint about how we handle your personal information, you can contact the Office of the Privacy Commissioner:

PO Box 10094
The Terrace
Wellington 6143
0800 803 909
Enquiries@privacy.org.nz

This option is available in addition to utilising the Complaints Process of Cura Advisers Limited.

Availability of Information

The information that I have discussed with you is available in writing. Please let me know if you wish to have a written copy.