

# WHAT YOU NEED TO KNOW

## LICENCING INFORMATION

La Jolla Enterprises Ltd Trading As Amanda Haskins Insurance Solutions (FSP724231) is a Financial Advice Provider (FAP), Licensed and regulated by the Financial Markets Authority to provide financial advice



### NATURE AND SCOPE OF ADVICE

La Jolla Enterprises Ltd Trading As Amanda Haskins Insurance Solutions, provides full financial advice on the personal insurance products listed below and is fully accredited with :

Accuro Health, AIA NZ, Asteron Life, Cigna Life, Fidelity Life, NIB Health and Partners Life.

We also provide advice on Fire and General Insurance products such as house, contents and vehicle insurance through one provider, AON Stylecover.

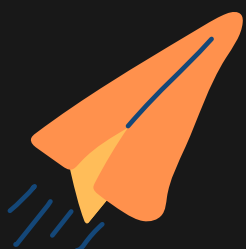
LIFE  
INSURANCE

TRAUMA/  
CRITICAL  
ILLNESS

TOTAL AND  
PERMANENT  
DISABLEMENT

INCOME AND  
MORTGAGE  
PROTECTION

HEALTH



### FEES AND EXPENSES

We do not charge clients any fees, expenses or any other amount for the financial advice we provide. You will not be invoiced or asked to pay any fees to us at any time (even if the engagement of services or placement of products through this engagement is terminated by either party).



### CONFLICTS OF INTEREST

When we provide you with advice and you subsequently take out any of the following insurance products (Life, Income Protection, Mortgage Protection, Trauma Cover, Total and Permanent Disability, Health insurance and Fire and General Policies). La Jolla Enterprises Trading As Amanda Haskins Insurance Solutions receives a commission payment based on the amount of the first years premium. We may also receive non-monetary benefits. These may include discounted or subsidised training, and occasional promotional gifts or events.

To ensure that we prioritise your interests above our own, we follow an advice process that ensures our recommendations are made on the basis of your individual goals and circumstances. We complete annual training on how to manage conflicts of interest.

Amanda Haskins Insurance undertakes a compliance audit, and an annual review of our compliance programme is undertaken by a reputable compliance adviser.



### DUTIES OF ADVICE

Amanda Haskins Insurance Solutions, and our advisers who give 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 <https://www.fma.govt.nz>



### COMPLAINTS RESOLUTION

All complaints should be addressed to us directly in the first instance, so that we can try to fix the problem as soon as possible. We will acknowledge and respond to all complaints within 2 business days.

You may contact our internal complaints scheme by emailing [amanda@ahis.co.nz](mailto:amanda@ahis.co.nz) or in writing to P O Box 31-272, Ilam, Christchurch 8444 or by phone call to 021 280 3906.

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact Financial Services Complaints Limited (FSCL) for advice. This service will cost you nothing, and will help us resolve any disagreements. You can contact FSCL at:

Postal Address: P O Box 5967, Lambton Quay, Wellington 6145

Telephone: 0800 347 257 or 04 472 3725

Email: [info@fscl.org.nz](mailto:info@fscl.org.nz)