

Scope of Engagement



1. CLIENT CONFIDENTIALITY

Confidentiality is very important to me. I acknowledge that your personal details and details of your financial position are confidential. I undertake not to divulge any information that you have disclosed to me to any person or body except under the conditions noted below in 'Use of Information'. If your details are entered into our electronic record system, I will keep those details on file for a period of seven years or longer whether or not this engagement terminates.

2. PARTIES

Adviser Contact Details:

Name	Jamie Toon		
Office Address	201a Airport Road Hamilton 3282	PO Box	PO Box 62 Hamilton Mail Centre Hamilton 3240
Telephone Number	0800 ClickCover	Website	www.clickcover.co.nz
Email Address	team@clickcover.co.nz		

Client details are recorded in the Fact Find Document.

3. SERVICES

As a Registered Financial Adviser (RFA), I am able to provide you services relating to Personal Risk Insurance Advice.

4. PRODUCTS

As a financial services provider, I am able to provide the following products:

Risk Insurance

- ☐ Life Insurance
- ☐ Critical Illness Insurance
- ☐ Total & Permanent Disability Insurance
- ☐ Income Protection Insurance
- ☐ Mortgage Protection Insurance
- ☐ Medical/Health Insurance
- ☐ Key Person Insurance

Providers

- ☐ OnePath Life (NZ) Ltd
- ☐ Fidelity Life
- ☐ Asteron Life
- ☐ AIA
- ☐ Southern Cross
- ☐ NIB
- ☐ Partners Life

5. DISCLOSURE STATEMENT

I have provided you with a copy of my Disclosure Statement dated 1/9/2019.

6. TIMEFRAMES

The estimated time of the planning process varies however after you complete the online fact find two to three teleconference meetings may be required for the entire process. At a future mutually agreeable time, a review of your personal situation may involve a further teleconference interview in order to update mutually agreed levels of cover. In most cases, reviews take place annually unless otherwise agreed.

7. REMUNERATION & FEES

Analysing the suitability of the provision of products and/or services to you/your business and providing a financial service to you in the form of a Statement of Advice and all associated documentation is given as a service.

There is no cost to you in respect of my services. ClickCover Ltd is paid by the investment/insurance company in the form of commission. ClickCover Ltd may also receive ongoing commission for the life of the product(s) placed. Please refer to my Disclosure Statement for details of any commission ClickCover Ltd may also receive. You will not be billed or asked to pay any fees to ClickCover Ltd at any time, even if the engagement of services is terminated by either party.

8. CONFLICTS OF INTEREST

As a provider of professional financial adviser services, I have an obligation to act in the interests of our clients when making a recommendation. In providing advice to you, should any, actual or potential conflict of interest arise then I undertake to bring any such conflict of interest to your notice so that you may assess my advice objectively.

Any actual conflicts of interest:

A. N/A

9. CLIENT RESPONSIBILITIES

It is your responsibility to provide me with accurate and relevant information at the time that the initial information is being gathered by way of the 'Fact Find' or 'Needs Analysis', whichever takes place first. If you provide me with incomplete or inaccurate information, I may not be able to provide you with the advice, products or services you are seeking.

It is important that you understand your obligation to provide me with accurate and relevant information in order for the financial services provider to appropriately assess the risk and make an informed decision about the products you may be seeking.

For insurance products, in order for the insurer to assess the risk and the appropriate premium, the law requires you to disclose all the information you know, or should know, that would influence the judgment of a prudent insurer in deciding whether or not to insure you, and if so on what terms and at what cost. This is called your Duty of Disclosure. For example, you should disclose your current income, medical history and all information about insured and uninsured losses and claims.

10. REFERRALS TO OTHER PROFESSIONALS

If at any time during the term of engagement, a potential need arises for the use of another professional, I undertake to refer you to an appropriate professional. You will not be billed or invoiced for such a service at any time by me. If an appropriate professional cannot be located I undertake to advise you as soon as possible so that you may engage a professional of your choice or seek advice in regard to the same. Should another professional be engaged, I do not accept any liability whatsoever for the advice provided or the fees invoiced by that other professional, regardless of how the engagement came about.

11. TERMINATION

I undertake to exercise care, diligence and skill in providing you with a financial adviser service. If at any time, you wish to terminate this engagement, you must advise me in writing. Upon receipt of such advice by you, I then undertake to confirm termination of the engagement to you in writing within two business days, not including any public holidays.

12. USE OF INFORMATION

In order to provide financial adviser services to you, I collect your personal information including full name, address, contact details, goals and objectives and financial details. I use this information so that I can assess your insurance needs, administer your insurance policies as required, provide clients with the products and services they request and provide you with ongoing financial adviser services as requested. If you do not provide the information requested, this may result in the inability to service you. This information is held at my office mentioned in Section 2 of this document. The information is also stored in Xplan, a data storage provider using a Cloud based platform.

If at any time you wish to have access to, or correct any information I hold about you, please contact me. I may be required to disclose information by law. I may also disclose personal/business information to other financial institutions and organisations at their request if you seek to obtain products and/or services from them. Personal/business information may also be disclosed to:

- A. Professionals including but not limited to solicitors, accountants, mortgage brokers and stockbrokers when a referral is required, at your request;
- B. If you have insurance, those involved in the insurance process including but not limited to claims investigators, medical practitioners, re-insurers, insurance reference agencies;
- C. If I intend to sell my business, any prospective purchaser of my business; or
- D. Financial Markets Authority and/or any other regulatory body as required.

From time to time, this information may be updated and/or changed and I undertake to advise you of material changes to any of the items and/or products/services noted above by email and/or mail.

Summary: A Scope of Engagement document begins the process of setting out the mutually agreed terms of engagement between us.

I am happy to answer any questions you may have. If you are completely satisfied with the contents of this document and have no further questions, please sign in acknowledgement below that you have read and understood its contents and that you have received a copy of my Disclosure Statement. A further copy is available on request and free of charge.

You agree to an assessment of your needs based on the range of products and services as indicated in section 3 and 4 of this document.

Client Name	<div></div>	Client Name	<div></div>
Signed	<div></div>	Signed	<div></div>
Dated	<div></div>	Dated	<div></div>