

Financial Advice Provider Disclosure Statement

Prepared March 2021

Our licence

AWP Services New Zealand Limited trading as Allianz Partners (FSP758611) holds a licence issued by the Financial Markets Authority (FMA) to provide financial adviser services.

Our advice

We only provide financial advice on insurance products that relate to our direct travel insurance product offering.

Our Sales Advisers

Our Sales Advisers are the people at Allianz Partners who may provide you with financial advice relating to these insurance products, on behalf of Allianz Partners.

Our Sales Advisers include some of our Customer Care Team Consultants and some Sales Account Executives.

Our fees

We do not charge you any fees or any other amounts for providing you advice. If you purchase these insurance products directly through us, the only amount you will pay is for the stated premium.

The amount of the premium will depend on a number of factors including the type of insurance you purchase, the extent of the coverage, pre-existing medical conditions, your age and the duration of cover.

Our duties to you when providing advice

Allianz Partners and our Sales Advisers have duties under the Financial Markets Conduct Act 2013 relating to the way we give you 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>.

Managing conflicts of interest

To ensure that our Sales Advisers prioritise your interests above their own, they follow an internal advice process that ensures their recommendations are made based on your insurance needs and individual circumstances.

All our Sales Advisers undergo training on their duties and obligations and how to manage conflicts of interest. We undertake annual assurance reviews of our compliance programme by a reputable compliance adviser.

Remunerations and incentives

Allianz Partners is remunerated by the premium payments made by customers who purchase the insurance products issued and managed by Allianz Partners. Our Sales Advisers will tell you what these premiums are for the products you are purchasing.

Our Sales Advisers are remunerated by way of salary (including an annual bonus). Our Sales Advisers' annual bonuses are calculated in relation to various factors including Allianz Partners overall financial performance and customer service and satisfaction measures.

If you purchase an Allianz Partners insurance product through a third party adviser, the third party will tell you what these premiums are.

Third party advisers selling our product may receive a commission from us. The amount of the commission will depend on various factors. You are able to discuss the details of the commission, and the premiums for the product you are purchasing, by contacting the third party adviser directly.

No record of reliability events

Neither Allianz Partners, nor any of our Sales Advisers have been subject to any reliability events.

A reliability event is something that might materially influence you in deciding whether to seek advice from Allianz Partners or our Sales Advisers.

Some examples of a reliability event might be where a Sales Adviser:

- has been publicly disciplined; or
- is subject to certain legal proceedings that may influence their ability to perform their role; or
- has been discharged from bankruptcy in the last four years.

Written copy is available

A written copy of this information is available upon request. If you would like a copy, please ask us.

Contact Us

AWP Services New Zealand Limited trading as Allianz Partners (FSP758611) is the Financial Advice Provider.

Call 0800 800 048
Online [Submit a form online](#)

Complaints

If you are unhappy with any aspect of your policy, a claims decision, or if you have a complaint about the service you have received, please contact us:

Call 0800 800 048
Email help@allianz-assistance.co.nz
Post Allianz Partners
PO Box 33313,
Takapuna, Auckland 0740

You can read more about our internal disputes resolution process and about the free and independent complaint resolution service provided via the Insurance & Financial Services Ombudsman (IFSO) [here](#).