



Disclosure Guide.

Here is some key information you need to know to help you understand what type of advice we are able to give you, so that you can make an informed and confident choice when engaging us information by contacting us.

Details about us and our Financial Advice Provider-

We are a team of Financial Advisers. We give advice on behalf of a Financial Advice Provider. Our details are set out below.

Company Full Name & Financial Advice Provider: Bagga and Bagga Limited

Company Address: 3/120 Titirangi Road, New Lynn, Auckland, 0600.

Phone: +64 221995095

Trading as: Insure Me Now

FSPR Number: FSP1004781

Website: www.insuremenow.co.nz

Financial Adviser Name: Alisha Kakkar

Email: alisha@insuremenow.co.nz

FSPR Number: FSP758751

Address: 3/120 Titirangi Road, New Lynn, Auckland, 0600

Phone: +64 221995095

My Financial Advice Provider is a member of NZ Financial Services Group Limited

Licensing Information

We operate as a Financial Advice Provider under a current license issued by the Financial Markets Authority in the name of NZ Financial Services Group Limited (FSP286965).

There are no conditions attached to this license on the advice that may be given.

Nature and scope of advice

The information below will help you understand what type of advice we can provide to you.

Services we provide.

We will analyse your insurance needs and help you apply for and choose a cover that is suitable for your purpose. We have access to a range of insurers (set out below). Once we have chosen an insurer and types and amounts of cover that are suitable to you, we will help you to obtain acceptance



Insurers we use.

We source insurance from a panel of insurers. The current insurers we can use are:

Chubb	AIA
Partners Life	NIB
Southern Cross (Travel and Student)	Covermore
Tower- Referrals	Ando- Referrals

Products we can help you with-

The types of financial advice products we can give advice on are:

Life Insurance	Mortgage Repayment Cover
Trauma Insurance	Travel Insurance
Medical Insurance	Student Insurance
Total and Permanent Disability Insurance	Accidental/ Specific Injury Cover
Income Protection & Redundancy Cover	Business Protection Cover

What else we can offer

We can help you with other services through my referral partners set out below:

- **Tower - F&G**
- **Ando- F&G**

Fees and Expenses

We do not charge any fees or expenses to our clients directly. We receive commissions from insurance providers when we place insurance policies on behalf of our clients. The commissions we receive vary depending on the insurance provider and policy type. We will discuss with you the amount of commission we will receive for any insurance we recommend to you as part of our advice process.

If your insurance application is accepted, NZ Financial Services Group Limited may receive their own commission payment from the applicable insurer. Terms of this payment are between NZ Financial Services Group Limited and the applicable insurer. This payment does not influence the advice we give to you as NZ Financial Services Group Limited do not direct me or influence me to recommend products from a particular insurer.



Privacy policy

We will collect personal information about you in accordance with our Privacy Policy. We regard client confidentiality as of paramount importance. We will not disclose any confidential information obtained from or about you to any other person, except in accordance with our Privacy Policy.

Conflicts of Interest

To ensure we prioritise your interests above our own, we follow an advice process that ensures any recommendations we make are made based on your financial goals and circumstances. We manage conflicts of interest through:

- Disclosing commissions and other incentives we receive.
- Avoiding sales incentives or reward programmes that may compromise our advice.
- Undertaking compliance training on how to manage conflicts of interest.

Complaints and Dispute Resolution

If you have a complaint about our service, you need to tell us about it. You can contact our internal complaints service by phoning or emailing us (contact details are shown on this website) with the heading Complaint - (Your Name). Please set out the nature of your complaint, and the resolution you are seeking. We aim to acknowledge receipt of this within 24 hours. We will then record your complaint in our Complaints Register and notify our Licence Holder. We may want to meet with you to better understand your issues.

We will then investigate your complaint and provide a response to you within 10 working days of receiving your complaint. If we need more time to investigate your complaint, we'll let you know. If we cannot agree on a resolution, you can refer your complaint to our external dispute resolution service. This service is independent and will cost you nothing and will assist us to resolve things with you.

Dispute Resolution Scheme

Insurance & Financial Services Ombudsman Scheme Inc. (IFSO)

Level 2, Solnet House, 70 The Terrace, Wellington 6143

Our Duties and Code of Conduct

As financial service providers, we strictly adhere to all duties and ethical codes that govern the financial advice industry. These include:

- ⇒ Meeting competency, expertise, and ethical behavior standards outlined in the Code of Professional Conduct for Financial Advice Services and relevant legislation. This



code defines the baseline expectations for all financial advisers with regards to knowledge, capability and ethical practices.

- ⇒ Prioritizing client interests at all times rather than our own or our partners' commercial interests, as per the fundamental duty outlined in the Financial Markets Conduct Act 2013.
- ⇒ Exercising proper due care, attention and skill expected from professional financial advisers when dealing with valuable client information and making important recommendations. Maintaining client confidentiality is paramount.

The overarching purpose of these duties is to ensure our client interests and expectations are met with the highest level of professional conduct and integrity. Our company embraces these regulatory duties in full measure. Please reach out with any questions.

Availability of Information

This information can be provided in hardcopy upon your request.