



Stage 1 Disclosure – Publicly available disclosure

Licensing information

Coast Insurance Brokers Limited FSP778876, trading as Coast Insurance is a Financial Advice Provider (FAP) licensed and regulated by the Financial Markets Authority to provide financial advice.

Katee Wallis FSP27603 trading as White Life Insurance is authorised under our FAP licence to provide financial advice.

Coast Insurance Brokers Limited FSP778876 trading as Coast Insurance is a Financial Advice Provider (FAP) regulated by the Financial Markets Authority. Katee Wallis trading as White Life Insurance is authorised under the licence of Coast Insurance Brokers Limited FSP778876 to provide financial advice.

Nature and scope of the advice

We only provide financial advice about the following Life Insurance Products provided by the following product providers:

<ul style="list-style-type: none">• Life Insurance• Trauma Insurance• Permanent Disability• Income Protection• Mortgage Protection• Key Person Insurance• Redundancy Insurance	<ul style="list-style-type: none">• Health/Medical Insurance
<ul style="list-style-type: none">• Asteron Life• AIA	<ul style="list-style-type: none">• NIB• AIA

Fees or expenses

We generally do not charge clients fees, expenses or any other amount for the financial advice we provide. The only time we may charge a fee is for the financial advice we provide if you cancel a life or health insurance policy within 24 months of inception, the fee charged to you will be calculated on the commission claw back received from the provider.



Conflicts of interest and commissions

White Life Insurance are paid in the form of commission/ receive a commission from the Insurance companies through which we place business. The amount of the commission we receive depends on the provider & product chosen. Typically, we receive an upfront initial commission of between 100% - 150% of the premium and an annual ongoing commission 10%- 20% for every year the policy is in force. We will provide more specific details of these commissions once we have talked to you and understand your needs/at the time our advice is given.

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. I complete annual training about how to manage conflicts of interest. White Life Insurance undertakes a compliance audit, and an annual review of our compliance programme is undertaken by a reputable compliance adviser.

Complaints handling and dispute resolution.

If you are not satisfied with our service or financial advice, please tell us as soon as possible.

Call: 09-4247512 or 0274931540

Email: info@coastinsurance.co.nz

Write to: P O Box 124, Whangaparaoa

When we receive a complaint:

- We will consider your complaint and let you know how we intend to resolve it. Where possible, we try to resolve your complaint immediately.
- If we are unable to resolve your complaint immediately, we will acknowledge your complaint within 2 business days. We may contact you to get further information about your complaint.
- We aim to resolve complaints within 10 working days of receiving them. If we need more time to investigate your complaint, we will let you know when you can expect to receive a response to your complaint
- We will contact you by phone, email or letter to let you know whether we can resolve your complaint and how we propose to do so.

If we cannot agree on how to fix the issue, or if you decide not to use our internal complaints process, you can contact our external disputes resolution scheme, Insurance & Financial Services Ombudsman Scheme. IFSO provides a free and independent dispute resolution service that may help to resolve your complaint if we haven't been able to do so to your satisfaction. To contact IFSO:

Call: 0800 888 202

Email: Contact via website www.ifso.nz

Write to: P O Box 10-845, Wellington

Duties information

White Life Insurance and our advisers have duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice.

john@coastinsurance.co.nz, kate@coastinsurance.co.nz
PO Box 151 Whangaparaoa 0943, John- 027 4931540 Katee- 0275398568

Hibiscus Coast Brokers Limited Trading As White Life Insurance



We are required to:

- give priority to your interests;
- exercise care, diligence, and skill;
- meet standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services
- meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services.

As a FAP, Coast Insurance Brokers Limited is required to:

- ensure our nominated representatives comply with all the duties listed above.
- have appropriate processes and controls in place to limit and regulate the advice provided by them.

Contact details

Coast Insurance Brokers Limited FSP778876 trading as Coast Insurance is the Financial Advice Provider.

Call: 09-4247512, 0274931540

Email: info@coastinsurance.co.nz

Write to: P O Box 124, Whangaparaoa

A written copy of this information is available upon request.