



INPRO GROUP

— INSURANCE AND MORTGAGE PROFESSIONALS —

Financial Advice Provider Disclosure

Financial Advice Provider	Inpro Group Ltd (FSP507886)
Office Address	153 Main Highway, Otaki
Postal Address	PO Box 134, Otaki
Phone Number	06 364 6123
Website	inprogroup.co.nz

Licensing Information

Inpro Group Ltd is licensed under a transitional FAP licence and is subject to the standard conditions contained in the Act, imposed by regulations and imposed by the FMA under section 403 of the Act.

Nature and Scope of the Advice

Risk & Health

Preferred Provider	Hold agencies with the following for policy information purposes only
AIA	Fidelity
	Asteron
	AMP
	Accuro
	Booster

Covers Inpro Group Ltd can advise on	
Life Insurance	<i>Provides financial security in the event of your death</i>
Trauma cover	<i>Provides a lump sum in the event of a major trauma</i>
Accidental Injury	<i>Provides a lump sum in the event of an accidental injury</i>
Mortgage Protection	<i>Provides a monthly payment to service your mortgage</i>
Income Protection Insurance	<i>Maintains your income in the event of you being unable to work</i>
Key person	<i>Provides cover for key people in your business</i>
Total and Permanent Disablement	<i>Provides a lump sum in the event of never working again</i>
Health Insurance	<i>Provides access to immediate health care</i>

Fire & General

Preferred Providers	
Vero	Allianz Partners
Vero Marine	Classic Cover
Vero Liability	QBE
Swann	Rothbury - Allied Broker
Star Insurance	P&C Insurance - Allied Broker

Covers Inpro Group Ltd can advise on	
Fire and General Insurance	<i>Cover for personal assets</i>
Fire and General for business	<i>Cover for business assets</i>
Travel Insurance	<i>Cover for international holiday and travel</i>

Fees or Expenses

There is no cost to you in respect of Inpro Group Ltd services. You will not be billed or asked to pay any fees to Inpro Group Ltd at any time even if the engagement of services is terminated by either party.

Conflicts of Interest and Incentives

Inpro Group Ltd Financial Advisers will give priority to your interests by taking all reasonable steps to ensure that any advice is not materially influenced by conflicting interests. Inpro Group Ltd Financial Advisers follows a robust advice process designed to ensure that the financial advice provided is suitable for you. Inpro Group Ltd Financial Advisers will maintain appropriate records to demonstrate the process that was followed and that all reasonable steps were taken. It is Inpro Group Ltd Financial Advisers policy to undertake periodic reviews of your client files to check any advice is still consistent with your best interests.

Inpro Group Ltd Financial Advisers may be paid in the form of a commission by the insurance companies with whom products may be placed, they may also receive ongoing renewal commission for the life of the product(s) placed. During the advice process you will be informed of all commissions payable and who will receive them. In some circumstances your Financial Adviser may refer you to another professional (for example, an investment adviser or mortgage adviser). In return, your Financial Adviser may receive a share of the commission payable to the professional. Likewise, if another professional refers you to an Inpro Group Ltd Financial Adviser, they may receive a share of the commission payable to the Financial Adviser. From time-to-time Inpro Group Ltd product providers may offer your Financial Adviser other forms of incentives. These may include, for example, tickets to an event such as a rugby game. During the advice process your Financial Adviser will inform you of any material incentives that Inpro Group Ltd receive as a result of the advice provided to you. If you cancel insurance products within the first 2 years, we may have to make a payment to the product provider to reimburse them some of the commission they have paid us.

Complaints Handling and Dispute Resolution

If you are not satisfied with Inpro Group Ltd service or financial advice, please tell us as soon as possible. You can contact us in any of the following ways.

- 0800 367 467
- inpro@inprogroup.co.nz
- Inpro Group Ltd
PO Box 134
Otaki
5512

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 you can contact the Insurance and Savings Ombudsman. This service will cost you nothing and will help us resolve any disagreements. You can contact the Insurance and Savings Ombudsman at

- 0800 888 202
- Insurance and Savings Ombudsman
P.O. Box 10-845
Wellington

Duties Information

Inpro Group Ltd Financial Advisers must meet legal duties to meet standards of competence, knowledge and skill outlined in the Code of Conduct; give priority to the client's interests; exercise care, diligence and skill; and meet standards of ethical behaviour, conduct and client care as outlined in the Code of Conduct. As a Financial Advice Provider, Inpro Group Ltd ensure that all Financial Advisers comply with the duties listed above