HTL Insurance

Financial Adviser Statement of Services

A member broker of INSURANCE ADVISERNET
Advice you can trust

What is a Statement of Services?

This Statement of Services (SOS) contains information about our services, what we are paid in relation to our services, your rights as a client and other things you need to know in relation to the financial advice we provide to you, including how any complaints you may have will be dealt with.

If you ask us to provide you with financial advice, or we already are, we will do so on the terms set out in this SOS. By requesting our services, you accept these terms. If there is any change to these terms, we will regularly update this document, which will remain available upon request. This SOS records the basis of our relationship.

You might also receive some other documents after or at the time we provide you with our advice including:

- **Letter of Appointment / Engagement** – this details the terms and conditions of our appointment as your general and/or life & health insurance financial adviser.
- **Risk Analysis** – this is a questionnaire that enables us to assess and understand your needs and objectives in protecting your assets and liabilities.
- **Statement of Advice** – this is a written summary recording our advice and the basis on which it was provided.
- **Policy Wordings** – these are legal documents and contain information about the products we recommend to you. They will help you in your decision about whether to acquire the product.
- **Confirmation notices** – these will confirm the details of transactions we have arranged on your behalf.

If you need more information or have any questions, please feel free to contact us.

Who is the financial services provider (FSP) license holder?

HTL Group Ltd (T/A The HTL Group) FSP697011 holds a financial advice provider licence issued by the Financial Markets Authority under the Financial Markets Conduct Act. HTL Insurance Ltd, FSP1012335 is authorised by that licence to provide financial advice services.
Our contact details are as follows:

Financial Advice Provider	HTL Insurance Limited
FSP Register No.	1012335
Address	27 Eliot Street, New Plymouth 7 A Venning Crescent, Cromwell
Telephone	0508 267 267
Email	enquiries@thehtlgroup.co.nz

The HTL Insurance Limited is a Member Broker of Insurance Advisernet New Zealand Limited (IANZ). IANZ provides a number of support services to The HTL Group including technology, compliance, training and education assistance, professional indemnity insurance and client premium management.

Who is your financial adviser?

Your Financial Adviser is authorised under The HTL Group's licence to provide financial advice services. Enquires with respect to the financial advice services that we may provide you with should be addressed to your Financial Adviser, whose details are as follows:

Financial Adviser	Kim Dunlop-Roberts
FSP Register No.	FSP 54982
Telephone	027 2231787
Email	kim@thehtlgroup.co.nz

Your Financial Adviser has met the required standards of competency, knowledge and skill of the Code of Professional Conduct for Financial Advice Services.

Your Financial Adviser is able to provide regulated financial advice dealing in a wide range of life, health, whole of life, endowment and general insurance products.

What reliability history should you be aware of?

Neither The HTL Group, HTL Insurance Ltd or your Financial Adviser have been subject to a reliability event. We are required to disclose a reliability event if it might materially influence you in deciding whether to seek advice from HTL insurance Ltd or your Financial Adviser. Examples of reliability events include successful legal proceedings against your Financial Adviser in relation to the contravention of any financial market's legislation in the last five years or being discharged from bankruptcy in the last four years.

How will we look after your insurance needs?

HTL Insurance Ltd and your Financial Adviser are committed to providing professional advice on your general and life, health, whole of life and endowment insurance requirements which is based upon your needs and our experience and market knowledge.

We offer a range of insurance and risk management services to assist you to protect your assets and liabilities. We offer life & health insurance from Resolution Life, AIA, Asteron, Cigna, Fidelity, Partners Life, Southern Cross, NIB, Accuro and UniMed. We offer general insurance from a range of providers through IANZ - you can learn more here: IANZ Partners

We will undertake the following activities:

- Conduct an analysis of your risk/needs and advise on appropriate general insurance and life & health covers required.
- Advise and recommend potential insurance product providers.
- Negotiate rates and obtain terms from potential insurance product providers.
- Confirm cover and terms on your behalf.
- Advise on premium funding option or other products as necessary.
- Once you have chosen the cover you require, we will send you confirmation of cover, obtain policies from the relevant insurance product provider, check the terms are as agreed and provide you with summaries of cover.

During our relationship, we will:

- provide you with invoices for premiums for general insurance,
- manage premium adjustments,
- monitor the published performance of your product provider to ensure it meets Reserve Bank of New Zealand minimum financial guidelines and alert you if it falls below those guidelines,
- assist with claim lodgement and provide claim advocacy.

Your Financial Adviser is able to provide regulated financial advice dealing in a wide range of general and life & health insurance products.

To enable us to provide advice, which is appropriate to your circumstances, we will need you to provide us with information about the risk(s) to be insured to ensure we correctly evaluate your

situation, needs and objectives. You should also tell us about any relevant changes as they occur.

If you are unable, or choose not to provide some information to us, our review will be incomplete and may not take into account all of your needs or circumstances. We may still give you advice but will provide you with the details and limitations of that advice or in some cases we may also decide that it is not appropriate to give you advice without further information. You will need to assess the appropriateness of our advice, if given, to your needs before acting on it.

What other services does your financial adviser offer?

At your request, your Financial Adviser can offer you the following additional services:

- Regular payment options for your insurance policies.
- Advice on indemnity and insurance provisions in your commercial contracts.
- Arrangement of an independent review of your Business Interruption sums insured and indemnity period from an external expert.
- Assistance with a bespoke Business Continuity Plan for your business.
- Provision of an independent risk engineering and management report.
- Commercial and residential valuations from an external expert.
- Complete a needs analysis.

A number of these services fall outside of our core services and may be subject to the agreement of additional remuneration between us or direct with the relevant outside services provider. We will advise you of any cost you will incur prior to you authorising any work be completed on your behalf.

We have a dedicated team to provide financial advice on investment products and can offer an introduction upon your request.

Your obligations

Payment
Prompt payment of premiums, taxes and levies (if applicable) on receipt of our invoice for your General Insurance products (unless arranged otherwise), and prompt payment of your life & health insurance premiums.

You will indemnify us against any liability we may incur regarding payment of Fire and Emergency NZ levies payable when policies are placed with overseas insurers.

Information
You are solely responsible for the accuracy of any information provided by you to us and to your insurance product provider. Inadequate or incorrect information provided intentionally or in error could result in the impairment or voiding of your insurance cover.

We take no liability for the accuracy or completeness of any information that you provide for the placement or provision of general and life & health insurance on your behalf, or incomplete or inaccurate information.

Please let us know if you have any concerns regarding the information you are providing or the level of insurance cover you are requesting.

You are required to:

- Fully disclose any material information to us and your insurance provider. Disclosure in the context includes every matter that you know or could reasonably be expected to know that is relevant to the insurer's decision to accept the risk and, if so, on what terms.
- Set adequate sums insured and liability limits of cover.
- Advise us if you have any questions or concerns regarding the information you are providing for insurance purposes.

What fees and commissions are payable for services?

You are entitled to know how and what we will charge for our services and what other benefits we receive.

When you take out, alter or cancel general or life & health insurance cover following our advice, THTL Insurance Ltd may charge you an Adviser Service Fee plus GST and charges. IANZ may also charge an administration fee for processing General Insurance premiums. HTL insurance Ltd may also receive a commission from the Insurance Company of between 5% and 25% of the premium for General Insurance products. These fees and commissions will be clearly noted on your premium summary and invoice.

HTL Insurance Limited may receive commission from life & health insurance providers between 2.5% and 215%. This is based on your annual premium.

If we refer you to a premium funder with whom you enter into a premium funding arrangement, HTL Insurance Ltd may receive a commission of between 0% and 3% of the amount you borrow.

Conflicts of interest and incentives

HTL Insurance Ltd may pay your Financial Adviser a salary, plus bonuses and other incentives. HTL Insurance Ltd and your Financial Adviser may receive indirect benefits from insurers and premium funders such as business lunches, tickets to sporting and/or cultural events or corporate promotional merchandise.

Kim Dunlop-Roberts is also a shareholder of HTL Insurance Ltd, meaning he could be paid dividends dependent on company performance.

We recognise that the above commissions and incentives may create conflicts of interests for HTL Insurance Ltd and your Financial Adviser.

To manage these conflicts, we follow an advice process that ensures our recommendations are made based on your financial goals and circumstances. Your Financial Adviser undergoes specialist training in how to manage conflicts of interest. The HTL Group undertakes compliance audits of your Financial Adviser and we also annually audit our conflicts of interest compliance framework.

We may, however, choose to rebate all or some of the commissions we receive and charge you a fee based on the nature of the service we provide which we will agree with you.

What are our terms of payment?

Invoices
With regards to your General Insurance, we will invoice you for the premium, statutory and similar charges (e.g. EQC, FENZ levy, etc) and any fees we charge for arranging, altering or cancelling your insurances.

You must pay us within the date specified on the invoice or, in the case of a renewal, before the expiry date of the contract of insurance.

If you do not pay the premium on time, the insurer may cancel the contract of insurance and you will not be insured. The insurer may also charge a short-term penalty premium for the time on risk.

Premium funding enables you to pay your premiums and statutory and other charges by instalments. We can facilitate the payment by monthly instalment from a company that provides premium funding.

Financial Adviser Statement of Services

General Information

Professional Indemnity Insurance
The HTL Group, HTL Insurance Limited and its financial advisers are covered under a group professional indemnity insurance policy for General Insurance Products and advice arranged by IANZ, in the amount of NZ$100m.

The HTL Group, HTL Insurance Ltd and its Financial Advisers are covered under a group professional indemnity insurance policy arranged through DUAL Insurance, in the amount of NZ $5,000,000 in respect of investment and life & health insurance products.

The insurance (subject to its terms and conditions) covers errors and omissions arising from advice provided by HTL Insurance Ltd through its Financial Advisers.

If you require further information regarding our Professional Indemnity insurance, please contact our office.

Term and Termination
Our services may be terminated by you or HTL Insurance Ltd with one month's notice in writing to the other party.

If you decide to terminate our services, we will be entitled to retain all commissions and fees for any policies of insurance that we have arranged on your behalf. In the event that any insurance premiums are outstanding at the time of termination you must pay us these amounts as part of the termination arrangements.

We will provide all reasonable assistance and cooperation after such notice of termination.

We may continue to answer queries and provide assistance after this period if requested by you, however we reserve the right to charge scaled fees for the provision of such services.

Trust Account for Client Funds
IANZ operates a trust account for the collection of client general insurance premiums and the onward payment of insurance premiums to insurers. The trust account is audited at least annually by a qualified auditor not affiliated with IANZ.

IBANZ and the Code of Professional Conduct

The HTL Insurance Ltd is a member of the Insurance Brokers Association of New Zealand (IBANZ) and are bound by the IBANZ Code of Professional Conduct.

The Code sets out standards for financial advisers to follow when dealing with clients including requirements to inform clients of remuneration arrangements and any conflict of interest.

A copy of the Code is available here: IBANZ code of conduct

Who do I contact with any complaints and/or disputes?

If you are not fully satisfied with our services or wish to make a complaint, please speak to your Financial Adviser in the first instance. If your complaint is not resolved to your satisfaction your financial adviser will refer your complaint to The HTL Group or you can contact them directly:

Mail: Complaints Officer
The HTL Group
PO Box 910,
New Plymouth 4340
Phone: 0508 267 267
Email: shay@thehtlgroup.co.nz

https://www.thehtlgroup.co.nz/complaints

We will consider your complaint and let you know how we intend to resolve it. We may need to contact you to get further information about your complaint.
We aim to resolve complaints within 10 working days of receiving them. If we can't, we will contact you within that time to let you know we need more time to consider your complaint.
We will contact you by phone or email to let you know whether we can resolve your complaint and how we propose to do so. If we can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact The Insurance & Financial Services Ombudsman.
The Insurance & Financial Services Ombudsman Disputes Resolution Scheme provides a free, independent dispute resolution service that may help investigate or resolve your complaint.
If we haven't been able to resolve your complaint to your satisfaction. You can contact:
The Insurance & Financial Services Ombudsman Disputes Resolution Scheme

Address:
PO Box 10-845
Wellington 6143

Telephone number:
04 499 7612 or Freephone 0800 888 202

Email address:
info@ifso.nz

Privacy Policy and Privacy Collection Notice

We collect personal information directly from you, and sometimes from other sources. If we collect personal information about you from someone else, our Indirect Collection Source Schedule explains the kinds of sources we use, what we may collect, why we collect it, and who it may be shared with.

View our full Privacy policy: https://www.thehtlgroup.co.nz/privacy-statement

View the schedule: Indirect collection source schedule

More Important Information

For more information regarding us, our duties and obligations to you, and our complaints process, please visit our website:

https://www.thehtlgroup.co.nz/disclosure

Declaration

I, Kim Dunlop-Roberts, declare that, to the best of my knowledge and belief, the information contained in this disclosure statement is true and complete.



Signature
Kim Dunlop-Roberts

Date
01 October 2026

View our Complaints Process: