

# Financial Independence

## Insure Your Future



Financial Independence Insurance limited operates under a Full Class 2 Financial Provider Licence,  
FSP # 38824, trading as Financial Independence.

### What we do to create an insurance plan.

Financial Independence is a specialist insurance broking business. We work for our clients to provide quality advice and obtain the best insurance solutions for their needs. We work with a wide range of insurers in negotiating terms of coverage and provide full services from recommendations on coverage through claims assistance. Financial Independence employs advisers who can provide full advice about products and levels of coverage that suit specific situation. By collecting information such as detail about your business and its activities, your previous claims and history, they can provide advice around the risks that you may have an insurable exposure to. Having sufficient information ensures that we can provide the best advice.

### Insurable risks – What we can cover.

Our insurance advisers work on insuring the risks to your business and personal assets. Some of the areas that you may have insurable exposures include, but are not limited to:

- ✓ Business Assets
- ✓ Business Interruption
- ✓ Professional Indemnity
- ✓ Carriers Liability
- ✓ Plant
- ✓ Marine insurance
- ✓ Classic vehicle
- ✓ Liability
- ✓ Company Vehicles
- ✓ Transit Insurance
- ✓ House or rental property
- ✓ Contents
- ✓ Cars, caravans, boats, jet skis

### Fees, conflicts of interest and incentives

Financial Independence Insurance Limited charges a fee of \$60+GST on each commercial and \$35+GST on each domestic insurance invoice where premiums are payable unless a different fee is specifically disclosed. The advisers at Financial Independence receive a salary without commission or bonuses. Financial Independence Insurance Limited will receive commission from the insurers where business is placed. It is possible that on occasion an insurer may bring morning tea, have lunch with us or send a hamper at Christmas.

## Our Duty to you.

You are a valued client, and we work with your interest in mind to provide you with the service, advice, and expertise you expect. We value your privacy and have a robust privacy policy that you can [find here](#). We work with you to obtain the best insurance solutions for your individual circumstances.

## Insurer Selection.

For each insurer and insurance agency listed on the following page we earn between 5% & 25% commission on premiums paid. This is an indication of commission that will be received, a more accurate figure will be provided when advice is given.

## Insurer Selection mythology.

When choosing the right insurer for you we consider:

- Product
- Extensive inhouse research
- Service and a strong working relationship with the provider
- Price competitiveness
- Claims experience

. AIG	NZI	ALLIANZ	PROTECSURE
ANDO	QBE	BERKSHIRE HATHAWAY	ROSSER
CHUBB	STAR	CLASSIC COVER	VERO
IUA	VERO LIABILITY	LUMLEY	ZURICH
DELTA	TLC	DUAL	

## Our Insurance Advisers:

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