



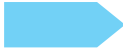


# SuperSafe

insurance for your  
convenience store












# SuperSafe which cover fits your shop?

## Wait! If you:

-  use your premises as anything other than a convenience store (such as a liquor store, petrol station, bakery, or takeaways); and/or
-  need a building to be insured; and/or
-  need plant and contents cover of more than \$200,000; and/or
-  need stock cover of more than \$250,000; and/or
-  need a business interruption indemnity period of more than 12 months

**this product is not suitable for you.**

**We strongly recommend seeking independent advice on your insurance needs.**

		YOU NEED PLANT & CONTENTS COVER OF		
		Up to \$49,000	\$50,000 - \$99,000	\$100,000 - \$200,000
YOU NEED STOCK COVER OF	Up to \$74,000			
	\$75,000 - 124,000			
	\$125,000 - \$250,000			

### WE RECOMMEND



-  You should choose **Platinum**
-  You should choose **Platinum** for the best SuperSafe liability cover  
Otherwise, choose **Gold**
-  You should choose **Platinum** for the best SuperSafe liability cover  
Otherwise, choose **Bronze**

# SuperSafe summary

HOW MUCH AM I COVERED FOR?		PLATINUM COVER	GOLD COVER	BRONZE COVER
<b>Material Damage</b>	Plant and contents – Replacement value up to	\$200,000	\$100,000	\$50,000
	Stock – Indemnity value up to	\$250,000	\$125,000	\$75,000
<b>Business Interruption</b>	Insured gross profit and wages	Up to a maximum of: your declared turnover, less your declared purchases, plus 15% <b>Or</b> (if you have declared only your turnover) Up to a maximum of 50% of declared turnover		
	Indemnity period	12 months	12 months	12 months
	Additional increased cost of working	\$25,000	\$25,000	\$25,000
	Claims preparation costs	\$25,000	\$25,000	\$25,000
<b>Liability</b>	General Liability	\$5,000,000	\$5,000,000	\$5,000,000
	Statutory Liability	\$500,000	\$500,000	\$500,000
	Employers Liability	\$500,000	\$500,000	\$500,000
	Directors and Officers Liability	\$250,000	Not included	Not included
	Employment Practices Liability	\$50,000	Not included	Not included
	Crime	\$50,000	Not included	Not included
	Legal Prosecution Defense	\$100,000	Not included	Not included
	Data Basic	\$150,000	Not included	Not included

## WHAT DOES THE COVER DO?

Take a look at our 'Frequently Asked Questions' and 'Examples of How the Cover Works' for more details.

If you still have questions, please call Rothbury on 0800 326 753 and ask for Luis.

## WHAT DOES THE COVER COST?

Cover will be billed along with your other Activata-arranged services.

### To be completed by Activata staff

Based on your **annual turnover** of: \$  and your **annual purchases** of (optional) \$

Your **weekly** insurance costs **including GST** would be:

PLATINUM COVER	GOLD COVER	BRONZE COVER
\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

**IMPORTANT:** Your first payment could be different, as it may relate to cover of more or less than seven days.

Your turnover is all of your sales before any costs or expenses are deducted. You should use a figure which reflects any expected growth in your business in the next two years.

Your purchases are all of the physical goods you buy in order to sell to your customers.

See 'SuperSafe frequently asked questions' for more information.

## WHAT IS THE EXCESS?

The excess is the first part of any claim, which you must pay. **See overleaf for details.**

## WHAT IS THE EXCESS? CONTINUED

### Material Damage and Business Interruption

Standard	\$500
Malicious damage	\$1,000
Burglary from a securely locked building or vehicle	\$1,000
Theft	\$2,500

Natural disaster (applied to the combined Material Damage and Business Interruption claim)	Platinum Cover	Gold Cover	Bronze Cover
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For an explanation of 'Natural Disaster', see 'Frequently Asked Questions: What is Natural Disaster?'

If you are located in a building which was built before 1936	10% of your Material Damage sum insured, with a minimum of \$10,000. This equates to:	\$45,000	\$22,500	\$12,500
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**Otherwise:**

For the North Island, north of Taupo but excluding the Hawkes Bay	1% of your Material Damage sum insured, with a minimum of \$1,000. This equates to:	\$4,500	\$2,250	\$1,250
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For Wellington or Canterbury regions	5% of your Material Damage sum insured, with a minimum of \$5,000. This equates to:	\$22,500	\$11,250	\$6,250
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For all other regions	2.5% of your Material Damage sum insured, with a minimum of \$2,500. This equates to:	\$11,250	\$5,625	\$3,125
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### Liability

General Liability*	\$250
Statutory Liability	\$250
Employers Liability	\$250
Directors and Officers Liability	\$2,500
Employment Practices Liability	\$2,500
Crime	\$2,500
Legal Prosecution Defence	\$500
Data Basic	20% of the loss subject to a minimum of \$1,000

\*This is the standard excess; higher excesses apply for some types of claims.





# SuperSafe frequently asked questions

This is a summary of key aspects of the insurance cover. It does not detail the full scope of cover, nor all of the exclusions / conditions of the cover. Please refer to the policy documents for full details of cover.

## YOUR OPTIONS

### What's the difference between the Platinum, Gold and Silver options?

Platinum offers our highest level of cover for plant & contents and stock, plus the best SuperSafe liability cover.

Gold offers a lower level of cover for plant & contents and stock, plus a basic liability cover.

Bronze offers the lowest level of cover for plant & contents and stock, plus a basic liability cover.

Check out 'Which Cover Fits Your Shop?'

## MATERIAL DAMAGE

<b>What types of things are covered?</b>	Cover is often used for events such as burglaries, accidents, fires and floods.
<b>What is plant and contents?</b>	Physical goods at your premises, used for your business, which are not for sale. These are things like shelving, security systems, display cabinets, point of sale equipment, appliances, refrigerators etc.
<b>What about lease equipment?</b>	If you lease equipment you would normally be responsible for insuring this; such equipment is also covered. Make sure these items are included in your sum insured.
<b>How I do know how much to insure my plant and contents for?</b>	Your plant and contents should be insured for what it would cost you to replace everything; imagine starting with a building which is an empty shell. For items which you bought when they were new, the original cost value in your assets register is a good starting point. Your total value should exclude GST. Then pick the option (Platinum, Gold or Silver) which fits best
<b>What is stock?</b>	Stock is the goods which you sell as part of your convenience store business.
<b>How do I know how much to insure my stock for?</b>	You should insure for your worst-case scenario. When is your stock level at its highest? Easter? Christmas? Use this value. Calculate the value based on cost to you, excluding GST. Then pick the option (Platinum, Gold or Silver) which fits best
<b>Does the cover include my building?</b>	No; if you own your own building you will need to insure this separately.
<b>What is 'Natural Disaster'?</b>	You may have noticed that 'Natural Disaster' has a higher excess. In your insurance policy, 'Natural Disaster' is specific events only: earthquake, subterranean fire, volcanic activity, tsunami, geothermal activity, hydrothermal activity, or fire caused by any of these.
<b>What if I carry out deep-frying on my premises?</b>	It is very important that you comply with the conditions set out in the 'Deep Fat Frying Endorsement'. If you don't, your cover will be invalidated. If on any premises owned or occupied by you there is any deep frying with oil or fat you warrant that: <ul style="list-style-type: none"> <li>(a) Each vat is fitted with a close-fitting steel lid that is shut when the vat is not in use;</li> <li>(b) A fire blanket is installed in a conspicuous place in the vicinity of, but at a safe distance away from, the frying operation and that the fire blanket is readily accessible for immediate use at all times during any Deep frying operation;</li> <li>(c) A fully charged multi-purpose extinguisher of not less than 2.25kg capacity or a fully charged extinguisher specifically designed for use on flammable liquid fires is installed in a conspicuous place in the vicinity of, but at a safe distance away from, the frying operation and is accessible for immediate use at all times during any deep frying operation;</li> <li>(d) All thermostats, pans, blankets and extinguishers are at all times maintained in good working order;</li> <li>(e) Extraction filters are cleaned weekly and extraction flues and ducting inspected monthly and cleaned as necessary;</li> <li>(f) Where the fryer is an electric fryer a separate non-adjustable manual reset thermostat is fitted to it and set to disconnect the power supply when the temperature of the cooking liquids reaches 240 degrees centigrade; and</li> <li>(g) All cooking liquids for disposal are at all times stored in a metal bin with a close-fitting metal lid until removal from the premises.</li> </ul>
<b>Am I covered for cigarettes?</b>	Yes, these are included within the stock cover. No special limits apply.
<b>I notice 'theft' has a higher excess than 'burglary'. What's the difference?</b>	Burglary is when a break-in has occurred and there are visible signs of forced entry, or there is violence / the threat of violence to a person. Theft is when there is no visible sign of forced entry, and no violence or threat of violence to a person; for instance someone walking in and stealing stock.
<b>What about employee theft?</b>	Employee theft is not covered under Material Damage insurance. Our Platinum option includes Crime cover, which covers fraud by employees.

## BUSINESS INTERRUPTION

<b>Why do I need business interruption cover?</b>	Imagine you have a major burglary and the burglar steals a lot of your stock and damages a lot of your equipment. You might be closed for one to two weeks while you clean up, repair and replace everything. How much money will you lose during this time? If you aren't open and selling stock, how will you afford your ongoing expenses such as wages, power, and rent? This is why you need business interruption cover.
<b>What is 'gross profit'?</b>	Put simply, your gross profit is: - whatever revenue/turnover you lose as a result of the interruption to your business, minus - anything you have saved as a consequence (typically savings on expenditure such as purchase of stock)
<b>What if I can't prove my turnover?</b>	Any claim you make will be based on what you can prove; the insurer will use your financial accounts to verify your turnover and expenses.
<b>What if I use the wrong figures?</b>	If you declare a figure which is too low for turnover, you will be under-insured. If you declare a figure which is too high for purchases, you will be under-insured. In doubt, be cautious and use higher figures for turnover, and lower figures for purchases.
<b>How do I know how much to insure my gross profit for?</b>	We've made it easy! Your cover will be up to a maximum of either: - Your declared turnover, less your declared purchases, plus 15% <b>Or (if you have declared only your turnover)</b> - Up to a maximum of 50% of declared turnover If you have declared only your turnover, we do recommend a quick check to ensure this is OK; very simply, if your product purchases are more than 50% of your turnover, cover is suitable for you. Please make sure your declared turnover and purchases are correct and allow for any expected growth in your business in the next two years.
<b>What figure should I use when declaring my turnover?</b>	Your turnover is all of your sales before any costs or expenses are deducted. You should use a figure which reflects any expected growth in your business in the next two years; this helps to ensure that you will have enough cover if you have a claim eleven months from now and need the policy to cover you for a further 12 months (see information on indemnity period below).
<b>What figure should I use when declaring my purchases?</b>	Your purchases are all of the physical goods you buy in order to sell to your customers.
<b>What is an indemnity period?</b>	SuperSafe cover has an indemnity period of twelve months. The indemnity period is how long you are covered for: it starts when the incident which causes your claim occurs. For instance, if you have a fire, the insurer will pay for your loss of gross profit from the date of the fire for up to twelve months.
<b>Why is the indemnity period important?</b>	A business can be affected by an incident for a very long time. After a fire or flood, the business might open again, but the customers may have gone elsewhere. A Business Interruption policy will keep paying until you return to the same level of trading, or until your indemnity period runs out (whichever happens first).
<b>What is 'additional increased cost of working' cover?</b>	Following a claim, this covers you for extra spending in order to get your business trading the way it was previously. Check out our 'Examples of How the Cover Works'.
<b>What is 'claims preparation costs' cover?</b>	Business interruption insurance claims are complex. It is best to have your claim prepared on your behalf by an expert in both accounting and insurance. Claims preparation costs cover allows for the reasonable fees of these types of expert consultants.

## LIABILITY

<b>What is liability insurance?</b>	Liability insurance covers you in circumstances where you are legally responsible for certain things which happen as a result of you doing business as a convenience store. Often the most important part of the cover is the cost of paying a lawyer to defend you. <b>Covers you if you are liable....</b>
<b>General Liability</b>	...to other people as a result of causing harm to property, or a person.
<b>Statutory Liability</b>	...to a Statutory Body for a breach of an Act or Parliament. Health & safety in employment is a significant risk: while you are not able to cover potential fines, this policy does cover reparation orders and legal costs.
<b>Employers Liability</b>	...to employees for personal injury which ACC won't cover, such as undue stress or gradual injury.
<b>Directors and Officers Liability (Platinum option only)</b>	...to other people as a result of a breach in your duties as director of the company.
<b>Employment Practices Liability (Platinum option only)</b>	...to employees, for employment grievances.

## OTHER COVERS

<b>Crime (Platinum option only)</b>	Cover for losses to the business caused by fraudulent criminal acts of employees, or of external parties.
<b>Legal Prosecution Defense (Platinum option only)</b>	If an employee of the business needs to defend legal action as a result of actions of their employment, this policy will pay for a lawyer to defend them, provided that there is a reasonable defence.
<b>Data Basic (Platinum option only)</b>	Protects you against the cost of your computer systems being infected with a virus, or subjected to hacking attacks.
<b>Am I covered for injury that I suffer at work or elsewhere?</b>	No, SuperSafe does not include cover for health, medical, personal income, or the dependency of the business on you and your wellbeing. We recommend you talk to an independent financial adviser about these types of covers. Rothbury can assist with this.

More questions? Call Rothbury on 0800 326 753 and ask for Luis.



See how SuperSafe helped our fictional convenience store, The Happy Dairy, and owners Sanjay and Li

## MATERIAL DAMAGE & BUSINESS INTERRUPTION

### Platinum, Gold and Bronze

One evening after The Happy Dairy had shut for the night, the shop vacuum cleaner caught fire. The fire spread very quickly, but luckily The Happy Dairy had a monitored smoke alarm. The Fire Department arrived within twelve minutes and worked to put out the fire.

The Happy Dairy's storeroom was badly fire damaged, along with part of the store. Most of the stock was smoke damaged. There was a lot of water and ashes to clean up. SuperSafe helped to organise this.

The clean-up and stock inventory took three weeks. The business couldn't open during this time.

It took another four weeks to re-stock the store and source all of the replacement equipment needed.

Finally, The Happy Dairy was open again. But some customers had gone somewhere else in the meantime, and other customers didn't know the business had re-opened.

Sanjay and Li consulted with their insurer and decided that it was worth advertising in local newspapers and on billboards to let customers know they were open. They also decided on some small giveaways to encourage customers to come back. It took six more weeks for the business to return to normal; in the meantime sales were only half what they normally would have been.

Finally, The Happy Dairy was back to normal. The final bill related to the fire was from an expert professional who had helped to prepare their insurance claim. It was a substantial bill, but well worth it for the help they received with a complicated insurance claim.

The Happy Dairy was fully insured. Their SuperSafe Material Damage and Business Interruption policies paid for:

- The plant and contents damaged by fire, smoke and water
- The stock damaged by fire, smoke and water
- The cost of cleaning up
- The profit lost during the seven weeks The Happy Dairy was shut
- The reduced profit during the six weeks when The Happy Dairy had re-opened, but sales were much less than normal
- The ongoing costs for rent, wages, power and water during the seven weeks The Happy Dairy was shut
- Extra costs to advertise to The Happy Dairy's customers to tell them that the store was open again
- The cost of the giveaways to encourage customers to come back
- The cost of the expert who helped prepare the claim"

## GENERAL LIABILITY

### Platinum, Gold and Bronze

Sanjay was mopping the floor near the end of the night. He left the tap running and unfortunately a rag blocked the drain; the sink overflowed and flooded the shop next door, damaging their carpets and some of their stock. The Happy Dairy was liable to the shop next door for the cost of replacing the damaged carpets and stock. Luckily, they had SuperSafe General Liability insurance!

## STATUTORY LIABILITY

### Platinum, Gold and Bronze

A shop assistant at The Happy Dairy was up on a ladder cleaning above the shop fridges. He fell off the ladder and hurt his back. WorkSafe NZ investigated the accident and charged The Happy Dairy, Sanjay and Li with breaching health & safety legislation. The Happy Dairy had to pay a fine, which is not insurable under the law. The Happy Dairy also had to pay a lot of money to their lawyer for assistance in dealing with the charges, and reparation to the shop assistant. The Happy Dairy's SuperSafe Statutory Liability insurance came to the rescue, arranging an experienced lawyer, paying the legal costs and also the reparation.

## EMPLOYERS LIABILITY

### Platinum, Gold and Bronze

A long-serving employee of The Happy Dairy started to suffer migraines and was told this was caused by the fluorescent lights they worked under. The employee had to take time off work and tried to claim with ACC for this. ACC turned down their claim, saying it was an injury which was caused gradually. The employee found out that they could instead sue The Happy Dairy for causing this injury; their Employers Liability policy stepped in to help.

## EMPLOYMENT PRACTICES LIABILITY

### Platinum option only

Sanjay and Li were looking for an extra employee. They interviewed several people, but none of them were quite right. One of the people they interviewed thought that they had their application turned down because of their religion. This interviewee hired an employment lawyer and demanded \$2,500 from Sanjay and Li for hurt and humiliation caused by what the interviewee said was discriminatory employment practices. The Happy Dairy's insurer arranged a lawyer to assist, and after incurring \$3,500 of legal fees, it was decided that it was best to settle for a small sum of \$1,000 with the interviewee. It was a relief to know that SuperSafe Employment Practices Liability cover was in place.

## CRIME

### Platinum option only

The Happy Dairy's cigarette supplier was always very friendly. They never suspected that he was systematically altering their paperwork and stealing cigarettes from them. By the time his employer found out what he had been doing (at convenience stores all over town), The Happy Dairy was down \$11,000. They were incredibly glad to have SuperSafe Crime insurance.

## LEGAL PROSECUTION DEFENCE

### Platinum option only

Late one night a customer at The Happy Dairy was acting very aggressively towards Li. She became quite afraid and prepared herself for the worst. As the customer got too close, Li felt she needed to defend herself and hit the aggressive customer several times. The customer laid a complaint and based on the evidence, the Police charged Li with assault. A criminal lawyer thought that Li has a very reasonable defence and she was happy she had SuperSafe Legal Prosecution Defence to cover the legal bill.

## DATA BASIC

### Platinum option only

The Happy Dairy didn't notice the man sitting outside in the car all day, or wonder why he was there. They didn't know he was hacking their Point of Sale system so that he could steal their client's payment card information. When The Happy Dairy discovered this, they incurred huge costs notifying all of the customers that their payment card information may have been compromised. They had a technology specialist find and fix the weakness in the security of the system so it wouldn't happen again - but they were amazed at how much the specialist cost. They were relieved that their Data Basic policy covered both costs.

More questions? Call Rothbury on 0800 326 753 and ask for Luis.

# SuperSafe who's who?

Activata Prepay Ltd (Activata) has partnered with Rothbury Insurance Brokers (Rothbury), which operates as a general insurance broker, to provide insurance services and tailored packages of insurance for you. Rothbury has designed SuperSafe to meet your business insurance needs. Ando Insurance Services (Ando) is the insurer underwriting SuperSafe. The recommendations and opinions provided to you in this SuperSafe Information Pack are provided solely by Rothbury. Rothbury is registered to provide financial advice regarding these products.

## WHO ARE WE?

## ABOUT US

## WHAT DO WE DO FOR SUPERSAFE?



[www.activata.co.nz](http://www.activata.co.nz)

We're the only Kiwi-owned prepay network with all staff, offices and development based here in New Zealand. Our dedicated and experienced teams are located in Auckland, Wellington and Christchurch providing exceptional customer support to thousands of convenience stores nationwide.

At Activata we are continually looking at ways to deliver significant and meaningful innovations to our retail network and supply partners. We enjoy helping Retailers sell new and exciting non-traditional revenue earning products that drive customers to their store. Today our product offering includes prepaid mobile SIMs and top ups, transport services, phone cards, prepaid power and bill payment services.

We strive to provide Retailers with the right support, tools and services to run their business smoothly, and give their products the maximum exposure in-store. This includes display and point of sale items, retail management and technology solutions and services such as electricity, digital currency and insurance.

- ✓ **Provide an introduction to great products and services, including SuperSafe insurance.**
- ✓ **Manage your billing for the products and services we introduce, including SuperSafe insurance.**



[www.rothbury.co.nz](http://www.rothbury.co.nz)  
An insurance broker

As an intermediary, we act for the client (you) and deal with the insurer (Ando).

Like many of our business insurance clients we're a majority NZ owned company that was started by enterprising Kiwis in 1950.

Today, New Zealand is a different place to when we first started. As a consequence, the way we respond to your business and personal protection needs has evolved and matured. While our core business is still related to creating the best insurance solutions for you, our motivation and passion now lie in being unconditional advocates for our diverse range of clients. In other words, people like you.

- ✓ **Design SuperSafe insurance**
- ✓ **Answer any questions you may have about SuperSafe insurance**
- ✓ **Send you your insurance documentation**
- ✓ **Manage any changes to your cover**
- ✓ **Manage the renewal of your cover**



[www.ando.co.nz](http://www.ando.co.nz)  
An insurance underwriting agency

Ando operates as an underwriting agency in partnership with The Hollard Insurance Company Pty Ltd, a New Zealand licensed insurer. The Hollard Insurance Company Pty Ltd has a financial strength rating of A- (Excellent) issued by A.M. Best.

We believe the insurance industry is tradition-bound and overly complex, with insufficient attention paid to the most important part of the business – the customer.

At Ando we have a few very simple guiding principles that will help us change that:

- > To put the customer at the true heart of all we do.
- > To make responsiveness and agility the rule, not the exception.
- > To take the very complex and make it stunningly simple.

- ✓ **Provide SuperSafe insurance**
- ✓ **Manage your claims**

# SuperSafe important information

The insurer is Ando Insurance Group Ltd, underwritten by The Hollard Insurance Company Pty Ltd

## INSURER FINANCIAL STRENGTH RATINGS: TABLE OF CURRENT RATINGS

Insurer	Rating Agency	Rating
The Hollard Insurance Company Pty Ltd	A.M. Best	A-

## INSURER FINANCIAL STRENGTH RATINGS: EXPLANATION OF RATINGS

### A.M. Best Company Insurer Financial Strength Ratings

Ratings of B+ and above are considered by A.M. Best to be in the secure range, while B and below are considered to be vulnerable.

A++ = Superior	B+ = Very Good	C = Marginal
A+ = Superior	B = Adequate	C- = Marginal
A = Excellent	B- = Adequate	D = Very Vulnerable
A- = Excellent	C++ = Fair	E = Under Supervision
B++ = Very Good	C+ = Fair	F = In Liquidation

## ABOUT THE PACKAGE AND POLICY COSTS

The package cost and policy cost include insurer premium, broker revenue (being our service margin and insurer paid brokerage) and all Government Levies. Broker revenue enables us to deliver and maintain a high service level and to cover the administration and processing costs related to managing and arranging your insurance requirements. Our broker revenue is further explained in the Rothbury Client Services Guide. Please refer to your broker for a copy of our guide. We have payment arrangements with insurers as provided in the Insurance Intermediaries Act 1994 and as a result we earn investment income from handling premium funds.

## YOUR DUTY OF DISCLOSURE

The Duty of Disclosure is a legal requirement that applies to all insurance contracts. Under the Duty of Disclosure you must disclose all information you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms. This duty includes, but is not limited to, any circumstances which could increase the risk of a claim, any criminal offence, any cancellation, refusal to renew, or special conditions imposed by another insurer and any previous insurance claim or uninsured loss. You are required to disclose this information before commencement of cover and before you renew, extend, vary or reinstate your insurance cover. If you do not provide all of this information your insurer may avoid your cover from the commencement of your policy.

## POLICY TERMS & CONDITIONS

These documents are only a summary of the cover provided. Please refer to your policy wording for full details of your scope of cover, conditions and exclusions. If you do not have a copy of your policy wording please contact our office and we will send a copy to you. Please notify us immediately of any changes to the risks insured - failure to do so may invalidate your cover.



# disclosure statement

<b>Name of Financial Adviser</b>	Luis Santayana
<b>Role</b>	Franchise Insurance Sales Administrator
<b>Trading Name</b>	Rothbury
<b>Address</b>	Level 18, HSBC Building, 1 Queen Street, Auckland 1010
<b>Telephone Number</b>	09 526 8347
<b>Fax Number</b>	09 358 4705
<b>Email Address</b>	luis.santayana@rothbury.co.nz
<b>Website</b>	www.rothbury.co.nz
<b>Registration Number</b>	FSP509107

This disclosure statement was prepared on 6th July 2016.

## IT IS IMPORTANT THAT YOU READ THIS DOCUMENT

This information will help you to choose a financial adviser that best suits your needs. It will also provide some useful information about the financial adviser that you choose.

## WHAT SORT OF ADVISER AM I?

I am a registered, but not authorised, financial adviser.

I can give you advice about a wide range of Insurance products, other than investment linked insurance contracts as defined in the Financial Advisers Act 2008.

If you require advice on other areas of insurance, such as risk management, I can refer you to an adviser who specialises and has the required competence and skills in that area.

## WHAT SHOULD YOU DO IF SOMETHING GOES WRONG?

If you have a problem, concern, or complaint about any part of my service, please tell me so that I can try to fix the problem.

If we cannot agree on how to resolve the issue to your satisfaction, you may contact my employer Rothbury Group Ltd on (09)580 8455 and ask for the matter to be referred to the Complaints Officer. Your complaint will be acknowledged in writing and we will endeavour to resolve the issue within 20 working days. A copy of our complaint guide, "Understanding you better", is available from our website.

If we still cannot agree on how to fix the issue, or if you decide not to use the internal complaints service, you can contact Financial Services Complaints Ltd (FSCL). This service will cost you nothing, and will help us resolve any disagreements.

You can contact Financial Services Complaints Ltd (FSCL) at:

PO Box 5967, Wellington 6011
Telephone: (04) 472 3725
Email Address www.fscl.org.nz

## HOW AM I REGULATED BY THE GOVERNMENT?

You can check that I am a registered financial adviser at <http://www.fspr.govt.nz>

The Financial Markets Authority regulates financial advisers. Contact the Financial Markets Authority for more information, including financial tips and warnings.

You can report information or complain about my conduct to the Financial Markets Authority, but in the event of a disagreement, you may choose to first use the dispute resolution procedures described above (under **What should you do if something goes wrong?**)

## DECLARATION

I, Luis Santayana, declare that, to the best of my knowledge and belief, the information contained in this disclosure statement is true and complete and complies with the disclosure requirements in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Yours sincerely

**Luis Santayana**  
Franchise Insurance Sales Administrator



# disclosure statement

<b>Name of Financial Adviser</b>	Jacqui Young
<b>Role</b>	Commercial Broker
<b>Trading Name</b>	Rothbury Auckland
<b>Address</b>	Level 18, HSBC Building, 1 Queen Street, Auckland 1010
<b>Telephone Number</b>	09 526 8325
<b>Fax Number</b>	09 358 4705
<b>Email Address</b>	jacquiyoung@rothbury.co.nz
<b>Website</b>	www.rothbury.co.nz
<b>Registration Number</b>	FSP51802

This disclosure statement was prepared on 30th June 2011.

## IT IS IMPORTANT THAT YOU READ THIS DOCUMENT

This information will help you to choose a financial adviser that best suits your needs. It will also provide some useful information about the financial adviser that you choose.

## WHAT SORT OF ADVISER AM I?

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I can give you advice about a wide range of Insurance products, other than investment linked insurance contracts as defined in the Financial Advisers Act 2008.

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## WHAT SHOULD YOU DO IF SOMETHING GOES WRONG?

If you have a problem, concern, or complaint about any part of my service, please tell me so that I can try to fix the problem.

If we cannot agree on how to resolve the issue to your satisfaction, you may contact my employer Rothbury Group Ltd on (09)580 8455 and ask for the matter to be referred to the Complaints Officer. Your complaint will be acknowledged in writing and we will endeavour to resolve the issue within 20 working days. A copy of our complaint guide, "Understanding you better", is available from our website.

If we still cannot agree on how to fix the issue, or if you decide not to use the internal complaints service, you can contact Financial Services Complaints Ltd (FSCL). This service will cost you nothing, and will help us resolve any disagreements.

You can contact Financial Services Complaints Ltd (FSCL) at:

PO Box 5967, Wellington 6011
Telephone: (04) 472 3725
Email Address www.fscl.org.nz

## HOW AM I REGULATED BY THE GOVERNMENT?

You can check that I am a registered financial adviser at <http://www.fspr.govt.nz>

The Financial Markets Authority regulates financial advisers. Contact the Financial Markets Authority for more information, including financial tips and warnings.

You can report information or complain about my conduct to the Financial Markets Authority, but in the event of a disagreement, you may choose to first use the dispute resolution procedures described above (under **What should you do if something goes wrong?**)

## DECLARATION

I, Jacqui Young, declare that, to the best of my knowledge and belief, the information contained in this disclosure statement is true and complete and complies with the disclosure requirements in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Yours sincerely

**Jacqui Young**  
Commercial Broker



