

Disclosure Statement – Travel Insurance Brokers Limited

1. About Us

Travel Insurance Brokers Limited (referred to as “we”, “us”, or “our”) is a registered Financial Service Provider (FSP1008188) in New Zealand. We are not a licensed Financial Advice Provider (FAP) and do not provide regulated financial advice. Our role is limited to arranging and facilitating travel insurance products on behalf of insurers.

2. Nature and Scope of Services

We assist clients by:

- Providing general information about travel insurance products
- Arranging and processing applications for travel insurance policies
- Acting as an intermediary between clients and insurers

We do not provide personalised financial advice or recommendations about the suitability of any insurance product for your individual circumstances.

3. Duties and Limitations

Because we are not a Financial Advice Provider:

- We are not required to comply with the financial advice duties under the Financial Markets Conduct Act 2013
- Any information we provide is general in nature and does not take into account your personal objectives, financial situation, or needs
- You should consider whether the product is appropriate for you and seek independent advice if required

4. Fees and Remuneration

We may receive commissions from insurers for policies arranged through us. This commission is typically a percentage of the premium paid and is included in the cost of the policy.

We will disclose any fees payable by you before finalising your insurance arrangement.

5. Conflicts of Interest

We take reasonable steps to manage conflicts of interest. However, as we receive commissions from insurers, this may influence the products we arrange. We aim to act fairly and transparently in all dealings.

6. Complaints Process

If you have a complaint about our services, you can contact us directly:

Travel Insurance Brokers Limited

enquiries@travelinsurancebrokers.co.nz

FSP1008188

0800 855 0772

We will acknowledge your complaint promptly and aim to resolve it in a timely manner.

If your complaint is not resolved to your satisfaction, you may refer it to our approved dispute resolution scheme:

Financial Services Complaints Limited

0800 347 257

This service is free of charge.

7. Privacy

We collect and use your personal information in accordance with the Privacy Act 2020.

Your information will be used for the purpose of arranging insurance and may be shared with insurers and other relevant parties as necessary.

8. Further Information

You can find more details about our registration on the Financial Service Providers Register.