



DISCLOSURE

THE INFORMATION PROVIDED IN THIS DISCLOSURE
DOCUMENT IS IMPORTANT

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WHO WE ARE

Total Assurance is an independent Financial Advice Provider and our Adviser deals with the insurance companies directly to get our customers the best services. We compare the policies from different leading insurers and identify the right one for your requirements. Our long year of experience enables us to identify the ways to reduce your premiums without compromising the benefits you get. We can provide you and your family with quality insurance for your personal, business and financial needs. Our knowledgeable agents can help you find affordable and reliable car insurance, home insurance, commercial insurance or life insurance

Shiju Rajappan, the founder of Total Assurance, has been a Financial Adviser and actively engaged in risk management advice since 2013. He has a Graduate Diploma in Business Studies, and he is a Financial Adviser. He has always been appreciated for his communication skills, providing the high quality of expertise and service to his clients. For the last 5 years he has been efficiently building his client base. He enjoys building strong relationships with his clients and is successful in arranging all types of personal risk protection insurances. Shiju sits with you to understand your needs and explains all the details thoroughly and then provide you with the best-suited advice and plans. He understands your busy life, and he makes himself flexible and available out of office hours. He enjoys helping his clients during insurance claims giving them reassurance and peace of mind.



Shiju Rajappan

CONTACT DETAILS

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LICENCE STATUS

VSR Marketing Limited (FSP597269, trading as Total Assurance) holds a licence issued by the Financial Markets Authority (FMA) to provide financial advice.

FSP NUMBER:

FSP597269

TRADING NAME:

TOTAL ASSURANCE

FINANCIAL ADVICE PROVIDER:

VSR MARKETING LIMITED

NATURE & SCOPE

*TOTAL ASSURANCE PROVIDES ADVICE TO OUR CLIENTS ABOUT THEIR LIFE



*THE HEALTH INSURANCES AND MORTGAGES

WE PROVIDE FINANCIAL ADVICE ABOUT PRODUCTS FROM A LARGE RANGE OF PROVIDERS

SERVICE PROVIDERS



Any financial advice provided on our behalf will take account only of the information you have given us about your particular needs, financial situation or goals.

NO FEES, EXPENSES OR OTHER AMOUNTS PAYABLE FOR OUR FINANCIAL ADVICE

We do not charge any fees, expenses or any other amounts for financial advice given to you. If the financial adviser recommend any insurance policies for you, you will be informed of the costs of the policies

CONFLICTS OF INTEREST AND COMMISSIONS OR OTHER INCENTIVE

For life and health insurance, Total Assurance and the financial adviser receive commissions from the insurance companies on whose products we give advice. If you decide to take out insurance, the insurer will pay a commission to Total Assurance and your financial adviser. The amount of the commission is based on the amount of the premium.

For mortgages, Total Assurance and the financial adviser receive commissions from the banks with whom we arrange mortgages. If you decide to take out the mortgage, the bank will pay a commission to your financial adviser. The amount of the commission is based on the amount of the mortgage.

To ensure that our financial advisers prioritise the client's interest above their own, we follow an advice process that ensures our recommendations are made on the basis of the client's goals and circumstances. All our financial advisers undergo annual training about how to manage conflicts of interest. We undertake a compliance audit, and a review of our compliance programme annually by a reputable compliance consultancy firm.

INTERNAL COMPLAINTS PROCESS

If you have a problem, concern, or complaint about any part of the financial advice you have received from us, you may contact us using any of the following means:

- **in writing** : Complaints Officer, Total Assurance, 61 Coleraine Drive, Hamilton
- **by telephone** : +64 22 634 1030
- **by email** : shiju@totalassurance.co.nz
- **completing the online complaints form**: <https://totalassurance.co.nz/internal-complaint/>

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When we receive a complaint, we will consider it following our internal complaints process:

- 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 Financial Services Complaints Limited.

[DISPUTE RESOLUTION PROCESS]

If our internal complaints process does not resolve your complaint to your satisfaction, you can contact our external independent dispute resolution scheme. This service is free and may help investigate or resolve the complaint.

We are a member of the Financial Services Complaints Limited's approved dispute resolution scheme. You can contact the Financial Services Complaints Limited at:

FINANCIAL SERVICES COMPLAINTS LIMITED

Level 4, Sybase House, 101 Lambton Quay, Wellington 6011

Telephone : **0800 347 257** (freephone if within New Zealand) or
+64 4 472 3725 (if calling outside New Zealand)

Postal : **P O Box 5967, Wellington 6140**

Email : **complaints@fscl.org.nz**

Website : **<http://www.fscl.org.nz/>**

[OUR DUTIES]

Total Assurance, and anyone who gives financial advice on our behalf, have duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice. We are required to:

- Give priority to your interests by taking all reasonable steps to make sure our advice isn't materially influenced by our own interests
- Exercise care, diligence, and skill in providing you with advice
- Meet standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure that we have the expertise needed to provide you with advice)
- Meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure we treat you as we should, and give you suitable advice).

This is only a summary of the duties that we have. More information is available by contacting us, or by visiting the Financial Markets Authority website at <https://www.fma.govt.nz>.

The Code of Conduct standards can be read here:

<https://www.fma.govt.nz/assets/assets/code-of-professional-conduct-for-financial-advice-services.pdf>