

Insurancehq Limited is trading as insurancehq.

Thank you for choosing insurancehq to advise and implement your insurance requirements. We are excited to work with you to help implement comprehensive and tailored insurance solutions and provide better customer outcomes.

Who we are

Insurancehq was founded in 2020 to provide diligent insurance advice and make it easily accessible to every kiwi family through online platforms. We are currently managed by Andrew Malcolm, Blandon Leung and Andrew Turner.

What we do

We are registered financial advisers, who specializes in providing advice, implementing and manage solutions for clients in the area of insurance.

Memberships

Insurancehq Limited is a member of FSCL.

Product Providers

Insurancehq Limited has accreditations with the following companies and our advisers will recommend the products and solutions that he/she believes will best fit your requirements and circumstances.

Insurance providers: Cigna NZ Limited, Partners Life, AIA Insurance, Fidelity Life, NIB Insurance and Southern Cross.

How we get paid

On the implementation of an insurance policy, we receive a commission from the above product providers we deal with. The commission is generally of an upfront nature and will include a renewal commission to cover the costs of ongoing service and advice

Unlike the majority of Insurance advisers in the industry, insurancehq Limited advisers are paid a base salary and bonuses with team production and retention targets (as opposed to transactional and commission driven.)

insurancehq Advisers are strictly unaligned which means we provide advice and recommendations based on your situation and needs rather than any contractual obligation.

Your Obligations

Any advice or product implementation provided as a result of this needs analysis can only be as good as the information received from you so I ask that you provide me with the information I request. Without relevant and correct information about your personal and financial situation, I run the risk of giving advice that is not appropriate for your needs. If you are unsure as to why I need certain information please ask so that I can explain.

Privacy Act

1. It is understood that any information gathered for this needs analysis is personal and I undertake to keep this information confidential and secure.
2. The Privacy Act 1993 gives you the right to request access to and correction of, your personal information.
3. Information provided by you and or any authorised agent will be used by me and any members of my staff for the purpose of providing advice to you and may also be used by any:
 - a) product or service provider when implementing any of my/our recommendations or variations thereof;
 - b) compliance advisers, assessors or by any claims investigators who may need access to such information; and
 - c) other professionals such as solicitors, accountants, finance brokers, financial planners when such services are required to complement this advice and as requested by you.
4. The information will be held by me / us at: 1 Ara Tai Road, Half Moon Bay, Auckland 2012

Scope of Service and Engagement

The areas or advice or product that you are requesting from me, subject to any specific objectives or limitations of our engagement. Unless noted below, our discussions and my advice will be in relation to assisting you to manage yours and/or your family's financial security in the event of: House or Business funding (Mortgage).

Specific limitations of this analysis and/or advice documentation

Other specific objectives, tasks or terms of this engagement

Acknowledgements

I may be required to evidence that I have explained specific requirements or obligations and provided certain information to you. Can you please acknowledge by signing below that these requirements have taken place.

Disclosure Statement

I / We acknowledge that I / we have received a Disclosure Statement from the adviser named in this document. This document was current and dated:

Date (dd/mm/yyyy) _____

Provision of Information

I / We acknowledge the advantages of undertaking a full suitability (needs) analysis and the need to provide relevant personal and financial information and by not doing so I / we risk receiving advice or product recommendations that may not be appropriate to my / our needs.

Scope of Service

I / We understand the services being provided are restricted to the scope of service or subject to specific limitations indicated previously.

Privacy Act

I / We acknowledge I / We have read and understood the information relating to the Privacy Act 1993 and how this information may be used.

Adviser Remuneration

I / We acknowledge I / We have had the basis of adviser remuneration explained.

Name (Client 1) _____

Name (Client 2) _____

Signature _____

Signature _____

Date (dd/mm/yyyy) _____

Date (dd/mm/yyyy) _____