

# Important Information

## about your insurance adviser

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**Name:** Andrew West  
**FSP:** 71761  
**TITLE:** Financial Adviser - Commercial & Domestic Insurance  
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### What sort of adviser am I?

I am a registered Financial Adviser providing advice on behalf of Quantum F&G Ltd.

Quantum F&G Ltd - FSP 748271 is an  
Authorised Body of PSC Connect Ltd  
License Holder 331526

### My qualifications

Core Strand - part of the NZ Certificate in Financial Services

### Nature and scope of advice

We follow an advice process that makes sure all our recommendations are made on the basis of your goals and circumstances.

I will only provide you with financial advice about general insurance that has considered the following:

- insurance products you already have
- insurance products you don't have
- your financial position and budget
- your risk appetite (balancing risks/rewards)
- risk management techniques

If I do recommend changes to your current insurance products, I will clearly explain the differences and benefits to you.



## My duties

I am bound by the duties of the Financial Markets Conduct Act to meet the standards of competence, knowledge and skill as set out in the Code of Conduct for Financial Advice Providers.

I give priority to my clients' interests and I exercise care, diligence and skill. I meet the standards of ethical behaviour, conduct and client care as set out in the Code of Conduct.

## Accreditations

Quantum F&G Limited can provide financial advice on a variety of products from a wide range of New Zealand-based and overseas providers, and may include (but is not limited to) any of the following:

## Industries we work with

- Automotive
- Body Corporates
- Childcare/Early Education
- Civil Contractors
- Corporates
- Engineering
- Hospitality
- Film & Television
- Manufacturing
- Professional services
- Trade & Construction
- Transport

## Products

### BUSINESS

- Material damage
- Business interruption
- Liability
- Professional indemnity
- Cyber liability
- Commercial motor
- Contract works
- Rural
- Goods in transit
- Marine

### PERSONAL

- Home
- Contents
- Vehicle
- Marine (Boat/Pleasure Craft)

## Providers

- AIG
- Allianz
- Ando
- Berkshire Hathaway
- Lloyd's
- Chubb
- Classic Cover
- Club Auto
- Concordia
- Covermore
- Delta
- Dual
- Event Cover
- IAG (NZI, Lumley)
- Mecon
- Nautical Marine
- NM Insurance
- Protecure
- QBE
- Quantum
- Sage
- Rosser
- Salt Marine
- Star Insurance
- Sunderland Marine
- TAI
- TLC Insurance
- UAA
- Vero
- Zurich

## How I am paid

### SERVICE FEES

If you decide to proceed with my financial advice, and I arrange insurance for you, a fee for my services **may** be charged. I can't provide you with an estimate at this stage of the process but I will confirm it in my recommendations to you.

If charged, this fee will be listed separately on your final invoice.

Other fees, such as credit card fees, **may** also be charged. These don't relate to my advice but will also be confirmed in my recommendation.

### COMMISSIONS

Once your policy is in place with your chosen provider I **may** receive a commission from them. The amount of my commission varies between providers and products, and is based on a percentage of the Company premium and Natural Disaster premium (if applicable).

PSC Connect NZ retain a percentage of this commission for the services they provide to Quantum F&G Ltd.

Usually the commissions range between 10–25% of the Company premium for most insurance products, and commissions between 5–10% of the Natural Disaster premium.

I will provide your exact commission percentage in my disclosure to you. This will be attached to your **Cover Sheet and Invoice** which is automatically issued once your details are loaded into our system.

## Your rights 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 you're unable to contact me, or you'd prefer to speak with someone else, please contact our Internal Complaints Officer on 09 358 1186, or by emailing [info@psconnect.co.nz](mailto:info@psconnect.co.nz).

### You can also write to us at:

The Complaints Officer  
PSC Connect New Zealand Limited  
PO Box 105241, Auckland 1140

If we cannot agree on how to fix the issue, or if you decide not to contact the Internal Complaints Officer, you can contact FSCL (Financial Services Complaints Ltd). This service is free and will help us resolve any disagreements.

## Availability of information

This information can be provided in hardcopy at your request.

