



Publicly available information disclosure

October 2023

Licensing information

Plan and Protect Ltd FSP1001377, trading as Plan and Protect Ltd is a Financial Advice Provider (FAP) and is named as an Authorised Body to provide a financial advice service under the FAP Licence held by PSC Connect NZ Ltd.

PSC Connect NZ Ltd (PSCCNZ) (FSP331526) is the Transitional licence holder, as approved by the Financial Markets Authority (FMA).

There are no special licence conditions imposed.

Nature and scope of the advice

Plan and Protect Ltd provides advice to clients about General Insurance and our Financial Advisers provide financial advice in relation to these financial advice products.

We will not provide advice on Life and Health Insurance, Investments, Kiwisaver, Medical Insurance or Mortgages, so you will need to consult a specialist if you would like advice on those products. We can refer you to another adviser under Plan and Protect Ltd if you require.

Plan and Protect Ltd can provide financial advice on a variety of products from a wide range of New Zealand based and overseas providers and includes but is not limited to:

Financial Advice Products	Providers
Business Insurance	AI G
Property	Allianz
Business Interruption	Ando
Commercial Vehicles	Berkshire Hathaway
Marine	Certain Underwriters at Lloyd's
Trade Credit	Chubb
Travel	Classic Cover
Liability	Club Auto
Engineering	Concordia
Contract Works	Covermore
Event Cancellation	Delta
Forestry	Dual
Mobile Plant	Euler Hermes
House	Event Cover
Private Motor Vehicles	IAG (NZI, Lumley)
Boat Insurance	Mecon
	Nautical Marine
	NM Insurance
	Protecsure
	QBE
	Sage
	Rosser
	Salt Marine
	Star Insurance
	Sunderland Marine
	TAI
	TLC Insurance
	UAA
	Vero
	Zurich

We are not aware of any material limitations or restrictions on the scope of financial advice service we provide. If these are identified, we will disclose them to you.

How we get paid

We earn our income from either a fee or commissions earned from providers or a combination of both.

Fees or expenses

Should you proceed with our financial advice and we arrange insurance for you, then a fee may be charged.

This fee will be based on the amount of work and time required to provide and implement our advice and will be shown on your invoice.

If we arrange insurance for you and you cancel it part way through the insurance period, we may keep some or all of that fee.

We may charge a fee for making adjustments to your insurance during the insurance period. This fee will show on your invoice.

PSCCNZ retain a percentage of this fee for a range of professional services they provide to Plan and Protect Ltd.

Sometimes other fees are charged that do not relate to the financial advice such as credit card fees. If so, we will advise you of this in our recommendation.

Conflicts of interest and incentives

When we arrange insurance for you, the provider(s) may pay us a commission. The amount of the commission varies between providers and products and is based on a percentage of the Company Premium and Natural Disaster premium (if applicable).

If we arrange insurance for you and you cancel it part way through the insurance period, we may keep some or all of the commission from any refund due to you.

PSCCNZ retain a percentage of this commission for a range of professional services they provide to Plan and Protect Ltd.

If a person or entity has referred you to us, we may pay them a percentage of the commission and/or fees we receive for their referral.

A financial adviser may have a conflict of interest in circumstances where financial advice has been provided to two clients who later have a dispute. If this occurs the financial adviser will disclose the conflict of interest to you and refer one client to another financial adviser for advice and assistance.

To ensure that our Financial Advisers prioritise your interests above their own, we follow an advice process that ensures our recommendations are made on the basis of the information you have provided and your unique circumstances.

We maintain a register of conflicts of interest, of gifts and any other incentives we may receive.

If we believe there is a conflict of interest – real or perceived – we will discuss this with you.

PSCCNZ and Plan and Protect Ltd also undertake annual internal reviews to ensure compliance with these statements.

Premium Funding

Premium funding enables you to pay the insurance premium by instalments, rather than make a lump sum payment.

Premium funding companies charge interest and they take a power of attorney over your insurance policy. This means they have the ability to cancel your insurance policy if you fail to pay an instalment.

If you enter into a premium funding arrangement, the premium funding company will pay Plan and Protect a commission as a percentage of the amount they fund. We share some of this commission with PSCCNZ for the services they provide.

We will disclose the amount of this when we know the scope and nature of the advice you need and whether you want to pay by instalments.

Complaints handling and dispute resolution

If you are not satisfied with our financial advice service you can make a complaint by emailing brigitte@planandprotect.co.nz, or by calling: 03 377 5489. You can also write to us at: PO Box 184, Christchurch 8140.

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 Insurance and Financial Services Ombudsman (IFSO).

IFSO provides a free, independent dispute resolution service that may help investigate or resolve your complaint, if we haven't been able to resolve your complaint to your satisfaction.

You can contact IFSO by emailing info@ifso.nz or by calling: 0800 888 202. You can also write to them at: PO Box 10 845, Wellington 6143

Duties information

Plan and Protect Ltd, PSCCNZ and anyone who gives financial advice on their 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 as 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 FMA website here.

Contact details

Plan and Protect General Ltd (FSP1001377), trading as Plan and Protect Ltd is a Financial Advice Provider (FAP).

Our contact details are:

Phone: 03 377 5489
Email: brigitte@planandprotect.co.nz
Address: Level 3, 329 Durham St North,
Christchurch 8013

Chelsea Harkin (FSP1005830) is a Financial Adviser of Plan and Protect Ltd and her contact details are:

Phone: 022 585 5010
Email: chelsea@planandprotect.co.nz