

# Information about Matthew Thorburn



## It is important that you read this information

It will help you make an informed decision whether the financial advice and products I am able to offer you are suitable for your needs and whether to seek, follow or accept the financial advice offered by me.

## Who am I

|                          |                                                                          |
|--------------------------|--------------------------------------------------------------------------|
| My Name                  | Matthew (Matt) Thorburn                                                  |
| Financial Adviser Number | FSP 93121                                                                |
| Contact Details          | Level 1, 2A Pacific Rise, Mt Wellington<br>PO Box 128167, Auckland, 1541 |
| Phone                    | 0800 55 22 22 or 09 578 2222 or Matt – 021 2888 030                      |
| Email                    | <a href="mailto:matt@omniinsurance.co.nz">matt@omniinsurance.co.nz</a>   |
| Website                  | <a href="http://www.omniinsurance.co.nz">www.omniinsurance.co.nz</a>     |

I am registered on the Financial Service Providers Registers as a Financial Adviser and my number is shown above.

I have worked in the insurance industry since 2002 and started Omni Insurance Brokers Ltd in 2006, MJT Ltd in 2006 and OPF Ltd in 2007. I am a shareholder and director of each of these companies.

I hold the following qualifications:

- New Zealand Certificate, Financial Services – General Insurance, Level 5
- New Zealand Certificate, Financial Services – Life and Health Insurance, Level 5

My aim with each of my clients is to position them to survive any insurable event, by providing a complete insurance package solution both for personal and family situations, as well as business arrangements. Your needs and goals are at the forefront of any financial advice I provide. I assist my clients at claim time by acting as their advocate and managing all paperwork and liaison with the insurer who is the decision maker regarding how the policy will respond to your specific claim.

As a Financial Adviser, I have duties under the Financial Markets Conduct Act 2013 relating to the way that I give advice and abide 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). I am required to:

- Give priority to your interests by taking all reasonable steps to make sure my advice isn't materially influenced by my own interests
- Exercise care, diligence and skill in providing you with advice
- Meet standards of competence, knowledge, and skill
- Meet standards of ethical behaviour, conduct and client care

I have not been bankrupt or insolvent, I have no convictions, and I have not been publicly disciplined.

I have been a member of Financial Advice New Zealand since their inception and am also a member of the Insurance Brokers Association of New Zealand (IBANZ).

## What financial advice I can provide to you

I specialise in building tailored insurance packages for business, domestic and life risk insurance solutions. These packages are designed to protect everyone and everything that's important to you. I am a financial adviser under two Financial Advice Providers, and these are explained below

When providing advice about **Life Risk Insurance Products**, I am doing so through **MJT Limited** (MJT). MJT holds a Full Financial Advice Providers (FAP) licence issued by the Financial Markets Authority to provide financial advice. MJT's financial service provider number is **FSP 36603**. I have separately provided you with a copy MJT Limited's Disclosure Statement.

**Under MJT's licence – FSP 36603**, I am restricted to only providing financial advice on the following products:

- Personal Life Risk Insurance including, but not limited to, life, trauma, disability and medical insurance; and
- Business Life Risk Insurance including, but not limited to, key person risk, life, trauma, disability and group medical insurance

When providing advice about **General Insurance Products**, I am doing so through **Omni Insurance Brokers Limited** (Omni). Omni holds a Full Financial Advice Providers (FAP) licence issued by the Financial Markets Authority to provide financial advice. Omni's financial service provider number is **FSP 36601**. I have separately provided you with a copy Omni Insurance Brokers Limited's Disclosure Statement.

**Under Omni's licence – FSP 36601**, I am restricted to only providing financial advice on the following products:

- Personal General Insurance including, but not limited to, home, contents, vehicles, motorcycle, and boats; and
- Business General Insurance including, but not limited to, commercial property, business assets, business interruption, commercial motor, and a wide range of other business liability insurance products.

I **do not** provide advice on Mortgage Broking, KiwiSaver or any other Investment Products.

The insurance product providers we use are insurance businesses in New Zealand that are licensed by the Reserve Bank under section 19 of The Insurance (Prudential Supervisor) Act 2010. The insurers must have a financial strength rating from an approved rating agency.

We decided to only engage with insurance product providers that have financial strength ratings with a minimum of B+ and above. You will be provided with the current rating for the insurer that your policy has been purchased from.

I am able to offer you the ability to pay your general insurance on an agreed instalment basis through our premium funding company, **OPF Limited**. OPF Limited's financial service provider number is FSP 36622. OPF Limited is regulated by the Department of Internal Affairs and is not a licensed FAP.

## Conflicts of Interest

To ensure that I prioritise your interests above my own, I follow an advice process that ensures recommendations are made on the basis of your individual goals and circumstances. Your interests are my priority although we do have business relationships with product providers also. From time to time our product providers assist us with funding for the purposes of attending conferences and professional development training. We also receive remuneration from product providers such as commissions.

I complete annual and ongoing training about how to manage conflicts of interests and a register is maintained by my FAPs. We monitor this register and provide additional training where necessary. We perform an annual review of our compliance programme.

I am a Director of MJT Limited, Omni Insurance Brokers Limited and OPF Limited and I receive my personal remuneration in the form of drawings, salary, wages, or dividends from these entities. I will advise you if any other conflicts of interest arise.

## What to do if things go wrong

I am committed to ensuring that your needs are at the forefront of what I do and that I perform my services with reasonable care, skill, and integrity. I always treat clients fairly; however, I recognize that things can go wrong and when they do I must identify and correct any mistakes as quickly and efficiently as possible.

If you have any complaint in respect to the products or services provided by me, I want to hear about it so that I can investigate your concerns quickly and fairly and work with you for an early resolution.

Please follow this link to see our Complaints Process: <https://www.omniinsurance.co.nz/about-us/complaints-process>.

## What to do if you are not satisfied after making a complaint

We recognise that sometimes it is not possible to resolve a complaint by agreement. If you are not satisfied with our suggested resolution, then you may refer the matter to **Financial Services Complaints Limited (FSCL)** – A Financial Ombudsman Service. FSCL is our independent external ombudsman and dispute resolution service that has been approved by the Minister of Consumer Affairs under the Financial service Providers (Registration and Disputes Resolution) Act 2008. **There is no cost to you to use FSCL's services.**

You can contact FSCL at:

|                                   |                                                                                                                         |
|-----------------------------------|-------------------------------------------------------------------------------------------------------------------------|
| Postal Address                    | P O Box 5967, Wellington 6145                                                                                           |
| Email                             | <a href="mailto:info@fscl.org.nz">info@fscl.org.nz</a>                                                                  |
| Telephone                         | 0800 347 257                                                                                                            |
| Website                           | <a href="http://www.fscl.org.nz/">http://www.fscl.org.nz/</a>                                                           |
| How to make a complaint with FSCL | <a href="http://www.fscl.org.nz/complaints/how-make-complaint">http://www.fscl.org.nz/complaints/how-make-complaint</a> |

Please note that before FSCL can investigate your complaint, they do require you to have first provided us with the opportunity to address your complaint.