

## DISCLOSURE STATEMENT

Name of Financial Adviser: Rachel Musso  
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Trading name: Penberthy Insurance Limited  
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FSP Number: 194665

This disclosure statement was prepared on 18<sup>th</sup> December 2017

### IT IS IMPORTANT THAT YOU READ THIS DOCUMENT

This information will help you to choose a financial adviser that best suits your needs. It will also provide some useful information about the financial adviser that you choose.

### WHAT SORT OF ADVISER AM I?

I am a registered, but not authorised, financial adviser. I am able to provide you with recommendations and advice about:

- Personal Insurance including home, contents, vehicle, motor cycle, rural and boat insurance.
- Limited advice on business assets, commercial motor, marine hull insurance and general liability.
- Insurer and Product selection for Personal Insurance
- Assisting you to make claims and managing that process
- Offering you premium financing for your general insurance policies

I have worked in the insurance industry since 2011 and joined Penberthy Insurance Ltd in 2011.

### WHAT SHOULD YOU DO IF SOMETHING GOES WRONG?

If you have a problem, concern, or complaint about any part of my service, please contact our Internal Complaints Officer, so that the problem may be rectified.

You may contact the internal Complaints Officer by:

Phone: (09) 4861175  
Email: [complaints@penberthy.co.nz](mailto:complaints@penberthy.co.nz)  
Post: Complaints Manager, Penberthy Insurance Ltd  
PO Box 33 545, Takapuna, Auckland 0740

If we cannot agree on how to fix the issue, or if you decide not to use the internal complaints scheme, you can contact Financial Services Complaints Ltd.

This service will cost you nothing, and will help us resolve any disagreements. You can contact Financial Services Complaints Ltd at:

Address: PO Box 5967, Lambton Quay, Wellington 6145  
Phone: 0800 347 257  
Email: [info@fscl.org.nz](mailto:info@fscl.org.nz)

#### HOW AM I REGULATED BY THE GOVERNMENT?

You can check that I am a registered financial adviser at <http://www.fspr.govt.nz>.

The Financial Markets Authority regulates financial advisers. Contact the Financial Markets Authority for more information, including financial tips and warnings.

You can report information or complain about my conduct to the Financial Markets Authority, but in the event of a disagreement, you may choose to first use the dispute resolution procedures described above (under **What should you do if something goes wrong?**).

#### Declaration

I, Rachel Musso, declare that, to the best of my knowledge and belief, the information contained in this disclosure statement is true and complete and complies with the disclosure requirements in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Signed: \_\_\_\_\_

