



Our Fair Conduct Programme guides how we ensure we treat you, our customers, fairly.

We have a Fair Conduct Programme (FCP), to ensure we treat you fairly. It outlines all the policies, processes, systems and controls we have in place to guide how we ensure we're complying with the conduct requirements laid out in the Financial Markets Conduct Act 2013 (FMCA) across everything we do.

It includes how we design and distribute our insurance products and services, how we support you and how we identify and remedy any problems or mistakes.

We've created this summary of our Fair Conduct Programme to give you a view of the key sections we have in it and how it relates to you.

Our Good Customer Outcome principles.

Fair conduct matters at Fidelity Life and comes from our culture, how our people behave and our mindset to delivering good customer outcomes. As an organisation, our Good Customer Outcome principles are designed to guide us in treating you fairly and are embedded in our everyday work. These principles are considered throughout the customer journey - from how we design and develop our products and services, through to how our customers are advised and onboarded, and how we support them over time including during claims. These principles guide us and help us focus on treating our customers fairly.



Trust.

We do the right thing and act in good faith, actively seeking to understand our customers' needs and provide them with certainty.



Value.

We offer quality products and services that are suitable and fair for our customers.



Clarity.

We act with transparency to provide products that are clear, easy to understand and allow our customers to make informed decisions.

Our products.

Our FCP includes a process for assessing our products and how we distribute them, to ensure they remain fit-for-purpose for you.

We offer a range of life insurance products designed to meet the diverse needs of New Zealanders, including:

- Life cover,
- Trauma cover,
- Income protection and
- Total and permanent disability cover.

Details on our products can be found [here](#).

The essential role of financial advisers.

Our products and services are widely available throughout New Zealand through a network of accredited financial advisers and a small number of partners. Financial advisers and other intermediaries play an essential role in helping you decide what the right policy is for you. They will work with you to understand your needs and circumstances and ensure you have products and services that meet them.

Those financial advisers are required to agree to certain conditions of working with us, including having a good knowledge of our products and how they are required to conduct their business to ensure you are treated fairly. We can help you find a financial adviser if you need one.

We have a clearly mapped approach to preventing and remedying any problems.

We have implemented controls to reduce risks and prevent problems from happening. However, even with robust processes in place, issues may still arise occasionally. We have established clear procedures to identify, manage, and resolve any problems that might affect you.

We're here to fix things if we get it wrong.

You - our customers - are the lifeblood of our business. If you're not happy with our products, services or interactions with us, we'd like to know, so that we can try to put things right for you.

We have a clear process for how we manage complaints. It includes how our complaints team reviews your concerns and escalate to our independent external dispute resolution scheme.

[Visit our complaints process.](#)

We support you in getting the information you need.

It's important for you to understand our products and services, so that you can make informed and appropriate decisions to suit you, your family and your circumstances.

Our people are trained with the skills and knowledge to help you with questions about your policy and at claim time, which can often be especially stressful.

We also have some useful information in our [Insurance 101 toolkit](#) to explain life insurance, our products and some of the common terms you hear in insurance.

You can also [contact us here](#).