

IFSO Webinars 2019

General Insurance: Non-disclosure when the insured does not have to disclose

11am 23 Jan (1 hr)

A discussion of case studies from complaints to discuss the limited instances when the insured does not have to disclose information to the general insurer.

Presenter: Virginia Douglas

What is Fair? A discussion on ethics and adviser behaviour

11am 29 Jan (1 hr) with FINANCIAL ADVICE NZ, \$39

The draft Financial Advice Code released in October 2018 states in code standard 1 “Treat clients fairly and act in their interests”. Further “Be fair and reasonable” is a key principle of your Professional Promise* to your clients; so what ‘fair’ is and is not, is an issue for advisers to consider.

Presenter: Karen Stevens

Advisers/ Brokers: FREE: When you make a PI claim – what can go wrong?

11am 1 February (15 min)

Discuss a case study where a liability claim by an adviser was excluded under the policy. Discuss the wider issues you may have to consider if you make a PI claim.

Presenter: Karen Stevens

General Insurance: FREE: What does it take to prove a prima facie claim?

9.30am 19 February (15 min)

Discuss a case study to look at what the insured must prove to establish a prima facie claim.

Presenter: Virginia Douglas

Life and Health Insurance: What happened when you forget? Non-disclosure from all perspectives

11am 12 February (1 hr)

Explore the issues surrounding non-disclosure of the insured's medical history from the perspective of the client, the adviser and the insurer. Discuss the issues and possible ways these could have been prevented.

Presenter: Karen Stevens

Travel Insurance: When exclusions and policy conditions lead to complaints

11am 28 February (1hr)

Discuss recent complaints to the IFSO Scheme to examine how the exclusions and policy conditions applied to the claims and why the insured complained.

Presenter: Virginia Douglas

Health Insurance: FREE: When the policy doesn't cover it

11am 6 March (15 min)

Discuss a complaint where the claim was declined as cover was only provided when certain criteria were met. We will discuss the IFSO Scheme's approach to reviewing the claim decision and how to assist clients avoid similar issues.

Presenter: Karen Stevens

Credit Contracts: FREE: Fees and Charges

1 pm 6 March (15min)

Discuss a recent complaint investigated by the IFSO Scheme to consider when a fee or charge should or should not be applied. We will also briefly look at the timing of the appropriate notices/ demands.

Presenter: Karen Stevens

Negotiation: when, why, how...

11am 12 March (1hr)

This webinar will consider the reasons for negotiation to resolve an issue; at what point negotiation should be considered; and how to prepare for, and take part in, a successful negotiation.

Presenter: Karen Stevens

Life Insurance: FREE: Non-disclosure - When mistakes happen in the advice process

9.30am 18 March (15 min)

Using a recent complaint resolved by the IFSO Scheme, this webinar will look at the issues of non-disclosure, agency and knowledge of the insurer. It will also briefly examine the potential risks of replacing policies.

Presenter: Virginia Douglas

General Insurance: Sum insured and under insurance issues

11am 18 March (1hr)

Looking at complaints to the IFSO Scheme, this webinar will look at how to assist clients prevent future issues. This webinar examines: what clients complained about; the IFSO Scheme's approach; strategies for explaining sum insured to clients.

Presenter: Virginia Douglas

Travel Insurance: Pre-existing conditions – traps for clients and problems for insurers

11am 9 April (1hr)

Discuss a range of case studies involving claims declined on the basis that they related to a pre-existing condition. This webinar will look at how clients can avoid nasty surprises and when insurer's decisions are challenged.

Presenter: Karen Stevens

General Insurance: FREE: Gradual damage – prima facie claim or exclusion?

9.30am 15 April (15 min)

Using a case study of a recent complaint to the IFSO Scheme, we will discuss the basis insurer's use to decline claims where the damage has been caused over time.

Presenter: Virginia Douglas

Advisers/ Brokers: Clawback fees – issues and considerations

11am 15 April (1hr)

Using case studies from complaints about clawback fees, this webinar will discuss the issues for advisers, what to consider when charging a claw-back fee and problems to look out for.

Presenter: Virginia Douglas