



As per the Financial Markets Conduct (Regulated Financial Advice Disclosure) Amendment Regulations 2020, a person who gives advice must give the following information to a client of a financial advice provider in accordance with regulation 229D:

Nature and Scope of Financial Advice Service

- a) The types of financial advice products the advice will be given about:

Domestic Insurances

i.e. Dwelling, Contents, Motor Vehicle, Marine Craft, Motor Bike, Mobile Home, Caravan

Commercial Insurances

i.e. Commercial Motor, Liability, Business Interruption, Material Damage, Contract works, Carriers, Marine Cargo (please refer to Uninsured checklist for future commercial insurance options).

- b) If some of the advice is given in relation to financial advice products from a particular product or from particular product providers only.
- i) a statement to that effect will be provided, and
 - ii) the names of the product providers
- b) A brief explanation of any material limitations or restrictions on the nature and scope of the advice that the client will be given.

Service Fees

For placing your insurance we/I usually receive a commission paid by the insurer, as a percentage of the “insurer company premium”. This is the standard way insurance brokers are remunerated and, depending on the type of insurance, our rates of commission typically range from 0% to 25%, before any government fees or charges.

We/I may alternatively or in addition charge a broker service fee, which varies according to the level of services rendered. Fees may apply to financial advice, administration and/or the implementation of a policy, and in agreed bases fee based remuneration may replace insurer commission based agreements.



PRODUCT PROVIDERS

Product Providers are as follows:

COMPANY	PRODUCTS	WEBSITE
AIG Insurance NZ Ltd	Commercial Lines ACC & Health	www.aig.co.nz
ALLIANZ	Commercial/Travel	www.allianz.co.nz
ANDO	Commercial/Marine/Liability/Domestic	www.ando.co.nz
BERKSHIRE HATHAWAY	Commercial/Domestic – all lines	www.bhspecialty.com/nz
CHUBB INSURANCE	Commercial/Domestic – all lines	www.chubb.com
CONCORDIA	Commercial / Retirement	www.concordia.org.nz
DELTA INSURANCE	Commercial/Property/Liability	www.deltainsurance.co.nz
DUAL NZ	Financial Lines Liability	www.dualnewzealand.co.nz
NZI/IAG/Lumley	Commercial/Domestic/Cyber/Motor	www.nzi.co.nz
PANTAENIUS	Commercial Marine and Pleasure craft	www.pantaenius.com
PROTECSURE PTY LTD	Equipment & Tools risks	www.protecsure.co.nz
QBE	Commercial Lines: Property/Motor/Contract works/Liability/Marine/Trade Credit	www.qbe.com
ROSSER UNDERWRITING	Commercial – all lines	www.rosser.co.nz
SALT MARINE	Marine	
SAGE PARTNERS	Forestry	www.sagepartners.co.nz
STAR (PRESTIGIO)	Motor/Campervan/Motorbikes	www.starinsure.co.nz
SUNDERLAND MARINE	Marine Commercial	www.sunderlandmarine.com
SURA FILM & ENTERTAINMENT	Film and Entertainment	www.sura.com.au
VERO	Commercial / Domestic / Rural – all lines	www.vero.co.nz
VERO LIABILITY	Liability Lines	www.veroliability.co.nz
VERO MARINE	Commercial Marine / Pleasure craft/ Transit	www.vero.co.nz
ZURICH	Commercial Lines: Property/Motor/Contract works/Liability/Marine/Construction	www.zurich.co.nz