

## Public Disclosure

### LICENSING INFORMATION

Gregan & Company Limited FSP760551, trading as Gregan & Co is a Financial Advice Provider (FAP) licensed and regulated by the Financial Markets Authority to provide financial advice.

### NATURE AND SCOPE OF THE ADVICE

We provide financial advice on fire & general insurance products for commercial and domestic clients from the following product providers:

- AIG Insurance New Zealand Limited
- Ando Insurance Group Limited on behalf of The Hollard Insurance Company Pty Limited
- AWP Services New Zealand Limited trading as Allianz Partners
- Berkshire Hathaway Specialty Insurance Company
- Certain Underwriters at Lloyds of London or their agents
- Chubb Insurance New Zealand Limited
- IAG New Zealand Limited and its business divisions NZI and Lumley
- QBE Insurance (Australia) Limited
- Rosser Underwriting Limited, underwriting agents for Chubb Insurance New Zealand Limited
- Star Underwriting Agents Limited, underwriting agents for Vero Insurance New Zealand Limited
- The New India Assurance Company Limited
- Vero Insurance New Zealand Limited
- Vero Liability Insurance Limited
- Vero Marine Insurance Limited
- Zurich Australian Insurance Limited trading as Zurich New Zealand

### FEES OR EXPENSES

Gregan & Company Limited will charge a fee for the financial advice that is provided to you. The fee charged will depend on the nature of the financial advice and service we provide.

We charge a fee for the provision of a written insurance audit based on our time and cost.

We charge administration fees of \$0 - \$50 + GST per policy depending on the complexity of the policy and the costs associated with providing the service you require.

The exact fees we will charge will be confirmed at the time the advice is provided.

### CONFLICTS OF INTEREST AND COMMISSIONS

Our advisers receive a salary as an employee of Gregan & Company Limited. They do not receive any other incentives or commissions based on the financial advice they provide you.

Gregan & Company Limited are paid in the form of commission / receive a commission from the Product Providers through which we place business. The amount of commission we receive depends on the terms agreed with each Product Provider. Typically we receive an upfront initial commission of 10% - 25% of the premium and an annual ongoing commission of 10% - 25% of the premium for every year the premium is in force. We will provide more specific details of these commissions once we have talked to you and understand your needs or at the time our advice is given.

Gregan & Company Limited is a member of NZbrokers Management Limited ('**NZbrokers**'). NZbrokers provides services such as IT, education, training, technical insurance product and claims support and group member benefits to Gregan & Company Limited. When a client accepts our financial advice and purchases a policy, NZbrokers may receive a service fee or technology fee from the Product Provider.

## COMPLAINTS HANDLING AND DISPUTE RESOLUTION

If you are not satisfied with our service or financial advice, please tell us as soon as possible.

**Call:** 0800 299 3100  
**Email:** insure@gregan.co.nz  
**Write to:** PO Box 11704, Ellerslie, Auckland 1542

When we receive a complaint:

- We will consider your complaint and work with you to resolve it.
- Where possible, we try to resolve your complaint within 2 business days.
- If we are unable to resolve your complaint within 2 business days, we will formally acknowledge receipt of your complaint and provide an estimate of the timeframe for a fuller response.
- We will provide information about Financial Services Complaints Limited ('**FSCL**'), our external dispute resolution scheme, that may help to investigate or resolve your complaint.

If we cannot agree on how to fix the issue, or if you decide not to use our internal complaints process, you can contact FSCL. FSCL provides a free and independent dispute resolution service that may help to resolve your complaint if we haven't been able to do so to your satisfaction.

**Call:** 0800 347 257  
**Email:** complaints@fscl.org.nz  
**Write to:** PO Box 5967, Wellington 6140

## DUTIES INFORMATION

Gregan & Company Limited and our advisers have duties under the [Financial Markets Conduct Act 2013](#) relating to the way that we give advice. We are required to:

- Meet standards of competence, knowledge and skill set by the [Code of Professional Conduct for Financial Advice Services](#);
- Give priority to your interests;
- Exercise care, diligence and skill in providing you with advice;
- Meet standards of ethical behaviour, conduct and client care set by the [Code of Professional Conduct for Financial Advice Services](#).

## CONTACT DETAILS

Gregan & Company Limited FSP760551, trading as Gregan & Co is the Financial Advice Provider.

**Call:** 0800 299 3100  
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**Write to:** PO Box 11704, Ellerslie, Auckland 1542

## AVAILABILITY OF INFORMATION

This information can be provided in hardcopy at your request.

This disclosure statement was prepared on: 17 May 2022