

Financial Adviser Disclosure Statement

IDENTIFYING INFORMATION

My name is Ian Martin and I am a financial adviser (FSP1000052). I am providing advice on behalf of Gregan & Company Limited FSP760551.

My contact details are:

Phone: 09 299 3100

Email: ian@gregan.co.nz

Address: Level 1 Suite 7, 6 Mitchelson Street, Ellerslie, Auckland 1051

NATURE AND SCOPE OF THE ADVICE

I 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

RELIABILITY HISTORY

Neither Gregan & Company Limited or I have been subject to any reliability events. A reliability event is something that might materially influence you in deciding whether to seek advice from me or Gregan & Company Limited. As an example, it would include certain legal proceedings against me or if I had been discharged from bankruptcy in the last four years.

FEES, COSTS AND 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

I am remunerated as a contractor of Gregan & Company Limited, primarily by consultancy fees for time and cost for services provided. Gregan & Company Limited receives all commissions and client fees that are generated by me.

Gregan & Company Limited will receive commissions from the general insurance provider(s) if you follow my advice and take out insurance with them. The amount of the commission depends on the provider. The below table shows the maximum initial commission that Gregan & Company Limited will receive from each provider if you decide to take out their product. The table also shows the maximum commission that Gregan & Company would receive each year that the policy remains in force.

Product Provider	Product	Initial Commission	Ongoing Commission
All product providers as set out in the nature and scope of the advice	Fire & General insurance products for commercial and domestic clients	10% - 25% of the premium	10% - 25% of the premium

To ensure that I prioritise your interests above my own, I follow an advice process that ensures my recommendations are made on the basis of your individual goals and circumstances. I am under no contractual obligation to promote one product or provider over another.

Gregan & Company Limited takes steps to manage any conflicts of interest including:

- Requiring me to make adequate disclosures to Gregan & Company Limited's compliance officers and to clients where a potential conflict exists; and
- Providing me with access to resources and training about how to manage conflicts of interest and requiring me to register any conflicts of interest or gifts I may receive.

Gregan & Company Limited monitors the conflicts of interest registers and undertakes an annual review of our compliance programme.

COMPLAINTS AND DISPUTE RESOLUTION PROCESS

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

I have duties under the [Financial Markets Conduct Act 2013](#) relating to the way that I give advice. I am 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](#).

This information is provided in accordance with the [Financial Markets Conduct Act 2013](#) and the [Financial Markets Conduct \(Regulated Financial Advice Disclosure\) Amendment Regulations 2020](#).