

DISCLOSURE INFORMATION

Licensing Information

INSURANCE RESOURCES Limited (FSP709912), trading as Insurance Resources (we, our, us) is a Financial Advice Provider (FAP) and is an independent Licensed Body to provide financial advice.

There is no special license conditions imposed.

Nature and Scope of the Advice

Insurance Resources provides advice to clients about General Insurance and our Financial Advisers provide financial advice in relation to these financial advice products.

We will not provide advice on Life and Health Insurance, Investments, Kiwisaver, Medical Insurance or Mortgages, so you will need to consult a specialist if you would like advice on those products. We can refer you to a specialist to contact you if you require.

INSURANCE RESOURCES can provide financial advice on a variety of products from a wide range of New Zealand based and overseas providers and includes but is not limited to:

Financial Advice Products	Providers	
Business Insurance	AIG	Mecon
Property	Allianz	Nautical Marine
Business Interruption	Ando	NM Insurance
Commercial Vehicles	Berkshire Hathaway	Protecsure
Marine	Certain Underwriters at Lloyd's	QBE
Trade Credit	Chubb	Sage
Travel	Classic Cover	Rosser
Liability	Club Auto	Salt Marine
Engineering/Contract Works	Concordia	Star Insurance
Event Cancellation	Covermore	Sunderland Marine
Forestry	Delta	TAI
Mobile Plant	Dual	TLC Insurance
House	Euler Hermes	UAA
Contents	Event Cover	Vero
Private Motor Vehicles	IAG (NZI, Lumley)	Zurich
Boat Insurance		

We are not aware of any material limitations or restrictions on the scope of financial advice service we provide. If these are identified, we will disclose them to you.

How We Get Paid

We earn our income from either a fee or commissions earned from providers or a combination of both.

Fees, expenses, or other amounts payable

Should you proceed with my financial advice and I arrange insurance for you, then a fee for implementing my financial advice may be charged. The fee charged is for my service, placement, implementation, administration and claims handling of the insurance policies that you choose to accept and purchase. While I am unable to provide you with an estimate of the fee at this time, I will confirm this with you in my recommendation.

The fee payable by you and are due upon receipt of the relevant invoice(s) within 14 days of being invoiced or paid via a Premium Funder's monthly instalments (if chosen). Sometimes other fees are charged that do not relate to my financial advice such as credit card fees. If so, I will confirm this with you in my recommendation.

Conflicts of interest and commissions or other incentives

We receive commission (also referred as brokerage) from the insurance providers for the policies that we place with them, on your behalf. The commission may range between 0% to 30% of the insurer portion (total premium of the insurance policy less government levies and taxes). The amount of this commission will be disclosed to you when I provide the advice to you.

I ensure I prioritise your interests above my own, by following an advice process that ensures my recommendations are made based on your individual circumstances and risk profile. I complete ongoing training on how to manage conflicts of interest and maintain a register of conflicts of interests, of gifts and any other incentives we may receive. This is monitored regularly by Insurance Resources so additional training can be provided where necessary.

Premium Funding

Premium funding enables you to pay the insurance premium by instalments, rather than make a lump sum payment. Premium funding companies charge interest, and they take power of attorney over your insurance policy. This means they have the ability to cancel your insurance policy if you fail to pay an instalment.

If you agree to a premium funding arrangement, the premium funding company will pay INSURANCE RESOURCES a commission as a percentage of the amount they fund.

Complaints Handling & Dispute Resolution

If you have a problem, concerns, or you are dissatisfied with either a product or financial advice service that have been provided by Insurance Resources Limited or myself and you require action to be taken, please tell us so that we can help and resolve the issue. To make a complaint please visit our website www.insuranceresources.co.nz

Duties Information

INSURANCE RESOURCES LIMITED, anyone who gives financial advice on their behalf have duties under the Financial Markets Conduct Act 2013 relating to the way that we give advice. We are required to:

Give priority to your interests by taking all reasonable steps to make sure our advice isn't materially influenced by our own interests; exercise care, diligence and skill in providing you with advice; meet standards of competence, knowledge and skill as set by the Code of Professional Conduct for Financial Advice Services. These are designed to make sure that we have the expertise needed to provide you with advice meet standards of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services. These are designed to make sure we treat you as we should and give you suitable advice. This is only a summary of the duties that we have. More information is available by contacting us, or by visiting the FMA website here - www.fma.govt.nz.

GLOSSARY

Financial Advice	a recommendation or an opinion about buying or selling financial advice products
Financial Advice Provider	a business or individual who provides a financial advice service.
Financial Advice Service	engages one or more individuals to give financial advice on their behalf or provides financial advice on their own account.
Financial Adviser	is an individual registered on the Financial Service Providers Register to provide a financial advice service, who is not a financial advice provider.
Financial Markets Authority (FMA)	is the New Zealand government agency responsible for enforcing securities, financial reporting and company law as they apply to financial services and securities markets.
Financial Service Provider	FSP refers to Financial Service Provider a person who provides or offers to provide a financial service (as per the FSP Act)
Financial Service Providers Register (FSPR)	a searchable register of people, businesses and organisations that provide financial services in New Zealand. The register contains key information about FSPs including the financial services they provide, any relevant licences they hold and the dispute resolution scheme they belong to.
Transitional Licence	approved by the FMA and must be held with effect from 15 th March 2021 by a financial advice provider providing advice to retail clients.

THIS DISCLOSURE STATEMENT IS EFFECTIVE FROM: 28 AUGUST 2025