

Adviser Disclosure
Statement:
Nick Harding



I am a registered Financial Adviser and I am giving advice on behalf of Harding Insurance Brokers Ltd.

My details are as follows:

Name: Nicholas Richmond HARDING
Registration: FSP709271
Date Registered: 21-Dec-2019
Phone: (027) 221-1407
Email: nick@hardinginsurance.co.nz

Please refer to our [Public Disclosure Statement](#) for the primary disclosure statement. For more details about my registration, please see [here](#).

Nature and Scope of the Advice

I will only provide you with financial advice about Fire and General Insurance, from a wide range of New Zealand based and overseas providers. The list of providers that I have access to, is located on our Public Disclosure Statement.

When providing you with financial advice I will consider:

- insurance products that you currently have;
- insurance products that you don't have;
- your budget and/or financial position;
- your goals and priorities;
- your risk appetite; and
- risk management techniques.

If I recommend changing any insurance products you currently have, I will notify you of the important differences and benefits between them.

I specialise in Small / Medium Enterprise (SME) and Commercial risks and can also provide advice on Domestic risks.

Limitations of My Financial Advice

While I can provide comprehensive advice on Fire and General Insurance products, there are certain limitations to the scope of my advice:

- **I don't provide comprehensive financial planning:** My advice focuses on specific insurance products and risk management solutions. I don't offer advice on investments, retirement planning, tax strategies, personal / life insurance or other areas of financial planning outside of fire and general insurance.
- **I work with selected providers:** I can only recommend insurance products from the providers I have access to, which are listed in our Public Disclosure Statement. This means my advice is based on the options available within this network, rather than from a broader market.

- **Advice is tailored to your risk:** My recommendations are based on your current insurance needs and financial situation, but I don't provide ongoing management or regular updates unless requested.

If you need broader financial advice or if your situation changes, I recommend seeking guidance from a specialist in those areas.

Reliability History

Neither CBN NZ, Harding Insurance Brokers Ltd nor I, have been subject to a reliability event. A reliability event is something that might materially influence you in deciding whether to seek advice from us. As an example, it would include legal proceedings against me, or if I had been discharged from bankruptcy in the last four years.

Conflicts of Interest and Incentives

When arranging insurance, providers may pay us a commission based on the Company Premium and Natural Disaster premium (if applicable). This is to cover our operational expenses for the distribution of the financial product on behalf of the insurer.

Generally, commissions typically vary within the range of 15% to 30% of the company premium for the majority of insurance products, and they typically fall within the range of 0% to 10% of the Natural Disaster premium. The precise commission amounts will be disclosed to you once I have identified the specific insurance products and providers that I am recommending. Should you require a full list, this is available on request.

If there are any further conflicts of interest with the advice that I plan to give, I will make this known prior and we will work together to mitigate this.

Fees, Expenses, or Other Amounts Payable

If you decide to move forward with my advice and I help arrange your insurance, there might be a fee involved. I can't give you an exact figure just yet, but I will clearly explain the costs in my recommendation once we get that far.

This fee will be clearly stated on your final invoice, and you'll need to settle it by the due date. If you choose a Premium Funding arrangement, the fee could be included in your monthly payments via the Premium Funding company.

Sometimes, additional fees like credit card charges may apply, and I'll make sure to include those details in my recommendation. You'll receive a full breakdown of all costs in the final Disclosure Information along with your invoice.

Cancellation Fees

In the event that you decide to cancel any insurance policies I've helped arrange mid-term, there may be a cancellation fee associated with this process. Cancellation fees can vary. These fees are generally for administrative costs and any unearned premium commission.

I will make sure to inform you of any cancellation fees that may apply before you proceed. If you choose to cancel, I'll work with you to ensure the process is as smooth as possible, and I'll confirm the exact fees before any cancellation is finalised.

Your information

Your information, including the information that we have discussed and that I have obtained about your risk, is documented in written form. If you would like to receive a written copy of your information, please inform me, and I will gladly provide it. Otherwise, you can read more about your information on our [Privacy Policy](#).

Complaints Handling & Dispute Resolution

Should you wish to make a complaint, in the first instance let me know, and I will try to resolve your complaint to your satisfaction.

For more information about our internal complaints process, please refer to our Complaints and Disputes process [here](#).