

Bridges Insurance Services Disclosure Statement

Who are we?

Name of Financial Advice Provider: Bridges Insurance Services

Trading Names: Bridges Insurance Services Ltd

Telephone Number: 07 839 7880

Email Address: info@bridges.co.nz

Website: <https://www.bridges.co.nz>

It is important that you read this information

It will help you (**the client**) make an informed decision whether we (**Bridges Insurance Services**) and our Adviser's financial advice and products are suitable for your needs and whether to seek, follow or accept the Financial Advice. This Disclosure Statement is required under the Financial Markets Conduct (Regulated Financial Advice Disclosure) Amendment Regulations 2020.

What sort of advisers are we?

We are a Financial Advice Provider licensed by the Financial Market Authority of New Zealand (FMA) <https://www.fma.govt.nz>. The Financial Services Legislation Amendment Act 2019 requires **Bridges Insurance Services** to hold a current license for our Advisers to provide Financial Advice services to our clients.

To view our license, go to the Financial Service Providers Register <https://www.fsp-register.companiesoffice.govt.nz> and search our Financial Service Provider (FSP) number **FSP22881**, or click on the below link to go directly to our registration.

<https://app.companiesoffice.govt.nz/fsp/app/ui/fsp/version/searchSummaryCompanyFSP/FSP22881/39.do>

As a licensed Financial Advice Provider, we have Standard Conditions on our license; these conditions are not specific to **Bridges Insurance Services** and do not limit or restrict Advice that may be given.

What Financial Advice can we provide to you?

Bridges Insurance Services and our Advisers give Financial Advice on Insurance Products for Commercial and Domestic clients.

Our Insurance Product providers are Insurance businesses in New Zealand that are licensed by the Reserve Bank under Section 19 of the Insurance (Prudential Supervision) Act 2010. The Insurers have a Financial Strength Rating from an approved rating agency. To view the Insurer ratings, click on the link below.

<https://www.rbnz.govt.nz/regulation-and-supervision/insurers/licensing/register>

The Insurance Providers used by **Bridges Insurance Services** are required to have a Financial Strength Rating with a minimum **B-** and above. When you receive a quote from us, you will be supplied with the current strength ratings for the product providers that we have quoted. If you accept the Financial Advice, we will reconfirm the rating for the product provider that you have selected.

Limitations and Restrictions

Bridges Insurance Services is committed to providing our clients with good Financial Advice that is suitable for our client's needs. We only provide Financial Advice on Insurance Products.

What fees do we charge?

We may charge clients fees for Financial Advice. We will tell you what the fee is before you accept any advice from us or our Advisers. The fees are payable by you, the client, when our advice is followed, accepted or the insurance policy is purchased. The fees we charge are for our service, placement, implementation and administration of the insurance policies that you choose to purchase. The total fees payable may increase with the number of insurance policies that you choose to purchase.

The fees are payable by you and are due by the date noted on the invoice.

How do we act with integrity?

To ensure that **Bridges Insurance Services** and our Advisers prioritise your interests above our own, we follow an advice process that ensures recommendations are made on the basis of your individual goals and circumstances. Our Advisers complete (annual and ongoing) training about how to manage conflicts of interest. **Bridges Insurance Services** also has a register of interests which is maintained. We monitor these registers and provide additional training where necessary. We perform an annual review of our compliance programme.

You should be aware there are potential conflicts of interest that you the Client may need to consider when you decide to seek and accept Financial Advice from Bridges Insurance Services or our Advisers, we will make you aware of any conflicts when giving advice.

How do we get paid for the Financial Advice and Products that we provide to you?

Bridges Insurance Services and our Advisers do not receive any commission or other incentives for giving Financial Advice. **Bridges Insurance Services** and our Advisers do receive commission when you (the client) accept our Financial Advice and purchases an insurance policy. A commission is paid by the Insurer (product provider) on each insurance policy that you (the Client) purchases.

NZbrokers Management Limited

We are a member of NZbrokers Management Limited. NZbrokers Management Limited provides services such as IT, education, training, technical insurance product and claims support and group member benefits to us. When a client accepts our Advice and purchases a policy, NZbrokers may receive a service fee or technology fee from the Product Provider.

How can you can rely on the Advice you receive?

We have not been subject to any reliability events that may influence you, the Client, in deciding whether to seek or obtain Advice from us or our Adviser's.

How to make a Complaint?

If you have a problem, concern or you are dissatisfied with either a product or Financial Advice service that you have been provided by us or our Advisers and you require action to be taken please tell us so that we can help fix the issue. To make a Complaint, please follow this link <https://www.bridges.co.nz/privacy-policy> which will give details of our Internal Complaints Process and how to make a complaint.

We approach all complaints with an open mind, and treat each complainant as an individual and with courtesy and respect. We will promptly acknowledge the complaint at the earliest possible opportunity and every attempt will be made to resolve your complaint in a timely manner, with staff escalating as necessary to Senior Management or the Complaints Manager.

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What to do if you are not satisfied after making a complaint?

If you feel your complaint has not been resolved to your satisfaction using our complaints process, or you are unsatisfied with the response or resolution, you can contact **Financial Services Complaints Limited (FSCL)**. FSCL is a Dispute Resolution Scheme of which we are a member. This service **will cost you nothing** and is an independent service that will help investigate or resolve the complaint. You can click the link below to find out how to make a complaint to Financial Services Complaints Limited <https://www.fscl.org.nz/complaints/how-make-complaint>

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- Hold a Level 5 New Zealand Certificate in Financial Services (or equivalent).
- Maintain competence, knowledge and skills for giving Financial Advice by completing continuing professional development.
- Abide by the Code of Professional Conduct for Financial Services and demonstrate ethical behaviour, good conduct and provide client care. This link will give you full details of the Code. <https://www.mbie.govt.nz/assets/a96d1b4800/code-of-professional-conduct-for-financial-advice-services.pdf>
- Listen to the client carefully to discover their needs.
- Recommend products or services that meet the clients needs and explain why.
- Give clear and concise communication.
- Protect client's information.
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The Financial Markets Authority (FMA). You can report information about us to the Financial Markets Authority at: <https://www.fma.govt.nz/contact/> or email questions@fma.govt.nz. If you want to complain, you should use our dispute resolution procedures described under ***How to make a complaint?*** And ***What to do if you are not satisfied after making a complaint?***

This disclosure statement was prepared on: 9 February 2021

This disclosure statement was updated on: 22 March 2024

Bridges Insurance Services Disclosure Statement

Who am I?

Name of Financial Adviser: Ronald Jeffrey Bridges

Name of Financial Advice Provider: Bridges Insurance Services

Telephone Number: 07 839 7880

Email Address: ron@bridges.co.nz

Website: <https://www.bridges.co.nz>

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Bridges Insurance Services Terms of Trade

1. Definitions

- 1.1. Company means **Bridges Insurance Services Ltd.**;
- 1.2. Insurer means the provider of the insurance policy
- 1.3. Client means the person or company obtaining advice on insurance products and services;
- 1.4. Premium is the charge for the policy;
- 1.5. Insurance Policy is the Insurance product provided to the client and combines the policy wording, insurance schedule and application form;
- 1.6. Contract is the agreement by the client to pay the premium in exchange for advice from the company and for the insurer to provide cover as set out in the Insurer Policy.
- 1.7. Period means the dates for which the Insurance Policy is effective.

2. Client Responsibilities

- 2.1. The client must pay the Premium as set out below;
- 2.2. The client must provide all relevant information to the company
- 2.3. The client must inform the company of any material change during the period of this contract;
- 2.4. If the client fails to follow these responsibilities it may invalidate the policy.

3. Company Responsibilities

- 3.1. The company will provide Financial Advice Services with reasonable care, integrity and skill as defined by the Code of Professional Conduct. All representations made (whether express or implied) and all other implied conditions, warranties and terms as to the provision of the services are otherwise excluded to the extent permitted by law;
- 3.2. The company will forward payments received to the Insurer as per the Insurance Intermediaries Act 1994;
- 3.3. The company and Insurer will keep all client information confidential and will use it for the sole purpose of which it was disclosed in line with the Privacy Act 2020.
- 3.4. The company may correspond with you by electronic communication which may not always be secure and may be read, copied or interfered with in transit. We are not responsible for risks associated with electronic communication.

4. Commissions and Fees

- 4.1. The company may receive commission from Insurers;
- 4.2. We may alternatively or in addition charge a fee for our services;
- 4.3. Unless mandated by law, commissions and any fee earned on policies are deemed to be earned at the inception of the policy.

5. Payment, Late Payment, Default of Payment and Consequences of Default of Payment

- 5.1. Included Payment Terms
- 5.2. The method of payment will be made by cash, EFTPOS, cheque, direct credit, credit card or as arranged through **Bridges Financial Services Ltd**;
- 5.3. Full Payment of outstanding amounts shall be received no later than 30 days from the effective / inception date of the cover, unless there is a specific written agreement to the contrary;

- 5.4 If the payment remains outstanding further to the above, then your policy may be cancelled and be null and void. Any claim on the Insurer could be invalid;
- 5.5 Credit Card payments are subject to a 1.5% surcharge.

6. Bridges Financial Services Limited

- 6.1. The client has the option to pay premiums via a third-party provider **Bridges Financial Services Ltd** subject to their terms and conditions;
- 6.2. Any invoices that are billed outside of the Premium Funding arrangement are subject to be paid as stated above in Clause 5.2.

7. Cancellation

- 7.1. The client is able to cancel policy(ies) with the Insurer at any time by providing written notice to the company;
- 7.2. If the company and/or Insurer are unable to continue to offer the policy and / or services to the client, we will provide written notice subject to the Insurer policy;
- 7.3. Commission earned and / or fee charged for the Company's services are considered to be earned at the time the insurance cover is placed and are not refundable in the event that the cover is terminated early.
- 7.4. Any refunds created by the cancellation of a policy either by the client or the company or the Insurer will only be paid back to the client when any premiums or outstanding premiums have been paid.

Bridges Insurance Services Commission Bands

Bridges Insurance Services receives commission when you **(the client)** accept our Financial Advice and purchase an Insurance Policy. The commission is paid by the Product Provider's for each insurance policy that you **(the client)** purchase.

The commission is only paid on the portion of the premium that the insurance company receives – called 'the company premium'.

The company premium consists of the total premium less government levies and taxes. The commission paid to **Bridges Insurance Services** by the insurance companies is displayed on the next page. This information has been provided across both Commercial and Domestic product lines with bands representing the different percentages for the main product lines.

If you would like the specific percentage for your policy, please talk to your broker.

Financial Strength Ratings - Insurance Companies

Insurers Licensed Under the Insurance (Prudential Supervision) Act 2010

Approved Rating Agencies

Key General Insurers	Standard & Poor's	A.M. Best	Fitch
AA Insurance Ltd	A+ (strong)		
AIG New Zealand Ltd	A (strong)		
Allianz New Zealand Insurance Limited	AA-		
AMI Insurance Limited (Division of IAG)	AA-		
Atradius Credit Insurance NV	A	A	
Berkshire Hathaway International Insurance Limited	AA+	A++	
Chubb Insurance Core Operating Insurance Companies	AA (Stable)		
Chubb Insurance New Zealand	AA-(Stable)		
Civic Assurance		B+	
FM Insurance Ltd		A+	
FMG Insurance Ltd		A	
IAG New Zealand Ltd (NZI, AMI and State)	AA-		
Lloyd's of London	A+	A	AA-
Maritime Mutual (Equifax)		BBB (Sound)	
Mitsui Sumitomo Insurance Company Ltd	A+(Stable)	A+(Stable)	
Pacific International Insurance Ltd		B++	
QBE Insurance (International) Ltd (New Zealand Branch)	A+		
Sunderland Marine Mutual Insurance Company Ltd		A (stable)	
The Hollard Insurance Company Pty Ltd (issued and managed by Ando Insurance Group Ltd)	A		
The New India Assurance Co Ltd		B++	
Tokio Marine & Nichido Fire Insurance Co. Lt global	A+	A+	A++
Vero Insurance New Zealand Ltd	A+		
Vero Liability Insurance Ltd New Zealand	A+		
Zurich Australian Insurance Limited trading as Zurich New Zealand	A+		

Rating Definitions

July 2020

The insurer financial strength rating table for **Standard & Poor's (Australia) Pty Ltd** is: AAA

(Extremely Strong) AA (Very Strong)

A (Strong) BBB (Good) BB (Marginal) B (Weak) CCC

(Very Weak)

CC (Extremely Weak) SD (Selective Default) D (Default)

R (Regulatory Supervision) NR (Not Rated)

Notes:

Ratings from "AA" to "CCC" may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories. Full details of the rating scale are available on www.standardandpoors.com

The insurer financial strength rating table for A.M Best is:

Secure

A++, A+ (Superior)

A, A- (Excellent)

B++, B+ (Good)

Vulnerable

B, B- (Fair)

C++, C+ (Marginal)

C, C- (Weak)

D (Poor)

E (Under Regulatory Supervision)

F (In Liquidation)

S (Ratings Suspended)

The insurer financial strength rating table for **Fitch** is:

AAA: Exceptionally strong

'AAA' IFS Ratings denote the lowest expectation of ceased or interrupted payments. They are assigned only in the case of exceptionally strong capacity to meet policyholder and contract obligations. This capacity is highly unlikely to be adversely affected by foreseeable events.

AA: Very strong

'AA' IFS Ratings denote a very low expectation of ceased or interrupted payments. They indicate very strong capacity to meet policyholder and contract obligations. This capacity is not significantly vulnerable to foreseeable events.

A: Strong

'A' IFS Ratings denote a low expectation of ceased or interrupted payments. They indicate strong capacity to meet policyholder and contract obligations. This capacity may, nonetheless, be more vulnerable to changes in circumstances or in economic conditions than is the case for higher ratings.

BBB: Good

'BBB' IFS Ratings indicate that there is currently a low expectation of ceased or interrupted payments. The capacity to meet policyholder and contract obligations on a timely basis is considered adequate, but adverse changes in circumstances and economic conditions are more likely to impact this capacity.

BB: Moderately weak

'BB' IFS Ratings indicate that there is an elevated vulnerability to ceased or interrupted payments, particularly as the result of adverse economic or market changes over time. However, business or financial alternatives may be available to allow for policyholder and contract obligations to be met in a timely manner

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Name of Financial Adviser: Christopher David Rolfe

Name of Financial Advice Provider: Bridges Insurance Services

Telephone Number: 07 839 7880

Email Address: chris@bridges.co.nz

Website: <https://www.bridges.co.nz>

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As a licensed Financial Advice Provider, we have standard conditions on our license. These conditions are not specific to **Bridges Insurance Services** and do not limit or restrict advice that may be given.

What Financial Advice can we provide to you?

I can give Financial Advice on Insurance Products for Commercial and Domestic Clients.

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be supplied with the current strength ratings for the product providers that we have quoted. If you accept the Financial Advice, we will reconfirm the rating for the product provider that you have selected.

Limitations and Restrictions

I am committed to providing my clients with good Financial Advice that is suitable for my client's needs. I only provide Financial Advice on Insurance Products.

What fees do we charge?

We may charge clients fees for Financial Advice. We will tell you what the fee is before you accept any advice from us or our Advisers. The fees are payable by you, the client, when our advice is followed, accepted or the insurance policy is purchased. The fees we charge are for our service, placement, implementation and administration of the insurance policies that you choose to purchase. The total fees payable may increase with the number of insurance policies that you choose to purchase.

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How do we act with integrity?

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This disclosure statement was prepared on: 9 February 2021

This disclosure statement was updated on: 22 March 2024

Bridges Insurance Services Disclosure Statement

Who am I?

Name of Financial Adviser: Derek Maggs

Name of Financial Advice Provider: Bridges Insurance Services

Telephone Number: 07 839 7880

Email Address: derek@bridges.co.nz

Website: <https://www.bridges.co.nz>

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This disclosure statement was prepared on: 9 February 2021

This disclosure statement was updated on: 22 March 2024

Bridges Insurance Services Disclosure Statement

Who am I?

Name of Financial Adviser: Carla Steans

Name of Financial Advice Provider: Bridges Insurance Services

Telephone Number: 07 839 7880

Email Address: carla@bridges.co.nz

Website: <https://www.bridges.co.nz>

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This disclosure statement was prepared on: 9 February 2021

This disclosure statement was updated on: 22 March 2024

Bridges Insurance Services Disclosure Statement

Who am I?

Name of Financial Adviser: Daniel (Daliang) Liang

Name of Financial Advice Provider: Bridges Insurance Services

Telephone Number: 07 839 7880

Email Address: daniel@bridges.co.nz

Website: <https://www.bridges.co.nz>

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Name of Financial Adviser: Kristin Bridges

Name of Financial Advice Provider: Bridges Insurance Services

Telephone Number: 07 839 7880

Email Address: kristin@bridges.co.nz

Website: <https://www.bridges.co.nz>

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be supplied with the current strength ratings for the product providers that we have quoted. If you accept the Financial Advice, we will reconfirm the rating for the product provider that you have selected.

Limitations and Restrictions

I am committed to providing my clients with good Financial Advice that is suitable for my client's needs. I only provide Financial Advice on Insurance Products.

What fees do we charge?

We may charge clients fees for Financial Advice. We will tell you what the fee is before you accept any advice from us or our Advisers. The fees are payable by you, the client, when our advice is followed, accepted or the insurance policy is purchased. The fees we charge are for our service, placement, implementation and administration of the insurance policies that you choose to purchase. The total fees payable may increase with the number of insurance policies that you choose to purchase.

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How do we act with integrity?

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NZbrokers Management Limited

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How can you rely on the Advice you receive?

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This disclosure statement was prepared on: 9 February 2021

This disclosure statement was updated on: 22 March 2024

Bridges Insurance Services Disclosure Statement

Who am I?

Name of Financial Adviser: Ashleigh Mills

Name of Financial Advice Provider: Bridges Insurance Services

Telephone Number: 07 839 7880

Email Address: ashleigh@bridges.co.nz

Website: <https://www.bridges.co.nz>

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This disclosure statement was prepared on: 9 February 2021

This disclosure statement was updated on: 22 March 2024

Bridges Insurance Services Disclosure Statement

Who am I?

Name of Financial Adviser: Ted (Tianhao) Du

Name of Financial Advice Provider: Bridges Insurance Services

Telephone Number: 07 839 7880

Email Address: ted@bridges.co.nz

Website: <https://www.bridges.co.nz>

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This disclosure statement was prepared on: 9 February 2021

This disclosure statement was updated on: 22 March 2024

Bridges Insurance Services Disclosure Statement

Who am I?

Name of Financial Adviser: Peter Buchanan

Name of Financial Advice Provider: Bridges Insurance Services

Telephone Number: 07 839 7880

Email Address: peter@bridges.co.nz

Website: <https://www.bridges.co.nz>

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Bridges Insurance Services Disclosure Statement

Who am I?

Name of Financial Adviser: Katelyn Greaney

Name of Financial Advice Provider: Bridges Insurance Services

Telephone Number: 07 839 7880 **Email**

Address: katelyn@bridges.co.nz

Website: <https://www.bridges.co.nz>

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NZbrokers Management Limited

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How can you rely on the Advice you receive?

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Bridges Insurance Services approach all complaints with an open mind, and treat each complainant as an individual and with courtesy and respect. We will promptly acknowledge the complaint at the earliest possible opportunity and every attempt will be made to resolve your complaint in a timely manner, with staff escalating as necessary to Senior Management or the Complaints Manager.

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What to do if you are not satisfied after making a complaint?

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This disclosure statement was prepared on: 9 February 2021

This disclosure statement was updated on: 22 March 2024

Bridges Insurance Services Disclosure Statement

Who am I?

Name of Financial Adviser: Ella Dick

Name of Financial Advice Provider: Bridges Insurance Services

Telephone Number: 07 839 7880

Email Address: ella@bridges.co.nz

Website: <https://www.bridges.co.nz>

It is important that you read this information

It will help you (**the Client**) make an informed decision as to whether, I, as a Financial Adviser, will give Advice and access to products that are suitable for your needs and whether to seek, follow or accept the Financial Advice I give. This Disclosure Statement is required under the Financial Markets Conduct (Regulated Financial Advice Disclosure) Amendment Regulations 2020.

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Limitations and Restrictions

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What fees do we charge?

We may charge clients fees for Financial Advice. We will tell you what the fee is before you accept any advice from us or our Advisers. The fees are payable by you, the client, when our advice is followed, accepted or the insurance policy is purchased. The fees we charge are for our service, placement, implementation and administration of the insurance policies that you choose to purchase. The total fees payable may increase with the number of insurance policies that you choose to purchase.

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This disclosure statement was prepared on: 9 February 2021

This disclosure statement was updated on: 22 March 2024

Bridges Insurance Services Disclosure Statement

Who am I?

Name of Financial Adviser: Mary Thame

Name of Financial Advice Provider: Bridges Insurance Services

Telephone Number: 07 839 7880

Email Address: mary@bridges.co.nz

Website: <https://www.bridges.co.nz>

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This disclosure statement was prepared on: 9 February 2021

This disclosure statement was updated on: 22 March 2024

Bridges Insurance Services Disclosure Statement

Who am I?

Name of Financial Adviser: Owen Neale

Name of Financial Advice Provider: Bridges Insurance Services

Telephone Number: 07 839 7880

Email Address: owen@bridges.co.nz

Website: <https://www.bridges.co.nz>

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This disclosure statement was prepared on: 9 February 2021

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Name of Financial Adviser: Oirish Collins

Name of Financial Advice Provider: Bridges Insurance Services

Telephone Number: 07 839 7880

Email Address: oirish@bridges.co.nz

Website: <https://www.bridges.co.nz>

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You will receive a written decision, remedy or resolution as soon as practicable after **Bridges Insurance Services** has decided the outcome.

What to do if you are not satisfied after making a complaint?

If you feel your complaint has not been resolved to your satisfaction using the **Bridges Insurance Services** complaints process, or you are unsatisfied with the response or resolution, you can contact **Financial Services Complaints Limited (FSCL)**. FSCL is a Dispute Resolution Scheme of which we are a member. This service **will cost you nothing** and is an independent service that will help investigate or resolve the complaint. You can click the link below to find out how to make a complaint to Financial Services Complaints Limited <https://www.fscl.org.nz/complaints/how-make-complaint>

You can also contact FSCL at:

Postal Address: P.O Box 5967, Wellington 6145

Email: info@fscl.org.nz

Telephone: 0800 347 257

Website: <https://www.fscl.org.nz>

What are our Adviser's duties?

As a Financial Adviser, I give Financial Advice to clients on behalf of **Bridges Insurance Services**. When giving advice I must:

- Hold a Level 5 New Zealand Certificate in Financial Services (or equivalent).
- Maintain competence, knowledge and skills for giving Financial Advice by completing continuing professional development.
- Abide by the Code of Professional Conduct for Financial Services and demonstrate ethical behaviour, good conduct and provide client care. This link will give you full details of the code. <https://www.mbie.govt.nz/assets/a96d1b4800/code-of-professional-conduct-for-financial-advice-services.pdf>
- Listen to the client carefully to discover their needs.
- Recommend products or services that meet the clients needs and explain why.
- Give clear and concise communication.
- Protect client's information.
- Give priority to the client's interests when giving financial advice.

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This disclosure statement was prepared on: 9 February 2021

This disclosure statement was updated on: 22 March 2024

Bridges Insurance Services Disclosure Statement

Who am I?

Name of Financial Adviser: Carolyn Jonson

Name of Financial Advice Provider: Bridges Insurance Services

Telephone Number: 07 839 7880

Email Address: carolyn@bridges.co.nz

Website: <https://www.bridges.co.nz>

It is important that you read this information

It will help you (**the Client**) make an informed decision as to whether, I, as a Financial Adviser, will give Advice and access to products that are suitable for your needs and whether to seek, follow or accept the Financial Advice I give. This Disclosure Statement is required under the Financial Markets Conduct (Regulated Financial Advice Disclosure) Amendment Regulations 2020.

What sort of Adviser am I?

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<https://app.companiesoffice.govt.nz/fsp/app/ui/fsp/version/searchSummaryCompanyFSP/FSP22881/39.do>

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What Financial Advice can we provide to you?

I can give Financial Advice on Insurance Products for Commercial and Domestic Clients.

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Limitations and Restrictions

I am committed to providing my clients with good Financial Advice that is suitable for my client's needs. I only provide Financial Advice on Insurance Products.

What fees do we charge?

We may charge clients fees for Financial Advice. We will tell you what the fee is before you accept any advice from us or our Advisers. The fees are payable by you, the client, when our advice is followed, accepted or the insurance policy is purchased. The fees we charge are for our service, placement, implementation and administration of the insurance policies that you choose to purchase. The total fees payable may increase with the number of insurance policies that you choose to purchase.

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How do we act with integrity?

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This disclosure statement was prepared on: 9 February 2021

This disclosure statement was updated on: 22 March 2024

Bridges Insurance Services Disclosure Statement

Who am I?

Name of Financial Adviser: Alex Nelson

Name of Financial Advice Provider: Bridges Insurance Services

Telephone Number: 07 839 7880

Email Address: alex@bridges.co.nz

Website: <https://www.bridges.co.nz>

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This disclosure statement was prepared on: 9 February 2021

This disclosure statement was updated on: 22 March 2024

Bridges Insurance Services Disclosure Statement

Who am I?

Name of Financial Adviser: Tina Hu

Name of Financial Advice Provider: Bridges Insurance Services

Telephone Number: 07 839 7880

Email Address: tina@bridges.co.nz

Website: <https://www.bridges.co.nz>

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This disclosure statement was prepared on: 9 February 2021

This disclosure statement was updated on: 22 March 2024

Bridges Insurance Services Disclosure Statement

Who am I?

Name of Financial Adviser: Bevan Chu

Name of Financial Advice Provider: Bridges Insurance Services

Telephone Number: 07 839 7880

Email Address: bevan@bridges.co.nz

Website: <https://www.bridges.co.nz>

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- Maintain competence, knowledge and skills for giving Financial Advice by completing continuing professional development.
- Abide by the Code of Professional Conduct for Financial Services and demonstrate ethical behaviour, good conduct and provide client care. This link will give you full details of the code. <https://www.mbie.govt.nz/assets/a96d1b4800/code-of-professional-conduct-for-financial-advice-services.pdf>
- Listen to the client carefully to discover their needs.
- Recommend products or services that meet the clients needs and explain why.
- Give clear and concise communication.
- Protect client's information.
- Give priority to the client's interests when giving financial advice.

Who licenses and regulates us?

The Financial Markets Authority (FMA). You can report information about us to the Financial Markets Authority at: <https://www.fma.govt.nz/contact/> or email questions@fma.govt.nz. If you want to complain, you should use our dispute resolution procedures described under ***How to make a complaint?*** And ***What to do if you are not satisfied after making a complaint?***

This disclosure statement was prepared on: 9 February 2021

This disclosure statement was updated on: 22 March 2024

Bridges Insurance Services Disclosure Statement

Who am I?

Name of Financial Adviser: Julia Armstrong

Name of Financial Advice Provider: Bridges Insurance Services

Telephone Number: 07 839 7880

Email Address: julia@bridges.co.nz

Website: <https://www.bridges.co.nz>

It is important that you read this information

It will help you (**the Client**) make an informed decision as to whether, I, as a Financial Adviser, will give Advice and access to products that are suitable for your needs and whether to seek, follow or accept the Financial Advice I give. This Disclosure Statement is required under the Financial Markets Conduct (Regulated Financial Advice Disclosure) Amendment Regulations 2020.

What sort of Adviser am I?

I am a Registered Financial Adviser (RFA) that gives advice on behalf of **Bridges Insurance Services Ltd** who is a licensed Financial Advice Provider by the Financial Market Authority of New Zealand (FMA) <https://www.fma.govt.nz/>. The Financial Services Legislation Amendment Act 2019 requires **Bridges Insurance Services** to hold a current license for Advisers to provide Financial Advice Services to you, **the Client**.

To view my registration and **Bridges Insurance Services** license, please go to the Financial Service Providers Register <https://www.fsp-register.companiesoffice.govt.nz> and search our Financial Service Provider (FSP) number. **FSP22881**, or click on the link below.

<https://app.companiesoffice.govt.nz/fsp/app/ui/fsp/version/searchSummaryCompanyFSP/FSP22881/39.do>

As a licensed Financial Advice Provider, we have standard conditions on our license. These conditions are not specific to **Bridges Insurance Services** and do not limit or restrict advice that may be given.

What Financial Advice can we provide to you?

I can give Financial Advice on Insurance Products for Commercial and Domestic Clients.

Our Insurance product providers are Insurance businesses in New Zealand that are licensed by the Reserve Bank under Section 19 of the Insurance (Prudential Supervision) Act 2010. The Insurers have a Financial Strength Rating from an approved rating agency. To view the Insurer ratings, click on the link below.

<https://www.rbnz.govt.nz/regulation-and-supervision/insurers/licensing/register>

The Insurance providers used by **Bridges Insurance Services** are required to have a Financial Strength Rating with a minimum **B-** and above. When you receive a quote from us, you will

be supplied with the current strength ratings for the product providers that we have quoted. If you accept the Financial Advice, we will reconfirm the rating for the product provider that you have selected.

Limitations and Restrictions

I am committed to providing my clients with good Financial Advice that is suitable for my client's needs. I only provide Financial Advice on Insurance Products.

What fees do we charge?

We may charge clients fees for Financial Advice. We will tell you what the fee is before you accept any advice from us or our Advisers. The fees are payable by you, the client, when our advice is followed, accepted or the insurance policy is purchased. The fees we charge are for our service, placement, implementation and administration of the insurance policies that you choose to purchase. The total fees payable may increase with the number of insurance policies that you choose to purchase.

The fees are payable by you and are due by the date noted on the invoice.

How do we act with integrity?

To ensure that I prioritise your interests above my own, I follow an advice process that ensures recommendations are made on the basis of your individual goals and circumstances. I complete annual and ongoing training about how to manage conflicts of interest and a register of interests is maintained. **Bridges Insurance Services** monitors these registers and provides additional training where necessary. **Bridges Insurance Services** performs an annual review of the compliance programme.

You should be aware there are potential conflicts of interest that you the Client may need to consider when you decide to seek and accept Financial Advice from Bridges Insurance Services or our Advisers, we will make you aware of any conflicts when giving advice.

How do we get paid for the Financial Advice and Products that we provide to you?

Bridges Insurance Services do not receive any commission or other incentives for giving Financial Advice. **Bridges Insurance Services** do receive commission when the client accepts our Financial Advice and purchases an insurance policy. A commission is paid by the Insurer (product providers) for each insurance policy that you, (the Client) purchases.

NZbrokers Management Limited

Bridges Insurance Services is a member of NZbrokers Management Limited. NZbrokers Management Limited provides services such as IT, education, training, technical insurance product and claims support and group member benefits to **Bridges Insurance Services**. When a client accepts our Advice and purchases a policy, NZbrokers may receive a service fee or technology fee from the Product Provider.

How can you rely on the Advice you receive?

I have not been subject to any reliability events that may influence you, the Client, in deciding whether to seek or obtain Advice from me as your Adviser.

How to make a Complaint?

If you have a problem, concern or you are dissatisfied with either a product or Financial Advice service that you have been provided by **Bridges Insurance Services** or myself, and you require action to be taken, please tell us so that we can help fix the issue. To make a Complaint, please follow this link <https://www.bridges.co.nz/privacy-policy> which will give details of our Internal Complaints Process and how to make a complaint.

Bridges Insurance Services approach all complaints with an open mind, and treat each complainant as an individual and with courtesy and respect. We will promptly acknowledge the complaint at the earliest possible opportunity and every attempt will be made to resolve your complaint in a timely manner, with staff escalating as necessary to Senior Management or the Complaints Manager.

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What to do if you are not satisfied after making a complaint?

If you feel your complaint has not been resolved to your satisfaction using the **Bridges Insurance Services** complaints process, or you are unsatisfied with the response or resolution, you can contact **Financial Services Complaints Limited (FSCL)**. FSCL is a Dispute Resolution Scheme of which we are a member. This service **will cost you nothing** and is an independent service that will help investigate or resolve the complaint. You can click the link below to find out how to make a complaint to Financial Services Complaints Limited <https://www.fscl.org.nz/complaints/how-make-complaint>

You can also contact FSCL at:

Postal Address: P.O Box 5967, Wellington 6145

Email: info@fscl.org.nz

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This disclosure statement was prepared on: 9 February 2021

This disclosure statement was updated on: 22 March 2024

Bridges Insurance Services Disclosure Statement

Who am I?

Name of Financial Adviser: Bill Liang

Name of Financial Advice Provider: Bridges Insurance Services

Telephone Number: 07 839 7880

Email Address: bill@bridges.co.nz

Website: <https://www.bridges.co.nz>

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This disclosure statement was updated on: 22 March 2024

BRIDGES INSURANCE SERVICES Client Service Standards Statement

Our commitment

To provide Financial Advice for Insurance Products to our Clients in accordance with the Standards for the Code of Professional Conduct for Financial Advice Services for Ethical Behaviour, Conduct and Client Care. Our Financial Advice provides good outcomes for our Clients.

Treat Clients Fairly

We will listen carefully to you and together we will discover your needs.

Act with Integrity

We will only recommend products or services that meet your needs.

Give Advice that is suitable

We will explain to you why we recommend any product or service before you purchase.

Ensure that the Client understands the Financial Advice

Our communication will be clear and concise, and it will outline our discussions and agreements.

We will always provide a disclosure statement about your advisor and BRIDGES INSURANCE SERVICES.

Protect Client Information

We will protect the information you give us, and only use it for the reasons we collected it.