

## DISCLOSURE STATEMENT

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Financial Adviser Ben Rickard  
FSP Number 200925  
Mobile 0275 212 014  
Email [ben@builtin.co.nz](mailto:ben@builtin.co.nz)

I am a financial adviser giving advice on behalf of Builtin Insurance Brokers Limited ("Builtin"). I provide financial advice on the following types of insurance and financial products:

- All general commercial areas of insurance
- Business assets, including buildings under construction, tools & equipment and commercial vehicles
- Business liability and professional indemnity
- Business financial risk
- Bonds & guarantees
- Domestic insurance

I do not provide advice on wealth management, mortgages, investing or personal risk insurances but can refer you to others who do.

### Reliability history

There are no reliability events (which may include things like disciplinary proceedings, criminal convictions and bankruptcies) that I need to disclose.

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Financial Adviser Clayton Marsh  
FSP Number 697931  
Phone 07 579 6259  
Email [clayton@builtin.co.nz](mailto:clayton@builtin.co.nz)

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- All general commercial areas of insurance
- Business assets, including buildings under construction, tools & equipment and commercial vehicles
- Domestic insurance
- Business liability and professional indemnity

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### Reliability history

There are no reliability events (which may include things like disciplinary proceedings, criminal convictions and bankruptcies) that I need to disclose.



Financial Adviser Fleur Fisher  
FSP Number 744991  
Phone 07 579 6259  
Email [fleur@bultin.co.nz](mailto:fleur@bultin.co.nz)

I am a financial adviser giving advice on behalf of Bultin Insurance Brokers Limited ("Bultin"). I provide financial advice on the following types of insurance and financial products:

- All general commercial areas of insurance
- Domestic insurance

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### Reliability history

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Financial Adviser Phil Theron  
FSP Number 1004997  
Phone 07 579 6259  
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- Business liability and professional indemnity
- Business assets, including buildings under construction, tools & equipment and commercial vehicles
- Domestic insurance

I do not provide advice on wealth management, mortgages, investing or life or personal risk insurances but can refer you to others who do.

### Reliability history

There are no reliability events (which may include things like disciplinary proceedings, criminal convictions and bankruptcies) that I need to disclose.



Financial Adviser Keryl Rickard  
FSP Number 115027  
Phone 07 579 6259  
Email [keryl@bultin.co.nz](mailto:keryl@bultin.co.nz)

I am a financial adviser giving advice on behalf of Bultin Insurance Brokers Limited ("Bultin"). I provide financial advice on the following types of insurance and financial products:

- All general commercial areas of insurance
- Domestic insurance
- Guarantees

I do not provide advice on wealth management, mortgages, investing or personal risk insurances but can refer you to others who do.

### Reliability history

There are no reliability events (which may include things like disciplinary proceedings, criminal convictions and bankruptcies) that I need to disclose.



### Duties

We are bound by the following duties under the Financial Markets Conduct Act 2013 to:

- meet the standards of competence, knowledge, and skill set out in the Code of Professional Conduct for Financial Advice Services (Code of Conduct), which form part of the wider regulatory regime for financial advice and ensure I have the expertise necessary to provide you with advice; and
- give priority to your interests by taking all reasonable steps to ensure that the advice given to you is not materially influenced by our own interests or the interests of any other person connected with the giving of advice; and
- exercise care, diligence, and skill that a prudent person engaged in the occupation of giving related financial advice would in the same circumstances; and
- meet the standards of ethical behaviour, conduct, and client care set out in the Code of Conduct, to treat you as we should and to provide you with suitable advice.

### **Fees, expenses, or other amounts payable**

Builtin will not charge a fee for the advice given to you. On contract works insurance that is placed through our scheme we charge a service margin of 15%. We may also charge an administration fee if you instruct us to place insurances as recommended. This fee is based in the amount of work and time required and is typically between \$30 to \$60. The amount of this fee will be shown on our quote.

If you enter into a premium funding arrangement BuiltIn will receive a commission of 2% of the amount funded.

### **Conflicts of interest and commissions or other incentives**

We receive commission from the insurance providers of the policies that we place with them, on your behalf. The commission will range from 7% to 25% of the premium payable by you, depending on the insurance company and policy you choose. The amount of this commission will be shown on our quote.

There are no other conflicts of interest that we are aware of that we need to disclose.

We prioritise your interests above our own, by following an advice process that ensures our recommendations are made on the basis of your needs and circumstances. We complete training to understand and manage conflicts of interest. We maintain a register of conflicts of interests and any gifts and other incentives that we may receive. We review our compliance programme annually.

### **Terms of business**

Please refer to our website at [www.builtin.co.nz/about-us/terms-of-business](http://www.builtin.co.nz/about-us/terms-of-business) for the terms by which you agree to do business with us.

### **Complaints and dispute resolution**

Please refer to our website at [www.builtin.co.nz/complaints-dispute-resolution](http://www.builtin.co.nz/complaints-dispute-resolution) for information about making a complaint and our internal complaints process. This includes the contact details of our external dispute resolution scheme, that offers a free service to help investigate and resolve any complaint if we haven't been able to resolve this to your satisfaction.

### **Financial Advice Provider – Full License, Class 2**

Builtin Insurance Brokers Limited (FSP28581). You can check the current status of our license here: <https://fsp-register.companiesoffice.govt.nz>.