Northco Insurance Brokers
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Local people Serving Local people

DISCLOSURE STATEMENT

Who am I?

Name of Financial Adviser:	Alessandria Honey
Financial Service Provider:	Northco Insurance Brokers Limited
FSP Number:	FSP1013622
Telephone Number:	06 378 2819
Address:	34 Perry Street, Masterton
Email address:	alex.honey@northco.co.nz
Website:	www.northco.co.nz

I am a Financial Adviser in the Fire & General Insurance Industry.

It is important that you read this information

It will help you (the **Client**) make an informed decision whether I, as a financial adviser who gives advice for insurance products, 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 Regulations 2014.

The Northco Insurance Brokers Limited (**Northco**) Company Disclosure Statement can be viewed on our website at Company Disclosure Statement.

Our Licence and Registration

I am a financial adviser that gives advice on behalf of Northco who is a licensed Financial Adviser Provider (**FAP**) by the Financial Market Authority of New Zealand (**FMA**) Financial Markets Conduct Act 2013 (**FMC Act**) requires Northco to hold a current license for Advisers to provide financial advice services to you the Client.

As a licensed FAP, we have standard conditions on our license, these conditions are not specific to Northco and does not limit or restrict advice that may be given.

Northco and I are required to be registered in the Financial Service Providers (**FSP**) Register. You can search the FSP Register for the following registrations at https://fsp-register.companiesoffice.govt.nz/.

Northco	FSP37401
My Individual Registration	FSP1013622

What financial advice can I provide to you?

I can provide you with regulated financial advice on:

- Fire and General Insurance Products

Insurance Product Providers

A list of the providers that I am accredited to provide advice for can be found on our website Northco Product Providers.

How I am remunerated

I receive an annual salary, and I may also be eligible for a discretionary bonus based on the achievement of business and client service performance targets. The bonus is *not* linked in any way to the volume or value of insurance products sold.

Fees and Commissions received by Northco

Northco does not charge clients fees for financial advice. The fees we charge for fire and general insurance products are for Northco's service, placement, implementation, claims and administration of the insurance policies that you choose to accept and purchase.

For fire and general insurance products the total fees payable may increase with the number of insurance policies that you choose to purchase, please refer to Northco's website for our fees and for Terms of Trade.

Northco receives commission when the client accepts our financial advice and purchases an insurance policy. The

commission is paid by the Product Provider (**insurer**) for the insurance business on each insurance policy that you purchase. The commission differs by insurer and type of policy you purchase as follows:

- Fire and General Insurance (non-life and health insurance)
  The commission paid to us ranges between 12.5% and 30% of the insurance premium (excluding government levies and taxes)

In respect of Fire and General insurance policies, payment of the premium, including any associated charges, are due within the credit terms which are shown on our tax invoice(s). We may also earn investment income from the handling of premium funds. Should you require us to arrange Premium Funding facilities for you, we may receive commission between the range of 0-5% from the premium funding company in connection with your premium funding facilities.

NZbrokers Management Limited
Northco is a member of NZbrokers Management Limited (**NZb**). NZb provides a range of services to Northco, including IT systems, education and training, technical insurance product and claims support, and group member benefits.

When you accept our financial advice and purchase a fire and general insurance policy from an insurer that has a relationship with NZb, NZb may receive a service fee, technology fee, or commission from the insurer. These fees typically fall within a commission range of 0–5%.

AUB Group NZ Limited
Northco is part of AUB Group NZ Limited. In some instances, we may recommend or refer you to services offered by a related body corporate within the AUB Group, such as one of its underwriting agencies. Any recommendation or referral is made independently, based solely on your needs, and without undue influence to ensure objective and appropriate advice.

Conflicts of Interest

Because we receive commission from insurers when a policy is placed, this creates a potential conflict of interest. However, these payments are not linked to my remuneration and do not influence the advice I provide. I am required to recommend products based solely on your needs and to document my reasons for each recommendation. I assess multiple insurers where available, document the reasons for my recommendation in writing, and confirm that the recommendation is based on your needs rather than the level of commission payable. I complete annual and ongoing training about how to manage conflicts of interest, and any conflicts of interest are recorded in a conflicts register, reviewed by Northco, and escalated if they could affect the advice provided to you. Northco performs an annual review of the compliance programme.

If any additional conflicts arise while working with you, I will notify you of the conflict in writing and explain how I will manage the conflict.

Our Commitments

I will provide you with financial advice on Northco's behalf. When providing financial advice, I will:

- Treat you fairly and act with integrity
- Only recommend products or services that meet your needs
- Give priority to your interests
- Keep your information safe
- Abide by the Code of Professional Conduct for Financial Advice Services (the Code), including:
  - Meeting the required standards of ethical behaviour, conduct, and client care
  - Meeting and continually developing the standards of competence, knowledge, and skill, as
- Exercise care, diligence, and skill at all times.

How to make a Complaint

If you have a problem, concerns or you are dissatisfied with either a product or financial advice service that has been provided by Northco or myself, or Northco's complaints handling process and you require action to be taken please tell us so that we can help and fix the issue. To make a Complaint please follow this link Northco's Compliments or Complaints which will give details on our Complaints Process and how to make a Complaint.

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

You will receive a written decision, remedies, and resolution as soon as practicable after Northco has decided the outcome.

What to do if you are not satisfied after making a Complaint

If you feel your complaint is not resolved to your satisfaction using the Northco complaints process, or you are unsatisfied with the response or resolution, you can contact **Financial Services Complaints Ltd. FSCL – A Financial Ombudsman Service** is a dispute resolution scheme of which we are a member**.** This service **will cost you nothing** and is independent service that will help investigate or resolve the complaint.

You must contact FSCL within three months of receiving our complaint decision in order for them to be able to investigate the matter.

You can click on this link to find out how to make a complaint to Financial Services Complaints Limited http://www.fscl.org.nz/complaints/how-make-complaint
You can contact FSCL at:
Postal Address: P.O. Box 5967, Wellington 6140
Email: complaints@fscl.org.nz
Telephone: 0800 347 257 Website: http://www.fscl.org.nz/
MEMBER OF:
A Financial Ombudsman Service
FSCL FINANCIAL SERVICES COMPLAINTS LTD RATONGA PŪTEA PUNA MANAAKI

Who licenses and regulates us?

The Financial Markets Authority. You can report information about us to the Financial Markets Authority at: https://www.fma.govt.nz/contact/ or email questions@fma.govt.nz but 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: 06/10/2026.