

## Disclosure Statement – Waikato Insurance Brokers Limited

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This disclosure statement was prepared on 01<sup>st</sup> September 2011

### It is important that you read this document

This information will help you choose a financial advisor that best suits your needs. It will also provide some useful information about the financial advisor that you choose.

### What sort of adviser am I?

I am a registered, but not authorised, financial advisor. I can give you advice about Domestic and Commercial Fire & General Insurance Risks.

### What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of my service, please tell me so that I can try to fix the problem.

If we cannot agree on how to fix the issue, you can contact Financial Complaints Services Ltd. This service will cost you nothing, and will help us resolve any disagreements. You can contact Financial Complaints Services Ltd at [info@fscl.org.nz](mailto:info@fscl.org.nz), 0800 347 257 or P O Box 5967, Lambton Quay, Wellington, 6145.

### How am I regulated by the Government?

You can check that I am a registered financial advisor at <http://fspr.govt.nz>. The Financial Markets Authority regulates financial advisers. Contact the Financial Markets Authority for more information, including financial tips and warnings.

You can report information or complain about my conduct to the Financial Markets Authority, but in the event of a disagreement, you may choose to first use the dispute resolution procedures described above (under **What should you do if something goes wrong?**).

### Declaration

I, John Andrew Higgins, declare that to the best of my knowledge and belief the information contained in this Disclosure Statement is true and complete and complies with the disclosure requirements in the Financial Advisors Act 2008 and the Financial Advisors (Disclosure) Regulations 2010.

Signature:

