

Disclosure statement (financial adviser)

Name of financial adviser: **James Edward Rickard**
Address: **104 Spring Street, Tauranga**
Telephone number: **07 927 7720**
Fax number: **07 927 7721**
Email address: **jim@cbainsurances.co.nz**

This disclosure statement was prepared on **25th June 2011**

It is important that you read this document

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

What sort of adviser am I?

I am a registered financial adviser. I am not, however, authorised to give advice in relation to securities, land investment products, future contracts or investment-linked contracts of insurance. I can give you advice about insurance contracts, other than investment-linked insurance contracts.

I can give you advice about: Fire & General Insurances, including but not limited to:

- Accounts Receivable (Book Debts)
- Advanced Profits
- Airport Owners & Operations
- Aviation
- Bailees Liability
- Bloodstock/Livestock
- Boat
- Boiler Explosion/Pressure Vessel
- Bonds & Performance Guarantees
- Business Interruption
- Carriage of Goods Act
- Computer/Electronic Equipment
- Consumer Credit
- Contents
- Contingent Liability
- Contract Works
- Credit
- Crisis Containment
- Crop
- Directors and Officers
- Employers Liability (ACC Shortfall)
- Employment Disputes
- Environmental Impairment
- Fidelity Guarantee
- General Legal Liabilities
- House
- Legal Benefits
- Libel and Slander
- Machinery Breakdown
- Machinery Interruption - Consequential Loss
- Marine Cargo – Local/Overseas
- Marine Hull
- Material Damage
- Motor Vehicle
- Motor Vehicle - Extended Warranty
- Personal Accident and Illness
- Pluvius (Rain)
- Private Vehicle
- Products - Guarantee/Performance/Recall
- Products Liability
- Professional Liability (E&O)
- Ransom and Hijacking
- Service and Repair
- Spoilage (Refrigerated Food)
- Statutory Liability
- Travel
- Trustees Liability

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, or if you decide not to use the internal complaints scheme, you can contact **The Insurance & Savings Ombudsman**. This service will cost you nothing, and will help us resolve any disagreements.

You can contact _____ **The Insurance & Savings Ombudsman Scheme** at—
Address: **PO Box 10-845, Wellington 6143**
Telephone number: **0800 888 202**
Email address: **<http://www.iombudsman.org.nz/contact>**

How am I regulated by the Government?

You can check that I am a registered financial adviser at <http://www.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, **James Edward Rickard** 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 Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Signed:



FSP115024

Disclosure statement (financial adviser)

Name of financial adviser: **Keryl Lee Rickard**
Address: **104 Spring Street, Tauranga**
Telephone number: **07 927 7720**
Fax number: **07 927 7721**
Email address: keryl@cbainsurances.co.nz

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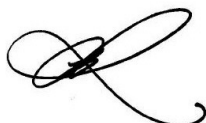
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Declaration

I, **Keryl Lee Rickard** 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 Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.



Signed:

FSP115027

Disclosure statement (financial adviser)

Name of financial adviser: **Gwenda Jean Jones**
Address: **104 Spring Street, Tauranga**
Telephone number: **07 927 7720**
Fax number: **07 927 7721**
Email address: gwenda@cbainurances.co.nz

This disclosure statement was prepared on **25th June 2011**

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Declaration

I, **Gwenda Jean Jones** 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 Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.



Signed:

FSP115064

Disclosure statement (financial adviser)



Name of financial adviser: **Rachael Ann Taylor**
Address: **104 Spring Street, Tauranga**
Telephone number: **07 927 7720**
Fax number: **07 927 7721**
Email address: rachael@certified.co.nz

This disclosure statement was prepared on **25th June 2011**

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Declaration

I, **Rachael Ann Taylor** 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 Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Signed:

FSP145724

Disclosure statement (financial adviser)



Name of financial adviser: **Benjamin John Cranswick Rickard**
Address: **104 Spring Street, Tauranga**
Telephone number: **07 927 7720**
Fax number: **07 927 7721**
Email address: **ben@cbainsurances.co.nz**

This disclosure statement was prepared on **1st September 2014**

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Declaration

I, **Benjamin John Cranswick Rickard** 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 Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Signed:

FSP200925