

Disclosure Statement (Registered Financial Adviser)

Name and registration number of Registered Financial Adviser: Neil Carter FSP 606109

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Trading name: Stratus General Insurance Limited

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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 can give you advice about:

- General insurance products, including commercial and domestic insurance.
- Professional and Specialist general insurance products.
- Offering you premium financing for your general insurance policies.

I cannot provide advice on any service other than those listed here.

What are my obligations?

As a Registered Financial Adviser, I must comply with the Code of Professional Conduct for Financial Advisers. I also have other obligations under the Financial Advisers Act 2008 (including regulations made under that Act) and under the general law.

What should you do if something goes wrong?

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

You may contact the internal complaints scheme by:

Contact Name: Michael Dowling
Address: Stratus Financial Services Ltd
PO Box 10-337 The Terrace
Wellington 6143
Telephone number: 04 499 6500
Email address: michael@stratusnz.nz

You may email Michael or call him and he will handle your complaint until it is resolved or escalated. This service will cost you nothing.

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 & Financial Services Ombudsman. This service will cost you nothing, and will help us resolve any disagreements.

You can contact the Insurance & Financial Services Ombudsman Scheme Inc. (IFSO)

Telephone number: Freephone 0800 888 202

Email address: info@ifso.nz

Website: www.ifso.nz

If you need to know more, where can you get more information?

If you have a question about anything in this disclosure statement or you would like to know anything more about me, please ask me.

If you have a question about financial advisers generally, you can contact the Financial Markets Authority.

How am I regulated by the Government?

You can check that I am a registered financial services provider and a Registered Financial Adviser at <http://www.fspr.govt.nz>

The Financial Markets Authority authorises and 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, Neil Carter, 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:



Dated: 1 November 2019