COMMUNITY BROKER NETWORK

Public Disclosure Statement

Last updated 11 August 2026

Licensing Information

Shielded New Zealand Limited [FSP1013336] is a registered Financial Service Provider and Authorised Body operating under the Financial Advice Provider license, held by Community Broker Network NZ Limited ("CBN NZ") (FSP1003687). Our activities are regulated by the Financial Markets Authority (FMA).

Nature and Scope of Our Advice

Our advisers are skilled in providing guidance on a variety of insurance products: business insurance, commercial insurance, domestic and personal, often grouped as Fire and General Insurance. We're here to help you protect your assets and liabilities, reducing the financial impact if the unexpected happens.

We focus solely on Fire and General Insurance and do not offer advice on Life and Health Insurance, Investments, Kiwisaver, Medical Insurance, or Mortgages. However, if you need advice on these products, we're happy to connect you with a trusted specialist.

We and CBN NZ are affiliated with Steadfast NZ Limited (Steadfast), which supports us in delivering high-quality advice through purchasing advantages and enhanced service support.

Our financial advice spans a variety of products from New Zealand-based and international providers. Here are some key offerings:

Products

Domestic Property and Contents Insurance	Business and Commercial Packages
Liability Insurance	Motor and Vehicle Insurance
Cyber and Data Protection	Specialised Plant and Equipment
Travel Insurance	Event Insurance
Contract and Project Insurance	And more

Providers

360 Underwriting as Underwriting Agents of AIG	Agile Underwriting Limited
AIG Insurance New Zealand Limited	Ando Insurance Group Limited

AWP Services New Zealand Ltd	Berkshire Hathaway Specialty Insurance Company
Bounce Insurance Limited	CFC Underwriting Limited
Chubb Insurance New Zealand Limited	Classic Cover Insurance underwritten
Club Auto Insurance (NZ) Limited	Cover-More (NZ) Ltd
Delta Insurance New Zealand Limited	Dual New Zealand Limited
Emergence NZ Ltd	IAG New Zealand Ltd
Insurance Underwriters (NZ) Limited	Lumley, a business division of IAG
Market Lane Insurance Group (NZ) Limited	Mecon Insurance Limited
Nautilus Marine Underwriting Agency Ltd	NM Insurance
NZ Underwriting Agencies	NZI, a division of IAG New Zealand Limited
Protecsure Pty Ltd	QBE Insurance (Australia) Limited
Solution Underwriting Agency Pty Ltd	Star Insurance Ltd as Underwriting Agents
TAI, a division of Insurance Wholesale Limited	The Hollard Insurance Company Pty Ltd
TLC Insurance Ltd	Totara Property Insurance Ltd
UAA New Zealand Ltd	Vero Insurance New Zealand Limited
Vero Liability Insurance Limited	Vero Marine Insurance Limited
Zurich Australian Insurance Limited	And more

Fees, Expenses, or Other Costs

We earn through a combination of fees and commissions. Fees are based on the time and complexity involved in arranging new business or renewing your policy, and mid-term adjustments, endorsements or cancellations during the policy term may incur a fee as outlined on your invoice. There are no set fixed fees. Any fee will be disclosed to you before or at the time the relevant transaction is completed.

Any additional charges, like credit card fees, will be disclosed in our recommendations.

Conflicts of Interest and Incentives

We may receive a commission from insurance providers based on your premium when we arrange or renew your policy. The commission rate is set by the insurer and may vary by insurer or product. If a mid-term adjustment, endorsement or cancellation results in a

return premium, we may retain some or all of the commission relating to that refund. We may, at our discretion, reduce or waive some or all of the amount retained depending on the circumstances.

Referral fees we pay to partners are usually based on remuneration arrangements. If a conflict of interest arises, we will promptly disclose it and prioritise your interests.

Our advisers are dedicated to acting in your best interests, supported by a conflicts and gifts register to maintain transparency.

CBN NZ retains a portion of the income for professional support to us.

Premium Funding:

To make payments easier, we offer premium funding, allowing you to pay in instalments. Please note, premium funders charge interest and can cancel policies for non-payment. In these arrangements, the funding company may pay us a commission on the amount funded, with CBN NZ retaining a portion. Commission is capped at 3%.

Complaints Handling & Dispute Resolution

If you have feedback or concerns, first please discuss this with your adviser.

Please refer to https://cbnnz.nz/complaints-process/ for our full Complaints and Disputes process. We're here to resolve issues efficiently and transparently.

Reliability Event

We, and our personnel, have not been subject to a reliability event.

Our Duties to You

Under the Financial Markets Conduct Act 2013, we, CBN NZ, and anyone advising on their behalf are committed to:

- Giving priority to your interests by taking all reasonable steps to ensure our advice is not materially influenced by our own interests.
- Exercising care, diligence, and skill in providing you with advice.
- Meeting standards of competence, knowledge, and skill as set by the Code of Professional Conduct for Financial Advice Services.
- Meeting standards of ethical behaviour, conduct, and client care as set by the Code of Professional Conduct for Financial Advice Services.

For more details on these obligations, feel free to contact us or visit the FMA website.

Contact Information

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Please see our Adviser Scope of Service document for more information about our services.

Glossary

For your reference:

- **Authorised Body**: An authorised and registered entity, named on a provider's license, enabling them to offer licensed services.
- **Financial Adviser:** A registered and qualified financial adviser with skill, experience and scope in specific market products and financial services.
- **Financial Advice**: Recommendations regarding suitable financial advice products for you.
- **Financial Markets Authority (FMA)**: NZ's regulatory body overseeing financial services and securities markets.

Let us know if you have questions or if there's any way we can support you.