



Who am I?

Name: **Irene Smith**
Financial Service Provider: **Commercial & Rural Insurance Brokers Limited (trading as C & R Insurance)**
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Website: **www.crbroker.co.nz**

It is important that you read this information.

I am not a qualified Financial Adviser. I am able to provide you with factual information on the products Commercial & Rural Insurance Brokers Ltd (C&R) offers, however I will not provide you with financial advice.

If you require financial advice, I will refer you to a qualified Commercial and Rural Financial Adviser.

Click here to view our [Company Disclosure Statement](#) and [Terms of business](#) or visit our website at www.crbroker.co.nz for more information.

License and Registration

The Financial Services Legislation Amendment Act 2019 requires Commercial and Rural to hold a current licence for Advisors to provide financial advice services to you. To view Commercial and Rural Insurance Brokers Limited license, go to the [Financial Service Providers Register](#) or visit www.fsp-register.companiesoffice.govt.nz and search our Financial Service Provider (FSP) number [FSP35022](#).

Commercial and Rural Insurance Brokers Limited is a Financial Advice Provider licenced by the [Financial Market Authority of New Zealand](#) (FMA).

As a Licensed Financial Advice Provider C&R have Standard Conditions on our licence. These conditions are not specific to us and do not limit or restrict the product information I may provide on behalf of C&R.

I can provide product information on Fire & General (Non-Life) Insurance Products

Compliment / Complaint

It's always nice to hear a compliment firsthand, so if we've done a particularly great job, either tell your C & R Insurance adviser directly or send us an email to broker@crbroker.co.nz

But, If you have a problem, concerns or you are dissatisfied with either a product or financial advice service that has been provided by us or one of our Advisers 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](#) or go to important documents at www.crbroker.co.nz which will give details on our Complaints Process and how to make a complaint.

If a complaint is received by us we 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 we have 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 Commercial & Rural Insurance Brokers Limited complaints process, or you are unsatisfied with the response or resolution, you can contact **the Insurance & Financial Services Ombudsman Scheme (IFSO)**. IFSO is a dispute resolution scheme who we are a member of. This service **will cost you nothing** and is independent service that will help investigate or resolve the complaint. You can click on this link to find out how to make a complaint to contact [the Insurance & Financial Services Ombudsman Scheme \(IFSO\)](#).

You can contact (IFSO) at:

Postal Address: P.O. Box 10-845, Wellington 6143

Email: info@ifso.org.nz

Telephone: 0800 888 202

Website: <https://www.ifso.nz/>

This disclosure statement was prepared on: 13 June 2025