

## Public Disclosure Statement

Last updated 21 November 2025

### Licensing Information

At **Equal3 Limited**, we're proud to operate as a registered financial advice provider (Authorised Body) under a full license granted on 10 March 2021, with FSP registration number FSP741671. Our work is regulated by the Financial Markets Authority (FMA). You can explore more about our registration [here](#).

Our team at **Equal3 Limited** (or simply "we" or "us") are authorised to deliver financial advice services under the Financial Advice Provider Class 2 License held by Community Broker Network Limited (CBN NZ), FSP registration number FSP1003687.

### Nature and Scope of Our Advice

Our advisers are skilled in providing guidance on a variety of Fire and General Insurance products — commercial, domestic and personal. We're here to help you protect your income, assets and liabilities by 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.

Currently, there are no limitations on our advice scope. Should any arise, we will inform you transparently.

CBN NZ is 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 and the insurers we have access to:

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 much more...

360 Underwriting as Underwriting Agents of AIG

AIG Insurance New Zealand Limited

Ando Insurance Group Limited (The Hollard Insurance Company Pty Limited)

Ando Insurance Group Ltd (on behalf of certain underwriters at Lloyds)

AWP Services New Zealand Ltd t/as Allianz Partners (The Hollard Insurance Company Pty Ltd)

Berkshire Hathaway Specialty Insurance Company

Bounce Insurance Limited on behalf of certain underwriters at Lloyds

CFC Underwriting Limited

Chubb Insurance New Zealand Limited

Classic Cover Insurance underwritten by Lumley, a business division of IAG

Club Auto Insurance (NZ) Limited

Cover-More (NZ) Ltd

Delta Insurance New Zealand Limited as Coverholders of Lloyds

Dual New Zealand Limited as Underwriting agents for HDI Global

Dual New Zealand Limited as Underwriting agents for Lloyds

Emergence NZ Ltd

IAG New Zealand Ltd

Insurance Underwriters (NZ) Limited

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 as agents of Chubb Insurance Company of Australia Limited

QBE Insurance (Australia) Limited

Solution Underwriting Agency Pty Ltd

Star Insurance Ltd as Underwriting Agents for Vero Insurance New Zealand Ltd

Star Insurance Ltd as Underwriting Agents for Berkshire Hathaway Specialty Insurance

TAI, a division of Insurance Wholesale Limited on behalf of certain underwriters at Lloyds

TLC Insurance Ltd as Underwriting Agent for Vero Liability

TLC Insurance Ltd as Underwriting Agents for Berkshire Hathaway Specialty Insurance

Totara Property Insurance as Underwriting Agents of IAG New Zealand Limited

UAA New Zealand as Underwriting Agency of QBE Insurance (International) Limited

Vero Insurance New Zealand Limited

Vero Liability Insurance Limited

Vero Marine Insurance, an operating division of Vero Insurance New Zealand Ltd

Zurich Australian Insurance Limited (ZAIL)

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 setting up your policy, and any adjustments 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 at the time the advice and quotation is provided or prior.

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. The commission rate is flat and it is set by the insurers. If your policy is cancelled, this commission may be retained.

Any referral fees we pay to partners are based on commission 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.

### **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.

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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.