BARON
INSURANCE BROKERS

Baron Insurance Limited

Public Disclosure Statement

Last updated 7 November 2025

Licensing Information

At Baron Insurance Limited, we're proud to operate as a registered financial advice provider (Authorised Body) under a full license granted on 20-Dec-2023, with registration number FSP1011168. Our work is regulated by the Financial Markets Authority (FMA). You can explore more about our registration here.

Our team at Baron Insurance 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 insurance products—commercial, domestic, and personal, often grouped as Fire and General Insurance. We're here to help you protect your income, 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.
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:

- 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

Through our Providers

- 360 Underwriting as Underwriting Agents of AIG
- AIG Insurance New Zealand Limited

- Ando Insurance Group Limited as Underwriting Agency for 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 & underwritten by Hollard Insurance Company Pty
- 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 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. Additionally, 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
Harding Insurance Brokers Ltd, and their 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!