

Adviser Scope of Service

Joseph Cabral

Last Updated 11 September 2026

Licensing Information

I am a registered Financial Adviser, and I am giving advice on behalf of Time Insurance.

My details are as follows:

- Name: Gerald Joseph Cunanan Cabral
- Registration: FSP1007485
- Date Registered: 18 May 2024
- Mobile: 021 123 1782
- Email: joe@timeinsurance.co.nz
- Office Location: 1/139 Randwick Road, Moera, Wellington 5010

Nature and Scope of Our Advice

I can provide you with risk and financial advice about Fire and General Insurance, from a wide range of New Zealand-based and overseas providers.

The list of providers that I have access to is located on our [Public Disclosure Statement](#).

I specialise in Small and Medium Enterprises and some Commercial Insurance packages. I am also able to provide advice on Domestic Fire and General Insurance products.

When providing you with financial advice, I will consider:

- Your risks
- Insurance products that you currently have, if provided;
- Insurance products that you don't have;
- Your budget and/or financial position;
- Your goals and priorities;
- Your risk appetite; and
- Risk management techniques.

If I recommend changing any insurance products you currently have, I will notify you of the important differences and benefits between them.

Limitations of My Financial Advice

While I can provide comprehensive advice on Fire and General Insurance products, there are certain limitations to the scope of my advice:

- I don't offer advice on investments, retirement planning, tax strategies, personal / life insurance or other areas of financial planning outside of fire and general insurance.
- I can only recommend products from insurers and underwriting agencies available through our adviser network and disclosed in our Public Disclosure Statement.
- My recommendations are based on your current insurance needs and financial situation; I don't provide ongoing management or regular updates unless requested or notified.

If you need broader financial advice, I recommend seeking guidance from a specialist in those areas.

Reliability History

Neither CBN NZ, Time Insurance, nor I have been subject to a reliability event. A reliability event is something that might materially influence you in deciding whether to seek advice from us. As an example, it would include legal proceedings against me, or if I had been discharged from bankruptcy in the last four years.

Conflicts of Interest and Incentives

When arranging insurance, providers may pay us a commission based on the Company Premium and Natural Disaster premium (if applicable). This is to cover our operational expenses for the distribution of the financial product on behalf of the insurer.

The precise commission amounts will be disclosed to you once I have identified the specific insurance products and providers that I am recommending, at the Quote and Advice stage. This will not become payable until you accept the Quote. Should you require a full list of commissions, this is available on request.

If there are any further conflicts of interest with the advice that I plan to give, I will make this known prior and we will work together to mitigate this.

Fees, Expenses, or Other Amounts Payable

If you decide to move forward with my advice and I help arrange your insurance, there may be a fee involved. Any fee will be disclosed to you at the time the advice and quotation is provided, or prior, and won't be payable unless you accept the quotation. Any additional charges, like credit card fees, will be disclosed in our recommendations. If you choose a Premium Funding arrangement, the fee could be included in your monthly payments via the Premium Funding company.

Cancellation Fees

In the event that you decide to cancel any insurance policies I've helped arrange mid-term, there may be a cancellation fee associated with this process. Cancellation fees can vary. These fees are generally for administrative costs incurred.

I will make sure to inform you of any cancellation fees that may apply before you proceed. If you choose to cancel, I'll work with you to ensure the process is as smooth as possible, and I'll confirm the exact fees before any cancellation is finalised.

Your information

Your information, including the information that we have discussed and that I have obtained about your risk, is documented in written form. If you would like to receive a written copy of your information, please inform me, and I will gladly provide it. Otherwise, you can read more about your information on our [Privacy Policy](#).

Complaints Handling & Dispute Resolution

Should you wish to make a complaint, in the first instance, let me know, and I will try to resolve your complaint to your satisfaction.

For more information about our internal complaints process, please refer to our Complaints and Disputes process [here](#).