



VANESSA HAMBRIDGE

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Nature and scope of the advice I provide:

As an advisor I provide financial advice on General Insurance including but not limited to Home, Contents, Motor, Liability, Rural, and Commercial insurance.

I only advise on products from insurers that JRI Ltd. works with, and you can find that list [here](#).

Reliability history and conflicts:

There are no reliability events (which may include things like disciplinary proceedings or bankruptcies) that I need to disclose about either myself or JRI. I have no conflicts of interest that could impact my advice to you.

Licence disclosure:

JRI Ltd (FSP7841) holds a full FAP license, Class 2, with no current conditions imposed by the FMA.

Commissions, Conflicts of Interest, and Incentives

JRI is paid a commission by the Insurer as a percentage of your premium – this is how we get paid. The commission ranges between 0% and 25%, depending on the insurer and the product. A full list of insurer commission rates is available [here](#).

If you choose to pay your premium over instalments through a premium funder, JRI is also paid a commission. This is usually 3.65% of the premium, but not over 4%. You can find out everything you need to know about premium funding [here](#).

As a financial adviser employed by JRI, I am a salaried employee, meaning my income is not influenced by the type or level of cover you choose. This supports JRI's commitment to providing impartial advice that aligns with your needs.

Occasionally, insurers may provide non-monetary incentives such as hampers or branded merchandise. All gifts are recorded and monitored to ensure transparency and compliance with our conduct obligations.

To ensure our service remains in your best interests, JRI follows a robust process that prioritises your needs. All advisers receive annual training on managing conflicts of interest, and JRI regularly reviews its policies and procedures to ensure ongoing compliance.

Fees/Expenses

JRI charges a broker fee for the financial advice provided. This fee contributes to the administration costs of delivering our service. The fee is charged per transaction or policy and is 3% of the premium, with a minimum of \$50.00 - \$100.00, depending on the policy type. The exact fee will be disclosed in your quote and is payable together with your insurance premium.

A full breakdown of our fees is available [here](#).

If you choose to pay your premium by credit card, a 2.2% credit card fee will apply (charged by your provider).

If you select premium funding to spread your insurance payments, the funding provider will charge a non-refundable administration fee between \$20.00 and \$30.00. All amounts will be clearly disclosed in your quote before you proceed. You can read more about premium funding [here](#).

Terms of Business

Please follow the link to read the Terms of Business by which you agree to do business with us [here](#).

Note that in accordance with our Terms, commission and broker fees are not refundable in the event of a mid-term cancellation where the policy is not replaced. This is because commission and fees reflect the work completed when setting up your policy, such as gathering information, sourcing quotes, and arranging cover.

Duties

I am bound by the following duties under the Financial Markets Conduct Act 2013 to:

- Meet the standards of competence, knowledge, and skill set out in the Code of Professional Conduct for Financial Advice Services (Code of Conduct), which form part of the wider regulatory regime for financial advice and ensure we have the expertise necessary to provide you with advice; and
- Give priority to your interests by taking all reasonable steps to ensure that the advice given to you is not materially influenced by our own interests or the interests of any other person connected with the giving of advice; and
- Exercise care, diligence, and skill that a prudent person engaged in the occupation of giving related financial advice would in the same circumstances; and
- Meet the standards of ethical behaviour, conduct, and client care set out in the Code of Conduct, to treat you as we should and to provide you with suitable advice.

Privacy

We respect and protect your privacy. Our [Privacy statement](#) explains how we collect, use and disclose personal information, including where information is provided to us by third parties such as referrers or insurers. You can find information about insurer privacy statements [here](#).

Complaints Handling and Dispute Resolution

If you are dissatisfied with our service, please contact me in the first instance so I can address your concerns. Alternatively, you may contact JRI:

Phone: (06) 758 8440

Email (Risk and Compliance Analyst): admin@jri.co.nz

Post: General Manager, JRI Ltd., PO Box 4234, New Plymouth 4340

We'll work with you to find a quick and fair resolution. View our complete complaints and dispute resolution process [here](#).

Written Availability

If you wish, all of the information in this statement is available in writing at any time — just ask. Or you can print this PDF version.

This information was last updated May 06 2026. If any material part of this statement changes, we will disclose it to you at the next advice stage.