

Financial adviser disclosure

Disclosure statement.

Andy Jensen · FSP16165

This statement gives you the essential information about me as your JenBro Insurance adviser, to help you choose the financial adviser who best meets your needs.



Andy Jensen

Name	Andrew Russell Jensen (Andy)
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QCIB

FIBANZ

Advising since 2005

JenBro Limited · NZBN 942-905-000-5833 · Registered office: 44 Te Heuheu Street, Taupō 3330

01 Nature and scope of advice

I am a financial adviser authorised to give advice on both Fire & General and Life & Health insurance products on behalf of JenBro Limited, trading as JenBro Insurance. My advice covers products from the insurers listed in our terms of business and important disclosure information, available on the [JenBro Insurance website](#).

Financial advisers are regulated by the Financial Markets Authority (FMA). The Financial Services Legislation Amendment Act 2019 requires JenBro Limited to hold a valid licence so its advisers can offer financial advice to clients like you. You can check my registration and JenBro Limited's licence on the [Financial Service Providers Register](#):

My registration	FSP16165
JenBro Limited licence	FSP1007841

02 Reliability history

No reliability events

I have never experienced a reliability event. A reliability event is anything that could significantly affect your decision to seek advice from me or JenBro Insurance, such as legal action taken against me, or being discharged from bankruptcy in the past four years.

03 Conflicts of interest

To make sure my advice puts your interests first, I follow a structured process that tailors my recommendations to your goals and circumstances. I am not bound by any contractual obligation to favour particular products.

JenBro Insurance manages potential conflicts of interest by:

- Requiring me to disclose any potential conflict to both JenBro Insurance's compliance team and to you
- Providing annual training on managing conflicts of interest, and requiring me to register any conflicts or gifts I receive
- Monitoring conflict of interest registers and reviewing our compliance programme every year, for transparency and integrity in our services

04 How we get paid

Commission	JenBro Insurance receives commission from the insurers whose policies I recommend. Commission is a percentage of the premium and varies by insurer and product. The range of commissions is set out in our terms of business and public disclosure information on the JenBro Insurance website .
Fees	We may charge a fee for our advice, and will always tell you what it is before you accept any advice. Fees apply only when you choose to follow our advice and buy an insurance policy, and cover placing, implementing and administering your policies. Every fee is shown on your premium tax invoice (policy charge).

05 Complaints and dispute resolution

If you have any concern about a product, the advice or the service you've received from me or JenBro Insurance, please tell us so we can put it right. Details on how to make a complaint are in our terms of business and important disclosure information on the [JenBro Insurance website](#).

We handle every complaint with an open mind, and treat everyone with respect and courtesy. We will acknowledge your complaint as soon as possible, work to resolve it quickly and, after a thorough review, give you a written response setting out our decision and any remedy.

If we can't resolve your complaint to your satisfaction within 30 working days, you can contact the Financial Dispute Resolution Service (FDRS). It is a free, independent service that can help investigate or resolve your complaint.

Address	Level 4, 142 Lambton Quay, Wellington 6011
Phone	0508 337 337
Email	enquiries@fdrs.org.nz
Website	fdrs.org.nz

06 My duties

Under the Financial Markets Conduct Act 2013, I have specific duties in how I give advice. As a financial adviser, I must:

- ✓ Maintain the competence, knowledge and skills set out in the Code of Professional Conduct for Financial Advice Services, so I have the expertise to give you sound advice
- ✓ Hold the New Zealand Certificate in Financial Services (Level 5)
- ✓ Put your interests first where a conflict of interest may arise, taking all reasonable steps to make sure my advice is not unduly influenced
- ✓ Exercise care, diligence and skill in giving you advice
- ✓ Meet the ethical, conduct and client care standards in the Code of Professional Conduct for Financial Advice Services, so I treat you professionally and give advice that suits your needs

This information is provided in compliance with the Financial Markets Conduct Act 2013 and the Financial Markets Conduct (Regulated Financial Advice Disclosure) Amendment Regulations 2020.

This disclosure statement was prepared on 8 October 2026.



Andy Jensen

Your broker in Taupō · 027 3000 324