

YOUR GUIDE TO WORKING WITH JONES INSURANCE CONSULTANTS

Welcome

– you're in good hands

We provide clear insurance education and ongoing support, so you can make informed decisions with confidence.



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Disclosure information

Choosing insurance or KiwiSaver is an important decision, and it can sometimes feel overwhelming. Our role is to guide, educate, and support you, so you can make informed decisions that feel right for you and your family.

This document explains who we are, how we work, the services we provide, and what to do if something goes wrong. It is written in plain language and meets Financial Markets Authority (FMA) requirements. Please take your time to read it and keep a copy for your records.

Our goal is to provide high-quality insurance education and ongoing support – from research and quotes, through to application assistance, annual risk planning, and claims support – so you feel informed, protected, and confident at every stage.

About us



Jones Insurance Consultants Limited
(FSP 762912)

Paula Jones (FSP 82763)

Financial Adviser & Director

Postal: PO Box 69024, Lincoln 7640

Mobile: 027 285 3785

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Welcome

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Our responsibilities to you

When we provide financial advice, we have legal duties under New Zealand law. In simple terms, we must:

- Put your interests first and take reasonable steps to ensure our advice is not influenced by our own interests
- Act with care, diligence, and skill
- Meet the competence, ethical behaviour, and client-care standards set by the Code of Professional Conduct for Financial Advice Services

This is a summary only. You can ask us for more information at any time, or visit the Financial Markets Authority website.

What we do

Paula Jones is the Director of Jones Insurance Consultants Limited and provides advice in:

- Personal risk insurance – life, trauma, disability, income protection, and health insurance
- KiwiSaver – limited to the providers listed below

We will always explain the nature, scope, and limitations of our advice in relation to your situation.

We won't rush you – the process from your first appointment through to application is typically completed within around 30 days, depending on your needs and insurer requirements.

How we work with you

Our advice process is designed to be clear, supportive, and collaborative:

1. Agree the scope – we confirm what you want help with and any limitations
2. Get to know you – we gather the information needed to understand your goals and situation
3. Research and analyse – we explore suitable options and strategies
4. Explain your options – including benefits, risks, and costs in plain language
5. Implementation (if you proceed) – we assist with applications and underwriting
6. Ongoing support – we help with reviews, updates, administration, and claims

Experience and memberships

QUALIFICATIONS

- National Certificate in Financial Services (Level 5)
- Diploma in Management

EXPERIENCE

- Insurance Risk and Kiwisaver adviser since 2007

PROFESSIONAL MEMBERSHIPS

- Financial Advice New Zealand (10+ years)
- NZFSG – New Zealand Financial Services Group
- Business Canterbury (10+ years)
- MDRT – Million Dollar Round Table (7 years)

The scope of advice we can provide

INSURANCE PROVIDERS WE WORK WITH

We may recommend products from:

- Accuro, AIA, Asteron, Fidelity Life, nib, Chubb, and Partners Life.

We do not hold agency agreements with Southern Cross or Resolution Life. If you wish to discuss these providers, please let us know and we can explain your options.

KIWISAVER

We provide KiwiSaver advice for:

- NZFunds KiwiSaver
- Generate KiwiSaver

There are many KiwiSaver providers in New Zealand. If you want advice outside these providers, we are happy to discuss your options.

REPLACEMENT INSURANCE

We will only recommend replacing or cancelling existing insurance where we reasonably believe it is in your best interests, considering your circumstances, needs and objectives at the time of advice.

How we get paid

INSURANCE COMMISSION

If your insurance application is accepted and a policy is put in place, the insurer pays Jones Insurance Consultants Limited a commission. This usually includes an upfront commission and a smaller ongoing (renewal/trail) commission.

Typical maximums:

- Upfront commission: up to 100% of the first year's premium
- From time to time, performance-based bonuses may apply (up to 140%, depending on insurer criteria)
- Ongoing renewal/trail commission: typically 5%–20% of premium

KIWISAVER COMMISSION

- NZFunds: \$300 upfront and 0.4% renewal
- Generate: \$50–\$300 upfront per new Kiwisaver client, plus ongoing 0.25%

ADVISER REMUNERATION

Paula Jones and our Office Manager are paid salaries.

REFERRAL ARRANGEMENTS

If we refer you to an NZFSG referral partner, Jones Insurance Consultants Limited may receive a referral payment.

We do refer clients to Footprint, and no referral payment is received for those referrals.

Fees and expenses (when they may apply)

Most clients do not pay a direct fee for insurance advice. Your first discovery appointment is complimentary and there is no obligation to proceed.

However, fees may apply in some situations, including:

- **Insurance reviews for new clients** with policies arranged under another adviser firm:
 - \$160 + GST (individual)
 - \$220 + GST (couple)
- **Cost recovery**, which is rare, where substantial work has been completed and recommendations are not implemented or policies are cancelled within two years:
 - \$180/hour + GST

We will always discuss any applicable fees with you before proceeding. Please ask questions at any time.

Conflicts of interest

Because we receive commissions, a conflict of interest may arise.

To manage this, we:

- Follow a structured advice process focused on your goals
- Provide regular training on managing conflicts
- Undertake annual compliance reviews with an external compliance adviser

If a conflict arises, it will be disclosed and managed appropriately.

Your role in the advice process

To provide appropriate advice, we rely on accurate and complete information from you. Please:

- Answer questions honestly
- Tell us if your circumstances change
- Ask us to explain anything you don't understand

Claims support: You are welcome to contact us first at claim time – we are here to support you through the process.

What you would like help with

Please indicate what you'd like advice on (we will confirm scope before giving advice):

- Health insurance
- Income protection / mortgage or rent protection
- Trauma cover
- Total & permanent disability (TPD)
- Life insurance
- KiwiSaver (first home or retirement)
- All of the above

What matters most to you:

Privacy (Privacy Act 2020)

Your personal information is kept confidential and secure. You may request access to, or correction of, your information at any time.

Information may be shared only where necessary, including with product providers, compliance advisers, claims assessors, or other professionals you authorise.

Information is held at: 19 Frank Ernest Crescent, Prebbleton

Complaints process

If something goes wrong, please contact us first so we can try to resolve it.

Jones Insurance Consultants Limited Phone: 0800 325 25 25
Email: info@jonesinsurance.co.nz

If we can't resolve the issue, you can contact our dispute resolution scheme. This service is free.

Insurance & Financial Services Ombudsman Scheme (IFSO)

Phone: 0800 888 202
Website: www.ifso.nz



Please keep this document

This is an important document. Please read it carefully and keep it for future reference. We look forward to working with you and supporting you to make confident, informed decisions.

[jonesinsurance.co.nz](https://www.jonesinsurance.co.nz)

