About our services

We provide advice to our clients on general insurance products, we help our clients protect their assets to minimise the financial impact to their lives and businesses when things go wrong.
We advise on domestic, travel and commercial products, across various industries as well as risk management practices within your business operations.

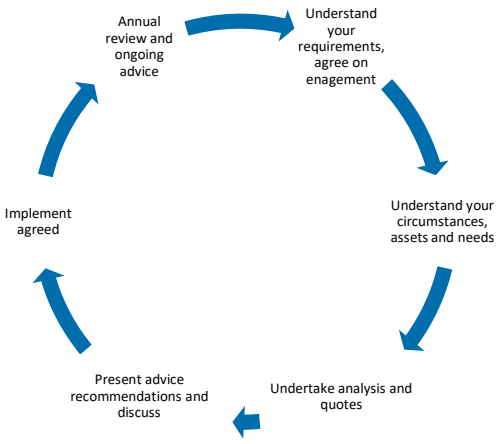
Your adviser

After 30 years of experience as a Registered Nurse in NZ, Australia and the UK, Fiona joined O'Connor Warren as a part of their internship program and has since completed her level 5 qualification specialising in general insurance.

Financial Adviser	Fiona Pearce
FSP Number	1003069
Telephone	+64 7 578 6072
Email	fiona@oconnorwarren.co.nz
Address	PO Box 287, Tauranga 124 Willow St, Tauranga
Trading Names	O'Connor Warren Insurance Brokers Limited O'Connor Warren Life and Health Limited O'Connor Warren Finance Limited

Recommendations based on your circumstances and needs

We will complete a needs analysis with you to understand your personal and/or business circumstances and make recommendations to provide you adequate cover. Each year we will discuss changes and reassess your insurance cover. We will guide through the below advice process.



Wide range of insurance products and providers

We are not restricted to using any particular insurer, this allows us to compare quotes to provide you the terms best suited to your needs.
We will generally recommend insurance products from insurers we or our broker group, Steadfast, have arrangements with, as the negotiated terms are generally better. We will disclose these arrangements to you when making recommendations.
To find out more about our partners please visit our website.

What we don't advise on

We do not provide advice on mortgages, investments, or any other Financial Advice. We can refer you when you require advice on these products. We have advisers that work in the personal risk space that we can refer you to.

Limitations and risks

Insurance cover recommendations will be based on the information you provide and there will be a risk of lack of cover should the information you provide not be accurate. While our recommendations will be made for your requirements, insurance products can have a number of exclusions that you should be aware of and you must read the policies carefully.

Costs

O'Connor Warren Insurance Brokers and our financial advisers will receive commission (between 5% - 25%) from the insurance companies on whose policies we give advice. If you decide to take out a policy, the insurer will pay us commission based on the premium that you pay.

We may charge a fee for the advice given to you, for implementing that advice and for the provision of our ongoing advocacy and management of your insurances. Any fee will be payable on payment of your premium. The amount of any fee will be disclosed either at the time we know the scope and nature of the advice required or when we provide our advice to you.

My character

I have no criminal convictions, have not been declared bankrupt, nor have I had any disciplinary or regulatory proceeding or charge brought against me that I am required to tell you about.

My duties

As a Financial Adviser, I must comply with the duties set out in the Financial Markets Conduct Act 2013 (FMC Act), Financial Services Legislation Amendment Act 2019 (FSLAA) and the Code of Professional Conduct for Financial Advice Services (the Code). This means I must:

- Have the required competence, knowledge and skill and keep this up to date with professional development;
- Give priority to your interests over my own or my employers;
- Exercise care, diligence and skill;

Meet ethical behaviour, conduct and client care standards.

Conflicts

I manage potential conflict of interest by:

- Disclosing the conflict to you;
- Following my employer's conflicts of interest, gifts and hospitality policies and procedures.

Ongoing advice as your circumstances change

Your insurance protection should be reviewed as things change. It is important that you notify us of changes to ensure the cover still meets your needs.

We will communicate with you prior to your annual renewal to ask if you have had any changes to your circumstances that might require a review.

Every three years, or earlier if your circumstances change, we will conduct a full review of your circumstances, needs and policies.

If something goes wrong

If you have a problem, concern or complaint about any part of my service, please tell me, my employer or my internal complaints manger so that we can try and fix the problem. We will acknowledge your complaint within two working days.

O'Connor Warren Complaints Manager
anna@oconnorwarren.co.nz
0800 26 46 26
PO Box 287, Tauranga 3144

If you feel your complaint is unable to be resolved through our complaint process, you have access to a free, independent dispute resolution service that may help investigate or resolve your complaint.

Please contact:
Financial Dispute Resolution Service
enquiries@fdrs.org.nz
0800 337 337
Freepost 231075, PO Box 2272
Wellington 6140