



TERMS OF BUSINESS

Welcome to O'Connor Warren Life & Health

At O'Connor Warren Life & Health, we're here to provide trusted advice and tailored insurance solutions for individuals, families, and businesses.

Our goal is to help you protect what matters most with insurance plans that are both practical and affordable. By getting to know your unique circumstances, we work with you to design personalised coverage that fits your needs now—and supports your future.

Before we begin, please take a moment to read through our Terms of Business. These outline the key responsibilities between you and O'Connor Warren Life & Health and explain how our services are delivered.

Let's get started on building the right insurance plan for you.

HOW WE GIVE ADVICE



1. Understand your requirements, agree on engagement

2. Understand your circumstances, assets & needs

3. Undertake analysis & quotes

4. Present advice, recommendations & discuss

5. Implement agreed insurances

6. Annual review & ongoing advice



YOUR OBLIGATIONS/DUTY OF DISCLOSURE

You have a duty to disclose everything you know, or can reasonably be expected to know, that is relevant to the Insurer's decision on the acceptability of the risk of insurance and the terms the Insurer would require in accepting that risk. This Duty applies when you first take out your insurance and continues throughout the term of the policy and at renewal. A failure to disclose appropriately may lead to claim declination and/or your policy being cancelled. Please see further details around **'Your Duty of Disclosure'**. You can find out more about **our Duty of Disclosure** on our website [here](#).

INSTRUCTIONS TO RENEW POLICIES

Every year your policy will renew automatically. We will endeavour to contact you on an annual basis, typically around the time of your policy renewal, to review your insurance coverage. Notwithstanding this, it remains your responsibility to inform us of any material changes in your circumstances, and you are welcome to initiate a review at any time. If you do not intend to automatically renew or want to change your insurance policies, you will need to make contact with us prior to your renewal date so that we can make any necessary changes. In the event we are unable to reach you to discuss your upcoming renewal, your insurer will renew your policies on the expiring coverage limits and sums insured along with any CPI increases that apply unless we confirm otherwise – which may include additional policy conditions and subjectivities.

FEES & REMUNERATION

Unless otherwise stated, we will receive an income by way of commission paid to us by the relevant insurance company. We may also get additional remuneration from some insurers to assist with compliance costs. The commission we receive can be between 5% and 240% - this does not affect the total cost of your annual premium charged directly to you by the Insurer - Our focus remains to ensure you receive the most appropriate package to complement and support your identified needs and requirements. We shall be entitled to charge you a cancellation fee if you take out policies with us and then cancel these prior to them being in place for 2 years. This fee will be reflective of the time taken by the adviser to place the policy and will not exceed the original commission received.

GENERAL

These terms and conditions apply to any transaction, financial or otherwise or any services provided by O'Connor Warren Life & Health Limited. Additional terms and conditions not stated herein may apply to the specific products or services O'Connor Warren Life & Health Limited provides. Your adviser will provide such additional terms and conditions if applicable. In the event of a conflict, such additional terms and conditions will take precedence in respect of the products and services to which they apply.

PRIVACY STATEMENT

Our Privacy Policy explains how we collect, use and disclose personal information, including where information is provided to us by third parties such as referrers or insurers. Our Privacy Policy is available on our website and also includes information about insurer privacy statements. You can view our policy [here](#) or by requesting a copy at any time

LIMITATION OF LIABILITY

We will use best endeavours and act in good faith. We are not liable to you for any loss, liability, actions, claims, damages, costs, or expenses arising out of our advice, act or omission by you or us. Professional Indemnity Insurance - We have professional indemnity insurance which covers all our areas of practice.

ENDING OUR ENGAGEMENT

Unless otherwise stated, either party may terminate these Terms and Conditions by giving not less than 30 Business days' notice, in writing. After termination, O'Connor Warren Life & Health Limited will not action any unexecuted orders or request. Termination does not affect any rights or obligations that arose prior to termination such as fees payable for our services.

CHANGES

We may vary these Terms at any time subject to the following limitations:

- You will be notified in writing of any variations that could cause you detriment and given an opportunity to terminate your account without penalty. Following a 14-day period after notice of such variation is sent, you are deemed to accept the new terms and conditions at the time of your next instruction or transaction with us.
- Where a variation does not cause you detriment, a notice may be provided by being posted on our website or by any other form of notice. You have 7 days to accept the new terms and conditions before your next transaction with us.
- Hard and or soft copy versions of the Terms of Business will be sent to you upon request.

ACCEPTANCE OF TERMS OF BUSINESS

By engaging the services of O'Connor Warren Life and Health, you acknowledge that you have been provided with, have read, and understood our Terms of Business, and you agree to be bound by these terms. These Terms of Business were issued to you at the commencement of our engagement in compliance with the Financial Markets Conduct Act 2013 and the Code of Professional Conduct for Financial Advice Services. A current copy of these Terms is also available on our website and is referenced in our email communications for your ongoing reference.