

## About our services

We provide advice to our clients on life, health and disability risk products in a personal, business or group setting. We help our clients protect their most valuable assets – themselves, their families and their employees to minimise the financial impact to their lives and businesses when things go wrong.

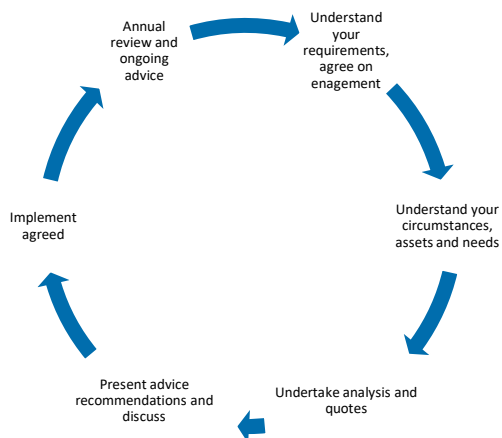
These assets are less tangible than those provided by fire and general insurance and also include cover types such as income protection and key person covers.

## Your adviser

Jolene has 10+ years of experience within the Insurance industry, she has spent the last few years gaining New Zealand experience within the Commercial, Life and Health insurance space after immigrating from South Africa. Jolene has completed her level 5 Qualification in both General Insurance and Life & Health. Jolene has experience across a wide range of products and can advise you on expansive range of personal, business and group insurance products ensuring you have the right back up plan in place tailored to suit.

## 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.



Financial Adviser Jolene-Ann Erasmus  
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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

## 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.

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 can also refer you to someone else within the team for fire and general insurance products and advice.

## 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 Life and Health** does not charge any fee, expense or other amount for the financial advice provided to you or for implementing that advice.

Although if you cancel within the first 3 years a cancellation fee may apply. Jolene is a salaried adviser. Remuneration is paid by the insurance providers that we place the insurance policy with on your behalf, by way of commission, directly to O'Connor Warren Life and Health.

Our commission range is between 5% - 240% for initial commissions and between 3% - 30% for renewals.

Our advisers may receive a percentage of commission based on quarterly performance including qualitative and quantitative measures.

## 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.

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## Ongoing advice as your circumstances change

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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 manager so that we can try and fix the problem. We will acknowledge your complaint within two working days.

O'Connor Warren Complaints Manager

[eamon@oconnorwarren.co.nz](mailto:eamon@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](mailto:enquiries@fdrs.org.nz)

0800 337 337

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