

## 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.

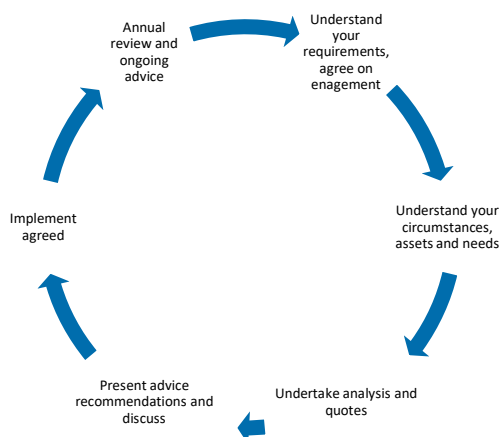
We advise on domestic, travel and commercial products, across various industries as well as risk management practices within your business operations.

## Your adviser

Jason joined the team at O'Connor Warren in 2016 while completing a diploma in business management and after completing the internship programme. Jason holds a Diploma of Insurance broking through ANZIIF and is level 5 qualified specialising in general insurance. Jason is also a registered teacher under the Teaching Council of Aotearoa New Zealand.

## 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	Jason Michael Everard
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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

## 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.

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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

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

0800 337 337

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