

About our services

We provide advice to our clients on personal risk products (life and medical). We help our clients protect their assets to minimise the financial impact to their lives and businesses when things go wrong, along with protecting less tangible assets such as your health and protection of your income.

Your adviser

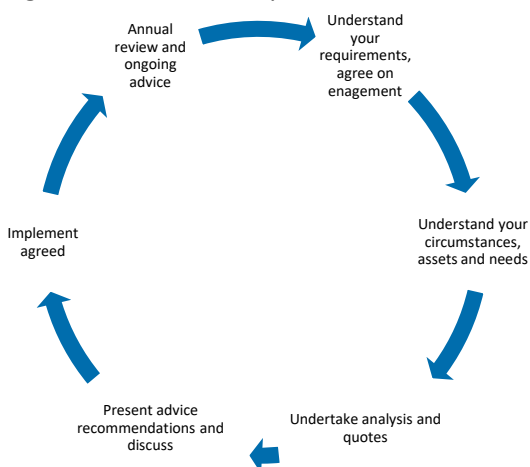
With 9+ years advising on life & health insurance, Greg has nearly completed his level 5 qualification specialising in life & health insurance. He has experience across a broad range of products and can advise you on the complexities of insurance cover across a wide variety of industries including business risk mitigation through buy/sell, shareholder agreements and ACC Cover Plus Extra.



Financial Adviser Gregory Oosthuysen
FSP Number 454886
Mobile +64 27 578 6010
Email greg@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.

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. Our remuneration is paid by the insurance providers that we place the insurance policy with on your behalf, by way of commission.

I may be paid up to 60% of the commissions and a potential bonus if I meet compliance and performance targets.

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) 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 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

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