

Important Notices to Clients

This notice sets out important information about how **Blue Diamond Wealth Management Limited ("BDWM," "we," "us")** provides insurance services to you as our client. Please review these terms and conditions carefully, as they apply to all insurance services we arrange on your behalf. The following sections explain your rights, obligations, and key procedures relating to your insurance arrangements with us.

1. Duty of Disclosure

You must provide complete and accurate information to insurers before the inception of the insurance contract, disclosing all material matters relating to the risk (e.g., information that would influence a prudent insurer's decision to underwrite the risk, including terms and premium). Failure to comply may entitle insurers to cancel the policy from its commencement, resulting in claims not being met. Contact us immediately if you believe you may not have complied with this duty.

2. Policy Documentation

Quotation Slips, Cover Notes, Renewal Notices, or Renewal Slips provided by BDWM summarize the insurance arranged on your behalf but do not include all terms, conditions, warranties, or exclusions. You must review the full policy wording and notify us immediately of any discrepancies.

3. New Claims

Quotations are based on no deterioration in claims experience between the quotation date and the policy's expiry (or inception for new risks). If claims arise during this period, insurers may revise or rescind their quotation.

4. Warranties and Conditions

You must strictly comply with all warranties and conditions outlined in the Quotation Slip, Cover Note, Renewal Notice, Renewal Slip, or policy wording. Breaching a warranty may allow insurers to void the policy from inception or renewal. Breaching a condition (whether or not it is a condition precedent to insurer liability) may entitle insurers to deny claims, subject to policy wording.

5. About Renewal

In compliance with Insurance Authority (IA) requirements, if you are happy with the current terms, please sign, return the relevant documents by return Email, and settle the premium. Alternatively, should you wish to explore alternative quotations or adjust your coverage, please do not hesitate to let us know.

6. Remuneration

BDWM is remunerated for its services by the receipt of remuneration paid by insurers. Your agreement to proceed with this insurance transaction shall constitute your consent to the receipt of such remuneration by BDWM.

7. Premium Payment

Unless otherwise agreed in writing (e.g., via email confirmation), the premium is due upon presentation of BDWM's debit note. Late payment may result in policy cancellation by the insurer.

8. Referral Business

- BDWM acts as your insurance broker and is solely responsible for arranging your insurance policy. You should deal directly with us, not any referrer, for policy arrangements.
- Referrers do not represent BDWM and should not be involved in arranging your policy.
- BDWM disclaims liability for any advice provided by referrers regarding the insurance policy.
- Premiums must be paid directly to BDWM or the insurer, not the referrer.

9. Insurer Security

BDWM, acting as your insurance broker, is not responsible for the financial performance or solvency of insurers.

10. Confidentiality

BDWM will treat your personal and business information as confidential, using it only to arrange insurance, process claims, or comply with legal obligations. We adhere to applicable data protection laws.

11. Dispute Resolution

Any disputes arising from our services will be resolved through mediation where possible. If unresolved, disputes will be subject to the courts of the Hong Kong Special Administrative Region. Our services are governed by the laws of the Hong Kong Special Administrative Region.

12. Regulatory Information

BDWM is authorized and regulated by the Insurance Authority, our License No is FB1143. For complaints, contact us at complainants@bluediamond.hk. If unresolved, you may refer the matter to the Insurance Authority or the Insurance Complaints Bureau.

13. Your Responsibilities

In addition to the duties above, you must:

- Promptly notify us of changes to your circumstances or the insured risk (e.g., new claims, changes in business operations) that may affect the policy.
- Cooperate with us and insurers during claims processing or policy renewals.

14. Acceptance of Terms

By instructing us to arrange or renew a policy, paying premiums, or otherwise continuing with the insurance process, you confirm your acceptance of the terms and conditions described in this notice and any related policy documents. If you have any questions or do not agree with any part of these terms, please contact us before proceeding further.