



Irish Insurance

Unit 2, Block 8 Blanchardstown Corporate Park, Dublin 15
Phone: 01 8570655 | Fax: 01 8128922 | www.irishinsurance.ie

Terms of Business of the Insurance Junction Limited trading as Irish Insurance

These Terms of Business set out the basis which Irish Insurance will provide insurance business services to you as a client of the firm and the respective duties and responsibilities of both the firm and you in relation to such services. Please take a few minutes to read through these and if you have any questions we will be happy to answer them.

The Insurance Junction Ltd t/a Irish Insurance is an Insurance Broker and is a member of the Professional Insurance Brokers Association (PIBA) Membership number 201242. The full name and address of the firm and communication details are set out on this document

Regulatory Status

The Insurance Junction Ltd t/a Irish Insurance is registered with the Central Bank of Ireland as an Insurance Intermediary. A copy of the firm's Statement of Authorised status from the Central Bank of Ireland is attached at Appendix 1. Our Central Bank number is 98368 and you can verify our regulatory status by phoning the Central Bank at 1890 77 77 77. The Insurance Junction Ltd t/a Irish Insurance does not hold any shareholding in an insurer and likewise no insurer holds a shareholding in this firm.

Commission and Charges

The Insurance Junction Ltd t/a Irish Insurance may receive commission and other payments from the product producer to whom orders are transmitted. Where applicable in relation to certain life assurance policies, summary details of these payments will be included in a product information document, which you are legally entitled to receive before an application for a product is completed. Full details will be included with your cooling-off letter.

We may receive additional remuneration from product producers based on the volume of business placed or other arrangements. We may also receive renewal commissions while your policy remains in force. All of these payments contribute to the overall cost of running our business and providing you with service on an ongoing basis.

Codes of Conduct

The Insurance Junction Ltd t/a Irish Insurance is subject to the Consumer Protection Code, Minimum Competency Code and Fitness & Probity Standards which offer protection to consumers. These Codes can be found on the Central Bank's website www.centralbank.ie

Life & Protection

Life Assurance Companies provide products such as Life Cover, Serious Illness Cover and Income Protection. Depending on your individual circumstances, we may provide you with advice in relation to the nature of these products and which product may be suitable for your needs. You may however, wish to focus on our advice on areas of particular interest to you. We provide advice on a fair analysis basis as we can give you advice on all the products on offer from the Life Insurers listed in Appendix 2 and other Insurers who make information available to intermediaries. We can receive and transmit orders for such products on your behalf to the Insurers listed in Appendix 2.

The Insurance Junction Ltd t/a Irish Insurance
Co. Reg. No. 497726 Registered in Ireland
The Insurance Junction Ltd t/a Irish Insurance is regulated by the Central Bank of Ireland
The Insurance Junction Ltd t/a Irish Insurance is a member of The Best Advice Alliance & Professional Insurance Brokers Association.
Directors: Alan Murtagh QFA & Chris McKenzie QFA

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Our Services

The services which the firm is authorised to provide are:

- (a) Advising you in relation to the nature of each of the products set out below and advising you as to which product is suitable for your needs.
- (b) Identifying and selecting a suitable product producer.
- (c) Receiving and transmitting orders on your behalf for a product(s) to one or more product producers listed in Appendix 2.
- (d) We provide advice on Life and Protection policies, such as life insurance/ assurance serious illness cover and Income Protection.

Regular Reviews

It is in your best interest that you review, on a regular basis the products which we have arranged for you. As your circumstances change, your needs will change. You must advise us of those changes and request a review of the relevant policy so that we can ensure that you are provided with up to date advice and products best suited to your needs. Failure to contact us in relation to changes in your circumstances or failure to require a review may result in you having insufficient insurance cover and/or inappropriate investments.

Conflicts of Interest

It is the policy of the firm to avoid any conflict of interest when providing business services to its clients. However, where an unavoidable conflict may arise, we will advise you of this in writing before proceeding to provide any business service. If you have not been advised of any such conflict, you are entitled to assume that none arises.

Disclosure of Information

It is important to note that a failure to disclose material, correct, or complete information on a Proposal Form may result in an insurer rejecting a claim. Therefore, it is your responsibility to read and check that the information recorded on a Proposal Form is correct and if there are any errors you must notify us immediately. Otherwise, it will be taken that the information shown has been recorded correctly.

Legal Rights

The Insurance Junction Ltd t/a Irish Insurance will, if necessary, exercise its legal rights to receive any payments due to it, from clients for business services provided by it and to be reimbursed for any value obtained by it for clients arising from payments to it by clients which subsequently default.

Insurance Providers may withdraw benefits on default of payments due under any products arranged for your benefit. Details of these provisions will be included in your product terms and conditions.

Complaints

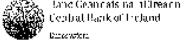

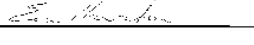
Any complaint will be acknowledged within 5 business days. The complaint will be fully investigated by The Insurance Junction Ltd t/a Irish Insurance and a full response will be provided to you. We will aim to provide this response not later than one month from receipt of your complaint. In the event that you remain dissatisfied with the firms handling and response to your complaint, you are entitled to refer your complaint to the Financial Services Ombudsman or the Pensions Ombudsman. A full copy of our complaints procedure is available on request.

Data Protection

The Insurance Junction Ltd t/a Irish Insurance is a Data Controller as defined in the Data Protection Act 1988 and 2003. We collect your personal details in order to provide the highest standard of service to you, to source products suited to your needs, and to arrange insurance products for you. To fulfil these objectives we may share information with insurers and other affiliated professionals. This information may also be used to advise you of products and services we may offer from time to time. If you do not wish to receive such marketing information please let us know. We may receive referrals from other firms with which we have a business relationship and may advise them of any transactions arranged for you. We may contact you by way of letter, email, phone, SMS text, or fax, based on the contact details which you provide to us, for the purposes outlined above. You have the right at any time to request a copy of any 'personal data' within the meaning in the 1988 Act (as amended or re-enacted) that our office holds for you and to have any inaccuracies in that information corrected.

The Insurance Junction Ltd t/a Irish Insurance Junction is regulated by the Central Bank of Ireland.

THESE TERMS OF BUSINESS ARE VALID FROM 26th JULY 2013 UNTIL FURTHER NOTICE

<p>APPENDIX 1.</p> <div style="text-align: center;">  <p><small>The Central Bank of Ireland Ceannaircne na hÉireann Central Bank of Ireland Reserve Bank</small></p> </div> <p style="text-align: center;">Certificate of Registration</p> <p style="text-align: center;">Ref. No: C98368</p> <p>The Insurance Junction Limited trading as Irish Insurance is registered to undertake insurance mediation under the European Communities (Insurance Mediation) Regulations, 2005. (Please see the INSURANCE MEDIATION REGISTER at www.centralbank.ie/financialregulation/register)</p> <p>The Insurance Junction Limited Trading as Irish Insurance 84 Upper Drumcondra Road Drumcondra Dublin 9</p> <div style="border: 1px solid black; padding: 5px; width: fit-content; margin-left: auto; margin-right: auto;"> <p style="text-align: center;">Retail Intermediaries 26 JUL 2013</p> </div> <p>Directors and/or Managers responsible for the insurance mediation business: Alan Murtagh Christopher McKenzie</p> <p>For and on behalf of the Central Bank of Ireland:</p> <p>Signed: </p> <p>Signed: </p>	<p>APPENDIX 2</p> <p><u>Product Producers from which The Insurance Junction Ltd t/a/ Irish Insurance holds written letters of appointment to act as an intermediary.</u></p> <p><i>Irish Life Assurance plc.</i> <i>New Ireland Assurance Company</i> <i>Aviva Life & Pensions Ltd</i> <i>Zurich Life plc.</i> <i>Caledonian Life</i> <i>Friends First</i></p>
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