

TERMS OF BUSINESS

These terms of business set out the basis on which **AonInsure.ie** will provide services to you. They also contain details of our regulatory and statutory obligations and the respective duties of both **AonInsure.ie** and you in relation to such services.

By proceeding with your insurance policy through **AonInsure.ie** you agree to the Terms of Business set out herein. Please ensure you read this Terms of Business document carefully and please contact us if you have any queries.

Regulatory & Authorised Status

Insureforsure Ltd t/a **AonInsure.ie** is regulated by the Central Bank of Ireland. **AonInsure.ie** is subject to the provisions of the Central Bank of Ireland's Consumer Protection Code which offers protection to consumers. A copy of the Code can be found on the Central Bank's website www.centralbank.ie. **AonInsure.ie** is authorised by the Central Bank of Ireland as an insurance intermediary regulated under the European Communities (Insurance Mediation) Regulations, 2005. **AonInsure.ie** is a member of the Irish Broker's Association. **AonInsure.ie** is registered with the National Consumer Agency as a credit intermediary.

Services Provided

Home Insurance
Car Insurance
Travel Insurance
Bike Insurance
Taxi Insurance
Claims - www.AonInsure.ie

} Telephone 01 29 32 300

The Bikecare product is underwritten exclusively by AXA Insurance Ltd.

The Taxicare product is underwritten exclusively by AVIVA Insurance Europe SE.

We offer a range of other insurance services. Full details are available on our website www.AonInsure.ie. We will offer our services on a fair analysis basis in relation to all classes of insurance policies. We will identify and select a suitable product producer and on receipt of your instructions we will transmit orders on your behalf to one or more product producers (a list of which is available on request).

Investor Compensation

AonInsure.ie is a member of the Investor Compensation Company Ltd (ICCL) Scheme established under the Investor Compensation Act, 1998. The legislation provides for the establishment of a compensation scheme and for the payment in certain circumstances, of compensation to certain clients of firms (known as eligible investors) covered by the Act. However, you should be aware that a right to compensation only arises where client money or investment instruments held by us on your behalf cannot be returned and where you fall within the definition of eligible investor. In the event that a right to compensation is established, the amount payable is the lesser of 90% of your loss, which is recognised as being eligible for compensation, or €20,000.

Irish Brokers Association (IBA) Compensation Fund Ltd

As a member of the Irish Brokers Association (IBA), **AonInsure.ie** is also a member of the IBA Compensation Fund Ltd. Subject to the rules of the scheme, the liabilities of its member firms up to a maximum of €100,000 per client (€250,000 in aggregate) may be discharged by the Fund on its behalf if the member firm is unable to do so, where the above detailed ICCL (established by law) has failed to adequately compensate any client of the member.

Quotations

All quotations are valid for 7 working days. All quotations and cover are subject to acceptance by the insurer concerned. A full copy of the insurers policy wording, terms and conditions is available upon request.

Conflict of Interests

It is the policy of **AonInsure.ie** to avoid any conflict of interest when providing services to its clients. However, where an unavoidable conflict may arise we will advise you of this before proceeding to provide any service.

Premium Handling

AonInsure.ie will accept payments in cash, by cheque by credit/debit card and by direct debit in respect of all classes of insurance in the circumstances permitted under Section 25G of the Investment Intermediaries Act, 1995.

Premiums are due on or before renewal/inception date of the policy/before any policy changes which result in an additional premium can be made. It is your responsibility to ensure that your payment/direct debit application and deposit has reached us and that your policy has been inception/renewed/amended. If we do not receive your renewal payment on or before your renewal date, your policy will lapse and no cover will be in place.

Cooling Off Period

A consumer (as defined by SI No. 853 of 2004) has the right to withdraw from an insurance policy (as defined under SI No. 853 of 2004) within 14 days of the start date of the policy without penalty and without giving any reason – this is known as the Cooling Off period. Your right of withdrawal may be exercised by notice in writing to **AonInsure.ie**, quoting your policy number provided that no claim or adjustment has been made to the policy, or is intended to be made, or no incident has occurred which is likely to give rise to a claim or for travel policies. Should this right be exercised the Insurance Company may charge for the period you are on cover in accordance with the terms & conditions of your insurance policy. For car insurance the policy cannot be cancelled and the premium refunded until the Certificate of Insurance and Windscreen Disc have been received by **AonInsure.ie**. Please note that our set up charge of €40 is not refundable if you choose to withdraw from the policy within the cooling-off period.

Cancellation

You can cancel your policy by notice in writing at any time, provided that all reasonable charges pertaining to costs incurred by **AonInsure.ie** have been paid and provided that no claim or adjustment has been made to the policy, or is intended to be made, or no incident has occurred which is likely to give rise to a claim, or for travel policies. For car insurance the policy cannot be cancelled and the premium refunded until the Certificate of Insurance and Windscreen Disc have been received by **AonInsure.ie**. You will be entitled to a proportionate return of the premium for the un-expired period of insurance in accordance with the terms & conditions of your insurance policy. A cancellation fee may also apply.

If you cancel during the first year (outside of the Cooling Off period) short term rates apply in accordance with the terms & conditions of your insurance policy. Please note that our set up charge of €40 is not refundable.

Insurance companies normally reserve the right to cancel policies at any time by giving appropriate notice to your last known address. Please refer to your policy terms and conditions.

Failure to pay or default

We reserve the right to instigate cancellation in the event of the following:

- your non-payment of the premium due at inception, renewal or following a mid-term adjustment
- your bank returns your cheque due to insufficient funds or any other reason
- non disclosure of relevant information
- provision of incorrect information
- non-return of necessary documentation within the required timeframe
- Insurer imposed cancellation.
- direct debit default.

Suspension of cover or a claim.

In the event of a suspension of cover or a claim you must continue with the instalment payments throughout the period of insurance. Without prejudicing your general rights of cancellation, if you cancel your policy any outstanding payments become immediately payable.

Limitations

To the fullest extent permitted by law, and except for damages resulting solely and directly from fraud or intentional misconduct by us, AonInsure.ie's liability for all time to you for any and all damages, costs, and expenses (including but not limited to legal fees), whether based on contract, tort (including negligence), or otherwise, in connection with or related to the services (including a failure to provide a service) or any other services that we provide shall be limited to a total aggregate amount of €1,000,000 or such higher amount as we may agree with you from time to time by express agreement. Commission is deemed fully earned when a product is placed with a product producer

Remuneration and Charges

AonInsure.ie is remunerated by a professional charge for the initial work and time spent in seeking the most suitable terms, product and product producer for your specific needs. An administration charge is also charged for the activity involved in the renewal of the policy and also any alterations that take place during and at termination of a policy. A scale of our charges is under noted. We are usually remunerated by commission received from the product producers for the work involved in placing an order and finalising the product with them on your behalf. (Some product producers do not pay a commission). Commission can range from 0% to 30% dependant on the class of business. Commission is deemed fully earned when a product is placed with a product producer.

All premiums include 5% Government levy.

Scale of Charges

	<i>Initial Charge</i>	<i>Renewal</i>	<i>Policy Alterations/Cancellation</i>
<i>Private Car</i>	Up to a max of €100 incl. a setup charge of €40	Up to a max of €100	Up to a max of €100
<i>Household</i>	Up to a max of €100 incl. a setup charge of €40	Up to a max of €100	Up to a max of €100
<i>Travel</i>	Up to a max of €100	Up to a max of €100	Up to a max of €100
<i>Bike</i>	Up to a max of €100	Up to a max of €100	Up to a max of €100
<i>Taxi</i>	Up to a max of €100	Up to a max of €100	Up to a max of €100

Bank charges incurred by us will be charged to you. The company has a policy of charging an administration fee of €10 to cover the expenses of a returned cheque or direct debit default.

A charge of €25 will be made for all duplicate documentation.

Complaints Procedure

We have a written procedure in place for the effective consideration and handling of complaints. Any complaints should be addressed in writing to the Managing Director, **AonInsure.ie**, The Insurance Centre, 7 Sandyford Business Centre, Sandyford, Dublin 18. Each complaint will be acknowledged by us within 5 business days of receipt, updates will be advised in intervals of not more than 20 business days. We will endeavour to resolve the complaint within 40 business days and findings will be furnished to you within 5 business days of completion of the investigation. In the event that you are not entirely satisfied with the firms handling of or response to your complaint, you have the right to refer the matter to the Financial Services Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2 or Lo-Call 1890 88 20 90.

Data Protection

AonInsure.ie is a Data Controller as defined in the Data Protection Acts 1988 and 2003. We collect your personal details and we take great care with the information provided taking steps to keep it secure and to ensure it is only used for legitimate purposes.

We may need to collect sensitive personal information relating to you or anyone to be named on your policy or residing in your household to process your application. It is your responsibility to ensure that you have obtained the permission of that person to allow us to process their sensitive personal data as part of your application and to explain our Data Protection policy to them.

We may share with insurance service providers information we hold about you and your claims history. Our product producers may subscribe to insurance industry databases for fraud prevention purposes.

We may also use your information for the purposes of complying with regulatory or legislative requirements, offering renewals and for research/statistical analysis.

The information and other data provided to our office may be used to advise you of products and services we may offer from time to time. We may also use this information we collect to notify you by post, telephone, mobile telephone, outbound dialler, e-mail and/or SMS about new or existing products or special offers. You have the option to decline to receive further marketing information from us. If you wish to exercise this opt out option please write to The Data Protection Officer, **AonInsure.ie** or e-mail us at unsubscribe@AonInsure.ie. If you have more than one e-mail address, telephone number, mobile telephone number or address please make sure to notify any changes to your preferences for each e-mail, telephone number, mobile telephone number or address you have registered with us.

All calls, both inbound and outbound, will be recorded and may be monitored for quality, training and verification purposes.

You have the right at any time to request a copy of any 'personal data' within the meaning of the Data Protection Act 1988 that our office holds about you and to have any inaccuracies in that information corrected. Please write to the Data Protection Officer, **AonInsure.ie** with your details to request the information you require. A fee of €6.35 will apply.

Language/Governing Law

All communications in respect of our services will be in English. Our terms of business shall be governed by and construed in all respects according to the laws of Ireland.

Please retain a copy of these Terms of Business for you reference

Terms of Business valid from 28th March 2012.