

TERMS OF BUSINESS

INCLUDING SCHEDULE OF FEES AND CHARGES

These Terms of Business including Schedule of Fees and Charges set out the general terms under which Accident and General Insurance Services Limited will provide General Insurance business services to you. It details the respective duties and responsibilities of both Accident and General Insurance Services Limited and you in relation to such services. Please ensure to read these terms thoroughly and if you have any queries, please contact us at the address below and we will be happy to clarify any questions you may have. If any material changes are made to these terms, we will notify you, as soon as possible.

AUTHORISED WITH THE CENTRAL BANK OF IRELAND

Accident and General Insurance Services Limited trading as Travelsafe, Staycation Cover, Insurance Comparison, Besure Travel Insurance, is an Insurance Intermediary and is authorised and regulated by the Central Bank of Ireland under the European Union (Insurance Distribution) Regulations, 2018. Our Central Bank of Ireland firm Reference Number is C8954.

A copy of our Authorisation is available on request; The Central Bank of Ireland holds registers of regulated firms. You may contact the Central Bank of Ireland on 1890 777 777 alternatively, you can check this information on the Central Bank of Ireland's Register by visiting their website at <http://registers.centralbank.ie/>.

Our head office is located at Harcourt Street, Dublin, D02H364, Ireland. Our contact details are: Telephone: (01) 8748458 Email: sales@accidentgeneral.ie. Noel Kavanagh (Director) and Craig Donnelly (Director) are the ultimate shareholders in Accident and General Insurance Services, each holding 50% of the share capital.

CODES OF CONDUCT

Accident and General Insurance Services Limited is subject to and complies with the Consumer Protection Code, the Minimum Competency Code and the Fitness and Probity Standards. These Codes offer protection to consumers and can be found on the Central Bank of Ireland website www.centralbank.ie.

OUR SERVICES

We offer our customers access to a suite of general insurance products via our websites, which are stated/linked above, in a non advice web and phone based environment. A list of our Insurers, Insurance Intermediaries, Underwriting Agents and Product Producers are detailed at the end of this document.

WHO WE ACT FOR

When sourcing a suitable product and placing the insurance, we will act as your agent. When handling premium due to the Insurer, we will act as agent of the Insurer.

PERSONAL PRODUCT RECOMMENDATIONS AND ADVICE

We neither make personal recommendations nor give advice in relation to the product(s) we have identified as suitable for your demands and needs. You must make your own decision based on the product information provided. A list of the insurers with whom we may and do place business is provided at the end of this document.

REMUNERATION

Unless we tell you otherwise before you take out or renew an insurance policy with us, we are remunerated for our services in the form of commission from the insurer, which is either a percentage of the total premium payable or a reasonable amount determined by us plus any charges (see below) we ask you to pay us in addition to the premium. Our entitlement to commission, where this forms part of or all of our remuneration, arises as soon as you give us instructions to take out or renew a particular policy. We have profit share agreements in place with the insurer whereby if the portfolio is profitable

then the insurer will pay us a share of this. We also receive commission from premium finance providers for introducing customers to them. A summary of the details of the arrangements we have agreed is available on each of our websites as listed above. For each policy, including any subsequent renewal, you have a right to request further information about the remuneration we receive as a result of placing your insurance business or arranging premium finance.

PREMIUM HANDLING AND RECEIPTS

When receiving and transmitting orders in relation to insurance policies Accident and General Insurance Services Limited may accept payment from clients where an Insurer, Insurance Intermediary, Underwriting Agent and/or Product Producer has invited renewal of a policy of insurance, or a proposal for insurance has been accepted by Insurer, Insurance Intermediary, Underwriting Agent and/or Product Producer. A receipt is issued for all monies received.

CONFLICTS OF INTEREST

It is the policy of our firm to avoid conflicts of interest in providing you with insurance business services. If this is not possible, we will notify you as soon as is practicable after we become aware of the conflict of interest and you may rest assured that you will be treated fairly where such a conflict is unavoidable.

DISCLOSURE OF INFORMATION

Before you enter into a policy with us, you have a duty to answer all questions we ask, to the best of your knowledge, honestly and with reasonable care. The terms of any insurance that we arrange on your behalf will be based upon the information provided by you to us or to your insurers. If you do not understand the meaning of any question, or if you do not know the answer, it is vital that you tell us. Once cover has been arranged, you must immediately notify us of any changes to the information that has been previously provided. The most serious consequence of failing to provide full and accurate information before you take out insurance, or when your circumstances change, could be the invalidation of your cover. In that instance it would mean that a claim will be rejected. You are advised to keep copies of any correspondence you send to us or direct to your insurers.

SCHEDULE OF FEES AND CHARGES

We make the following charges in addition to the insurance premium you are asked to pay. In all cases we will inform you of the exact fee applicable in advance of it becoming due. Where no fee is specified, no fee is being charged.

- We reserve the right to charge an administration fee of up to €9.95 to any insurances purchased from us.
- If you purchase a policy via our Call Centre, you may incur a call centre fee of up to €5.00.
- We reserve the right to charge up to €4.50 for processing any changes which you ask us to make to your policy after the point of purchase.

RENEWALS

Automatic Renewal Service: We do not operate auto-renewals on annual policies sold to clients

Standard Annual/Multitrip Renewals: We will notify our clients one month in advance of the expiry date of their annual multi trip policy that the policy is due for renewal. It is then up to the client to contact us to put a new Multitrip policy in place.

COOLING-OFF PERIOD

Our insurance services are defined as contracts at a distance (non face to face) under the European Communities (Distance Marketing of Consumer Financial Services) Regulations 2004. You have the right to withdraw from your policy, within a specified period, without penalty. This period is 14 days from the inception date of your policy or the date you receive your policy documents, whichever is later. To withdraw from a policy within the cooling-off period, you need to send us a request in writing inclusive of your policy number. Should you exercise your right to withdraw, it will mean no policy was ever put in place and provided that you have not made a claim, we will refund you any premium paid in full.

COMPLAINTS

Any complaint that you may have in relation to the business services provided by us (insurance claims issues, should follow the complaints procedure stated in the policy wording from which you are making a claim), should ideally be made in writing to us, outlining the nature of your complaint.

We have a written complaints procedure for the effective handling of all complaints. A formal complaints procedure commences 5 working days from receipt of your complaint. A written update will be issued to you at least every 10 working days by a nominated individual within our firm. A comprehensive response to your complaint will be issued within 40 working days of receipt of your initial complaint. If you wish to register a complaint or request a copy of our full complaints procedure please contact us at sales@accidentgeneral.ie.

In the event of failure to resolve your complaint you may raise the matter with the Financial Services & Pensions Ombudsman Phone: (01) 567 7000 E: info@fspoi.ie W: www.fspoi.ie

If you purchased your policy on-line you will also be able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify the Financial Services Ombudsman Bureau on your behalf.

DATA PROTECTION

We collect and process your personal details in order to provide the highest standard of service to you. We take great care with the information provided; taking steps to keep it secure and to ensure it is used only for specific and legitimate purposes. To fulfil these objectives, we may share information with other affiliated professionals. The information and other data provided to Accident & General Insurance Services Ltd may be used to advise you of products and services we may offer from time to time.

You have the right at any time to request a copy of any personal data within the meaning of the General Data Protection Regulations (GDPR) that our office holds about you and to have any inaccuracies in that information corrected. For further information on how we process your personal data and your rights under the data protection law, please see our Privacy Policy at <https://www.accidentgeneral.ie/privacypolicy> or contact us at sales@accidentgeneral.ie.

INVESTOR COMPENSATION

Investor Compensation Company Limited

Accident and General Insurance Services Limited is a member of the Investor Compensation scheme established under the Investor Compensation act 1988, which provides certain remedies to eligible clients on default by us.

The right to compensation will arise only:

- ✓ If you are an eligible investor as defined by the act;
- ✓ If we are not in a position to return client money or investment instruments owned or belonging to our clients; and
- ✓ The extent that your loss is recognised for the purposes of the act.

When an entitlement to compensation is established, the compensation payable will be the lesser of 90% of your loss which is recognised for the purposes of the Investor Compensation Act 1988 or €20,000.

Your legal rights against Accident and General Insurance Services Limited are not affected by this scheme.

DEFAULT

Accident and General Insurance Services Limited will exercise its legal rights to receive payments due to it from customers for the General Insurance Business services provided. We will take such steps as may be necessary to recover any monies due to us including the instigation of legal proceedings, the appointment of a receiver and all other rights available to us.

Insurers, Insurance Intermediaries, Underwriting Agents and Product Producers may withdraw benefits or cover in the event of default on payments due under policies of insurance or other products arranged for you. We would refer you to policy documents or product terms for the details of such provisions.

GOVERNING LAW

This agreement is subject to Irish Law and the Irish Courts will have exclusive jurisdiction over any dispute.

LANGUAGE

All communications in respect of all products will be in English.

ACCIDENT AND GENERAL INSURANCE SERVICES LIMITED HOLDS A WRITTEN APPOINTMENT TO ACT AS AN INSURANCE INTERMEDIARY WITH THE INSURERS, INSURANCE INTERMEDIARIES AND UNDERWRITING AGENTS LISTED BELOW, IN ADDITION TO LISTING THE PRODUCT UNDERWRITERS/INSURERS.

Product Type	Appointment held with	Underwriter/Insurer	Commissions
Travel Insurance	White Horse Insurance Ireland DAC	White Horse Insurance Ireland DAC	Core Policies: 0%-100% Optional extras: 0% - 400%