

TERMS OF BUSINESS

Intersure Group Limited, t/a Intersure Group (“the Company”), Ferris House, Constitution Hill, Drogheda, Co Louth, specialise in the provision of, Household, Motor, Commercial, Travel, Mortgage Services, Life Assurance, Pensions Services to consumers.

Authorised Status:

The Company is regulated by the Central Bank as an Multi Agency under the Investment Intermediaries Act, 1995, (as amended) as a Mortgage Intermediary authorised under the Consumer Credit Act, 1995, (as amended) and as an Insurance Intermediary registered under the European Communities (Insurance Mediation) Regulations, 2005. The Central Bank holds registers of regulated firms. You may contact the Central Bank on (01) 2246000 1890 77 77 77 or alternatively visit their website on www.centralbank.ie to verify our credentials.

The Company is a member of the Professional Insurance Brokers Association.

Regulatory Status:

The Company is regulated by the Central Bank.. Our regulator number is 4344.

Services:

The Company offers advice in relation to all aspects of mortgage finance and also in relation to life assurance products (Term Cover, Serious Illness and Permanent Health Insurance) and General Insurance products. We also transmit orders on client’s behalf to any of the insurance undertakings or product producers from whom the Company hold letters of appointment.

Remuneration Policy: General Insurance

Fees charged for motor, home, travel insurance administration are:

- New business and renewals €0 - €100 per item (transaction)

- Mid term adjustments €0 - €50 per item (transaction)
- Named Driver experience letters €0 - €20
- Request of duplicate documentation €0 - €20

Note: Fees apply per vehicle where more than one vehicle is included on a policy.

Fees for Commercial Insurances are charged based on complexity and level of administration required. Below is an illustration of the maximum fees that may be charged for Commercial Insurances:

Premium

Max Fees

0-€10,999

€1,500

€11-€20,999

€3,000

€21-€30,999

€4,500

€31-€40,999

€6,000

€41-€50,999

€7,500

€51-€70,999

€10,500

€71-€100,000

€15,000

Life Assurance

The Company, in certain cases, will charge a service fee, agreed with clients, depending on complexity of the transaction, time spent and nature and extent of the transaction. . Our fees are charged as follows:

Advisor fees: €350 per hour

Support Staff: €100 per hour

A minimum charge of €700 may be charged in all cases.

Mortgage Business

The Company is in receipt of mortgage commissions from lenders at a rate of up to 1% of the value of the amount borrowed.

In certain circumstances we may charge a fee for providing your mortgage, our fees range from €500 - €2,000 depending on the type of mortgage required, the complexity of the case and the time spent on the mortgage. All fees will be agreed with the client before any advice is given.

The Company may make sub-commission payments to Introducers of mortgage business to the company. All recipients of such sub-commission payments must be registered by the Central Bank as a Mortgage Intermediary.

Conflict of interest:

It is the policy of the Company to avoid a conflict of interest when

providing services to clients. Where an unavoidable conflict arises we will advise you of this in writing before providing any business services. If you have not been made aware of any such conflict you may assume that none arises.

Complaints Procedure:

The Company has in place a written procedure for the handling of complaints. This procedure ensures that all complaints are recorded and acknowledged within 5 business days. All complaints are fully investigated and the complainant updated at intervals of not greater than 20 business days. We will attempt to investigate and resolve a complaint within 40 business days.

All complaints should be directed in writing to, Complaints Officer, Intersure Group Limited.

In the event that a client remains dissatisfied with the handling of and/or response to a complaint they may refer the matter to The Financial Services Ombudsman's Bureau 3rd Floor, Lincoln House, Lincoln Place, Dublin 2 Telephone LoCall 1890 88 20 90.

Consumer Protection:

The Company is a member of the Investor Compensation Scheme established under the Investor Compensation Act 1998. The legislation provides for the establishment of a compensation scheme and to the payment in certain circumstances, of compensation to clients of firms covered by the Act. However you should also be aware that a right to compensation would only arise where money or investment instruments held by this company on your behalf cannot be returned either for the time being or for the foreseeable future and where the client falls within the definition of eligible investor as contained in the Act. In the event that a right to compensation is established, the amount payable is the lesser of 90% of the clients loss, which is recognised as being eligible for compensation or €20,000.

Data Protection:

The Company is registered as a Data Processor under the Data Protection Act 1988, amended 2003.

You may have entitlements under the Data Protection Act to inspect all personal information held on file by the Company upon request and to require the Company to correct any errors of fact that may exist. Any

requests should be forwarded to the Compliance Officer.

Default Remedies:

The Company's actions in the event of default by the client are:

Product providers are entitled to withdraw benefit or cover on default of any payments due under any products arranged for your benefit. It is therefore critical to the guaranteed continuance of your insurance that your premium is paid in full. Some insurers may include as a term of the insurance a settlement due date or in some cases a warranty under the terms of which the premium must be paid to them by a certain date. We inform our clients of such requirements and the relevant date in good time to allow the payment terms to be met. Failure to comply with the terms of the warranty may mean that the insurers obligation under the policy will be terminated. We will automatically advise you of any payments outstanding on your policy and the consequences of failure to pay premiums.

An outline of the action and remedies which the relevant product producers may take in the event of default by a client is included in the product producer's policy document.

Intersure Group Limited t/a Intersure Group, Ferris House,
Constitution Hill, Drogheda, Co Louth.

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info@intersure.ie

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