



Rouse Insurance Brokers Ltd.

21 Pearse Street

Ballina Co. Mayo

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Email: info@rouseinsurance.com

Website: www.rouseinsurance.com

TERMS OF BUSINESS

These Terms of Business set out the general terms under which our firm will provide General Insurance and Financial Services business services to you. It details the respective duties and responsibilities of both the firm 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 above address 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, at the earliest opportunity.

We commit to providing you with an excellent and professional level of service. We believe in acting only in the best interests of our clients to ensure that a relationship as important and fundamental as ours is maintained for life.

CENTRAL BANK OF IRELAND AUTHORISATION

Rouse Insurance Brokers Ltd. is regulated by the Central Bank of Ireland under the Investment Intermediaries Act, 1995 (as amended), the Consumer Credit Act, 1995 and the European Communities Insurance Mediation Regulations, 2005. Copies of our Authorisations are available on request; alternatively the Central Bank of Ireland holds registers of regulated firms which can be viewed on their website www.centralbank.ie

STATUTORY CODES

Rouse Insurance Brokers Ltd. 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:

As Insurance Intermediaries we provide advice in relation to General Insurance and Life Assurance products and services. With the significant number of appointments we hold, set out in Appendix 1, we can offer our clients an extensive choice of suitable products that best serve their needs and circumstances. We do not guarantee nor make representations in regard to, and expressly disclaim responsibility for the financial security of Insurance Companies and Product Producers with which we place business. Rouse Insurance Brokers Insurances Ltd is a member of the Irish Broker Association (IBA).

GENERAL INSURANCE SERVICES: Inception & Renewal

We provide advice in relation to the following general insurance products: Household, Motor, Commercial, Public Liability and Employers Liability. Depending on your instructions we can advise you in relation to the products of the Insurance Companies and Product Producers listed in Appendix 1 and we will work on your behalf to negotiate competitive renewal terms on your insurance cover.

We will also offer assistance to you in relation to processing claims, on policies taken out through with our firm. This assistance is provided either directly by our staff and/or with the assistance of an appointed loss assessor.

Important Notice: To ensure continuity of cover, where you have an existing policy which is due to expire and we have been unable to contact you, we may put continuing cover in force whilst awaiting your instruction. You will be liable for any premiums payable to the relevant insurer for the period of time between renewal and when we receive your instruction. You have the right not to avail of this service and should advise us accordingly.

FINANCIAL SERVICES:

LIFE ASSURANCE, INVESTMENTS & PENSIONS: Life Assurance companies and some Product Producers provide many products such as Life Cover, Serious Illness cover, Income Protection, Savings, Investments, Pensions and PRSA's. Depending on your individual circumstances, we may provide you with advice in relation to the nature of these products and which product(s) may be suitable for your needs. You may, however, have particular areas of interest; in this case, we will be happy to give specific advice in these areas. We can give you a choice of different life and pension products from the Insurance Companies and Product Producers with whom we hold an appointment as listed in Appendix 1. On your instruction; we can receive and transmit orders for such products on your behalf to these insurers and product producers. With your agreement, we may review the policies you take out on a periodic basis to ensure you are kept informed as to their benefit and to check whether they are still suitable for your needs. We will also provide assistance to you for any queries you may have in relation to the policies or in the event of a claim during the life of the policies.

CONFLICTS OF INTEREST:

It is the policy of our firm to avoid conflicts of interest in providing you with insurance and investment 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.

COMPLAINTS:

We have a written complaints procedure for the effective handling of all complaints. We will acknowledge receipt of your complaint in writing within 5 working days. A written update will be issued to you every 20 days by a nominated individual within our firm. A comprehensive response to your complaint will be issued within 8 weeks of receipt of your initial complaint. In the event of failure to resolve your complaint you may raise the matter with the Financial Services Ombudsman Bureau Lo Call: 1890 88 20 90 enquires@financialombudsman.ie or the Pension Ombudsman. Our full Complaints Procedure is available on request

DEFAULT:

Our firm will exercise its legal rights to receive payments due to it from clients for investment business services provided. In particular, without limitation of the generality of the foregoing, the firm will seek reimbursement for all payments made to insurers on behalf of clients where the firm has acted in good faith in renewing a policy of insurance for the client. Insurers and other 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

DISCLOSURE OF INFORMATION:

It is your responsibility to provide complete and accurate information for Insurers when arranging an insurance policy and/or where a Statement of Fact is completed on your behalf. Failure to disclose any material information to your insurers could invalidate your insurance cover; all/or part of the claim may not be paid.

PREMIUM HANDLING AND RECEIPTS:

When receiving and transmitting orders in relation to insurance policies Rouse Insurance Brokers Ltd. may accept payment from clients payable to itself where an insurance undertaking has invited renewal of a policy of insurance, or the proposal for insurance has been accepted by an insurance undertaking. A Section 30 receipt is issued for all monies received.

REMUNERATION AND CHARGES:

General Insurance: Rouse Insurance Brokers Ltd. may be remunerated by the Insurance Companies and Product Producers to whom orders are transmitted for new business, on renewal of existing business and/or based on the levels of business introduced; remuneration details are available on request. The firm will charge you a fixed fee or a percentage of the insurance premium and levies for the following services provided up to a maximum:

- ✓ Household: Up to 30%
- ✓ Private Motor: Up to 30%
- ✓ Commercial Motor : Up to 30%
- ✓ Personal Insurance Midterm Switches/Alterations: €40.00
- ✓ Commercial Business: Up to 30%
- ✓ Employers Liability: Up to 30%
- ✓ Public Liability: Up to 30%
- ✓ Commercial Insurance Midterm Switches/Alterations: Up to 30%

On occasion we may need to charge rates different to the above depending on the complexity of the case in question; we shall advise you of these charges in advance and before business is transacted.

On settlement of your account, we will forward to you all documents showing ownership of your policy i.e. Motor Certificate & Disc and Policy Schedules. Where a series of transactions are involved, we will normally hold each document until the series is complete and then forward them to you.

Financial Services: Rouse Insurance Brokers Ltd. may be remunerated by the Insurance Companies and Product Producer to whom orders are transmitted. Summary details of these payments will be included in a product information document which you will receive before an application form for a product is completed, and extended details will also be included with your cooling-off letter.

Financial Services: Fee’s are not usually charged, but may be charged for complex cases or to reflect value, specialist skills or urgency. We will give an estimate of this rate in advance of providing you with our services.

DATA PROTECTION:

Here at Rouse Insurance Brokers Ltd. we take your data protection seriously and will only use your data as discussed with you in our privacy statement. However, from time to time may wish to contact you in relation to products/offers/services/competitions we provide.

Agreed methods of contact

- Email
- Phone
- SMS
- Post
- Fax
- Please do not contact me

Customer Signature **Date.....**

INVESTOR COMPENSATION SCHEME

We are members of the Investor Compensation Scheme established under Section 38 of the Investor Compensation Act 1998. The Act provides that compensation shall be paid to eligible investors (as defined in the Act) to the extent of 90% of an investor’s net loss or €20,000, whichever is the lesser and is recognised as being eligible for compensation. We are also members of the Irish Brokers Association (IBA) Compensation Fund. Subject to the rules of the scheme the liabilities of its members firms up to a maximum of €100,000 per client (or €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 Investor Compensation Scheme has failed to adequately compensate any client of the member. Further details are available on request.

Appendix 1

Rouse Insurance Brokers Ltd holds written letters of appointment to act as an intermediary from each provider listed below:

FINANCIAL SERVICES	GENERAL INSURANCE	
April Ireland Aviva Life & Pensions Ltd BCP Asset Management Ltd Dolmen Stockbrokers Friends First Life Assurance Co Irish Life Assurance Plc Irish Life & Permanent plc KBC Bank New Ireland Life Assurance Company Plc Royal London Standard Life Assurance Co Wealth Options Ltd Zurich Life Assurance Plc	Aiken & Co(Insurances) Ltd Alan B Kidd & Co Ltd ARB Underwriting Ltd Aviva Insurance Ltd Benchmark Underwriting Ltd Brady Underwriting Bump Insurance Cover Centre Insurance Ltd Dolmen Insurance Brokers Ltd FBD Insurance Plc Frost Insurances Ltd Footprint Underwriting Ltd	Gogan Insurances Ltd Hickey Clarke and Langan KennCo Underwriting Ltd Motorist Insurance Services O’Driscoll O’Neill Ltd Optis Insurances Ltd Patrona Underwriting Ltd RSA Insurance Specialist Underwriting Services Ltd Travers & Co Insurances Ltd Zurich Insurance plc

CLIENT ACKNOWLEDGEMENT

Attached are the Company’s Terms of Business, which outline the basis on which we provide services to our clients. Please ensure that you read this document carefully. These Terms of Business apply to all business transactions undertaken for you or services provided to you and will remain in force until further notice. Should we make any material changes to our Terms, we will advise you in advance of providing any further services to you.

Signed: _____

Signed: _____

Date:

Date: