



Terms of Business of Insurety (Ireland) Limited

This document sets out our commitment to you as our client and details the principles we follow in doing business with you.

- Our Company full name and address, together with contact details are shown on the bottom of this document.
- Insurety (Ireland) Limited is regulated by the Irish Financial Regulator under the Intermediaries Act 1995, as amended, as an Insurance Intermediary.
- Our service includes offering to you our exclusive Lifestyle Protection Plans which are underwritten by Axeria Life International PCC Limited and London General Insurance Company Limited Irish Branch.
- We will:
 - provide details of the premium costs of each of the policies offered
 - not impose any fees or charges in addition to the premium required by the Insurer without first disclosing the amount and purpose of the charge. We reserve the right to charge for policy amendments, claims handling and / or cancellations.
 - be paid for arranging the insurance in the form of commission or brokerage paid to us by the Insurer underwriting the policy.
- As we are not the claim handler there is no conflict of interest when undertaking business on your behalf.
- The policy may be cancelled should you default on the payment of your premiums. Should this be the case you will be notified in writing.
- If at any time you have cause for complaint, it will be acknowledged in writing by us within 5 business days of receipt. The complaint will be fully investigated and regular updates will be provided in writing at intervals of not greater than 20 business days. We will endeavour to provide a full written response within 40 business days, but if at that point you remain dissatisfied with the handling and response to your complaint you have the right to refer it to the Financial Services Ombudsman.
- Insurety (Ireland) Limited is a member of the Investors Compensation Scheme. The scheme provides eligible investors to the extent of 90% of their net loss, as defined in the Act, or €20,000 whichever is the lesser.

Insurety (Ireland) Limited