

TERMS OF BUSINESS

Intersure Group Ltd t/a Intersure Group

These Terms of Business set out the general terms under which Intersure Group Ltd. t/a Intersure Group ("the Company") will provide business services to you and the respective duties and responsibilities of both the Company and you in relation to such services. Please ensure that you read these terms thoroughly and if you have any queries we will be happy to clarify them. If any material changes are made to these terms we will notify you.

Authorisation with Central Bank of Ireland

The Company is regulated by the Central Bank of Ireland as an insurance intermediary registered under the European Communities (Insurance Mediation) Regulations, 2005 as an Multi-Agency Intermediary authorised under the Investment Intermediaries Act, 1995, (as amended). Our registration number with the Central Bank of Ireland is 4344. Copies of our regulatory authorisations are 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 or alternatively visit their website on www.centralbank.ie to verify our credentials.

Codes of Conduct

The Company is subject to the Consumer Protection Code, Minimum Competency Code and Fitness & Probity Standards which offer protection to consumers. These codes can be found on the Central Bank of Ireland's website www.centralbank.ie.

Our Services

Our principal business is to provide advice and arrange transactions on behalf of clients in relation to general & non-life insurance. A full list of insurers and product producers from whom we hold letters of appointment is available on request.

Intersure Group Ltd acts as an Independent Broker which means that:

- a) the principal regulated activities of the firm are provided on the basis of a fair analysis of the market; and
- b) you have the option to pay in full for our services by means of a fee.

Fair Analysis

The concept of fair analysis is derived from the Insurance Mediation Directive. It describes the extent of the choice of products and providers offered by an intermediary within a particular category of life assurance, general insurance, mortgages, or a specialist area. The number of contracts and providers considered must be sufficiently large to enable an intermediary to recommend a product that would be adequate to meet a client's needs.

The number of providers that constitutes 'sufficiently large' will vary depending on the number of providers operating in the market for a particular product or service and their relative importance in and share of that market. The extent of fair analysis must be such that could be reasonably expected of a professional conducting business, taking into account the accessibility of information and product placement to intermediaries and the cost of the search.

In order to ensure that the number of contracts and providers is sufficiently large to constitute a fair

analysis of the market, we will consider the following criteria

- The needs of the customer,
- the size of the customer order,
- the number of providers in the market that deal with brokers,
- the market share of each of those providers,
- the number of relevant products available from each provider,
- the availability of information about the products,
- the quality of the product and service provided by the provider,
- cost, and
- any other relevant consideration.

General/Non-Life Insurance

Intersure Group Ltd. can provide advice on and arrange products from the following range: household, motor, commercial, public liability, employer liability, marine, engineering & travel. Intersure Ltd. provides general insurance on a fair analysis basis (providing services on the basis of a sufficiently large number of contracts and product producers available on the market to enable the firm to make a recommendation, in accordance with professional criteria, regarding which contract would be adequate to meet your needs).

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.

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.

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

Data Protection

Intersure Group Ltd complies with the requirements of the General Data Protection Regulation 2018 and the Irish Data Protection Act 2018. You may have entitlements under the GDPR 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 Office by post or email complianceoffice@intersure.ie

The data which you provide to us will be held on a computer database for the purposes of arranging transactions on your behalf. The data will be processed only in ways compatible for which it was given and as outlined in our Data Privacy Notice. We would like to also keep you informed of insurance and any other services provided by us or associated companies with which we have a formal business agreement, which we think may be of interest to you. We would like to contact you by way of letter, email or telephone call. We may receive referrals from such firms and may advise them of any transactions arranged by you.

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.

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 Ltd.

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.

Duty of Disclosure

Insurance contracts are contracts of utmost good faith. This imposes a continuing duty on you to disclose all material facts, relating to both the risk and claims, when seeking insurance or changes in material facts when renewing an existing policy, including changes that occur between receipt of quotation and finalising placement or renewal. Failure to do so will render the insurance void or voidable. We therefore recommend that you notify us immediately of any change to material facts as soon as they arise. A material fact is one that would influence a prudent insurer in deciding whether to accept a proposed insurance or not and if they accept, on what terms, conditions and cost. If you are in doubt as to whether a fact may be material or not you are advised in your own interest to disclose all known facts or seek our advice.

Claims Notification

All claims or circumstances that may rise to a claim should be reported immediately to Intersure Group. Failure to do so may entitle insurers to refuse indemnity under the policy. If you are in any doubt as to whether or not a matter should be reported, please notify us immediately and we will be happy to advise.

Electronic Communications of Insurer Documentation

We may communicate with each other, and with other parties with whom we need to communicate in order to provide services to you, by electronic mail, sometimes attaching further electronic data. By engaging in this method of communication we and you accept the inherent risks (including the security risks of interception of or unauthorised access to such communications, the risk of non-delivery, the risks of corruption of such communications and the risks of viruses or other harmful devices).

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