

## TERMS OF BUSINESS STATEMENT

### CONTACT DETAILS

Des O'Sullivan T/A Insurance Wise, Greenville, Listowel, Co. Kerry. Tel: 087 1356252 / Fax: 068 57788

### REGULATION

Des O'Sullivan T/A Insurance Wise is registered by the Central Bank of Ireland to undertake insurance mediation as a Public Loss Assessor under the European Communities (Insurance Mediation) Regulations 2005. A copy of our Statement of Authorised Status is available on request. Alternatively, the Central Bank of Ireland holds registers of regulated firms which can be viewed on their website [www.centralbank.ie](http://www.centralbank.ie). If any material changes are made to these terms, we will notify you.

### STATUTORY CODES

Des O'Sullivan T/A Insurance Wise 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](http://www.centralbank.ie)

### SERVICES PROVIDED

We offer insurance claims consultancy and administration services.

### REMUNERATION STRUCTURE

Des O'Sullivan T/A Insurance Wise is remunerated by a professional fee for work, activity and time spent in providing the best terms, advice and service for your specific needs. Our fees are based on 10% of the settlement achieved plus VAT at 23%.

We do not charge for our initial consultation. We reserve the right to amend our fee structure should the complexity of the service require a higher fee. We will confirm and agree this fee with you prior to any increase being applied.

Valid from Des O'Sullivan T/A Insurance Wise until further notice

### COMPLAINTS PROCEDURE

Des O'Sullivan T/A Insurance Wise has a policy to ensure that our customer's complaints are dealt with expeditiously and problems are solved as quickly as possible. We will acknowledge receipt of your complaint in writing within 5 working days and a full investigation will be carried out. On completion of our investigation we will provide you with a written response of the outcome of our investigation. In the event of any failure to resolve your complaint, you may raise this matter with the Financial Services Ombudsman Bureau or tel. 1890 – 88 20 90 or email [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie)

Our full Complaints Procedure is available on request.

### CONFLICTS OF INTEREST

It is our policy to avoid any conflict of interest when providing professional services to our clients. However, if an unavoidable conflict of interest arises, we will advise you of this conflict in writing before proceeding to provide any further services.

### CODE OF CONDUCT

Des O'Sullivan T/A Insurance Wise shall ensure that we: -

- Act honestly and fairly in conducting our business activities in the best interests of our clients and the integrity of the market.
- Act with due skill, care and diligence in the best interests of our clients and the integrity of the market.
- Have and employ effectively the resources that are necessary for the proper performance of our business activities.
- Make adequate disclosure of relevant material information in our dealings with our clients.
- Make a reasonable effort to avoid conflicts of interest and when they cannot be avoided, ensure that our customers are treated fairly.
- Comply with the letter and spirit of all regulatory requirements applicable to the conduct of our business activities so as to promote the best interests of our clients and the integrity of the market.

### FAILURE TO PAY FEES FOR PROFESSIONAL SERVICES

We will exercise our legal right to receive any payments due to us for business services provided in the event of a default in payment.

### DATA PROTECTION

We collect 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 legitimate purposes. To fulfil these objectives we may share information with other affiliated professionals. The information and other data provided to our office 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 Data Protection Act, 1988 (as amended or re-enacted from time to time) that our office holds about you and to have any inaccuracies in that information corrected.

### GOVERNING LAW

Our terms of business shall be governed by and construed in all respects according to the laws of the Republic of Ireland.

These Terms of Business are valid from 26/01/2015 until further notice.

SIGNED: \_\_\_\_\_

DATE: \_\_\_\_\_