

# GetCover & Co. Ltd - Terms of Business

**GetCover & Co. Ltd** t/a [www.getcover.ie](http://www.getcover.ie) (**The Company**) is regulated by the Central Bank of Ireland and is an authorised Insurance Intermediary under the European Communities (Insurance Mediation) Regulations 2005. Registered in Ireland, number 309229. The Company is subject to the Central Bank's Consumer Protection Code. The Code can be accessed on [www.centralbank.ie](http://www.centralbank.ie). **The Company** operates from 4-5 Burton Hall Road, Sandyford, Dublin 18, D18 A094. Ph: +353 1 526 7488. Email [info@getcover.ie](mailto:info@getcover.ie).

**The Company** is a member of the Investor Compensation Scheme, in line with section 38(1) of the Investment Compensation Act 1998. This provides that compensation will be payable where money owed or belonging to a customer, held by **The Company**, cannot be returned to the customer for the time being and there is likelihood that The Company will be unable to do so. Where an entitlement of compensation is established, the compensation payable will be the lesser of (i) 90 percent of the amount of the client's loss which is recognised for the purposes of the investor Compensation Act 1998 or (ii) compensation up to €20,000.

**The Company** will issue a receipt for each payment received. This receipt is issued pursuant to Section 30 of the Investment Intermediaries Act 1995. Such receipts are issued for your protection and should be retained in a safe place by you.

## **Conflicts of interest / Complaints:**

It is the policy of **The Company** to avoid any conflict of interest when providing services to its clients. However, should an unavoidable conflict arise, we will advise you of this prior to providing any service. If you have not been advised of any conflict you are entitled to assume that none arises.

**The Company** has in place procedures for the handling of complaints. These procedures ensure that all complaints are recorded and acknowledged within 5 business days. All complaints will be investigated and the complainant updated, in writing, at intervals not greater than 20 business days. Where a complaint is not resolved within 40 business days the complainant will be advised of the anticipated time frame within which it is hoped to resolve the complaint and of the complainant's right to refer the matter to the Financial Services & Pensions Ombudsman at [www.fspo.ie](http://www.fspo.ie). The Complainant will be advised, in writing, within 5 business days of the completion and outcome of the investigation of the complaint & where applicable the terms of any offer or settlement. In the first incidence, all complaints should be referred to The Operations Manager, **GetCover & Company Ltd**, 4-5 Burton Hall Road, Sandyford, Dublin 18, D18 A094 or to [info@getcover.ie](mailto:info@getcover.ie).

The Company operates as a Personal Lines Intermediary arranging the following insurances:

Product	Basis of Advice provided and Provider
Travel Insurance	Advice provided on products from MAWDY
Car Hire Excess Insurance	Advice provided on products from Questor Insurance and underwritten by Riverside Underwriting Ltd.
Bicycle Insurance	Advice provided on products from Bikmo Insurance and underwritten by Great American International Insurance (EU) DAC.

## **Duty of Disclosure:**

In addition to providing all basic information of your insurance risk, you must ensure that you are complying with your legal duty of disclosure of all material matters relating to the risk. You must satisfy yourself as to the accuracy and completeness of the information you have provided to us. In this respect you must provide all information relating to the risk, whether favourable or not, which would influence the judgment of a prudent insurer in determining whether he will take the risk and if so, for what premium and on what terms. If you are in any doubt as to whether a fact is material or not you should disclose it.

Failure to disclose all such information could result in the policy being cancelled or deemed null & void; claims may not be paid; you may encounter difficulty in trying to purchase insurance elsewhere; and, in the case of property insurance, the failure to have insurance in place could lead to a breach of the terms attaching to any loan secured on that property. Finally, the non-return of necessary documentation within the required timeframe can result in the cancellation of your policy and the application of short-term rates.

**Our Remuneration:**

We are, in most cases, remunerated by insurance underwriters and product producers on a commission basis. For each policy, you have a right to request information about the commission we earn when arranging your cover. The level of commission varies from 5 percent to 79 percent of the premium, and depends on the policy class, type and cover level. However, The Company, also reserves the right in the following circumstances to charge brokerage fees which are non-refundable as follows:

Product	Administration fee at time of purchase	Mid-term alteration Fee	Unlimited trips home on Backpacker Policies
Travel Insurance	€3.95	€10.00	€35.00

**Premium Handling:**

**The Company** accepts premiums for lodgement to its Client Premium Account only in circumstances permitted under section 25(G) of the Investment Intermediaries Act 1995. The Company will not accept payments made in any other circumstances.

**Premium Rebates:**

We will refund any rebate due to you within 5 business days of receiving the appropriate instruction.

**Cooling-Off Period:**

You have the right to cancel your policy within 14 working days of purchase of the policy, provided you have not made a claim and have not travelled within that period.

**Choice of Law:**

Unless we agree otherwise with you Irish law will apply to Republic of Ireland policies.

**Language:**

All communications in respect of all products will be in English.

**Data Protection:**

We process information about you in accordance with our privacy policy. You can review the policy at [www.getcover.ie/privacypolicy](http://www.getcover.ie/privacypolicy). By using our website, you consent to such processing and you warrant that all data provided by you is accurate.

**Variation:**

The Company reserves the right to amend these Terms of Business at any time. However, such amendments will not affect any rights or obligations already accrued by you or **The Company**. Any such revision to these Terms of Business will be notified to you by publication on our Website and in writing when renewing your policy as part of your renewal notice.