



Noel O'Loughlin

t/a Noel O'Loughlin
Insurance Services

Ardcarney,
Ruan,
Co. Clare.

Tel/Fax: 065 – 683 7632
Email: info@noli.ie
Web: www.oloughlinfinancl.ie

Client Acknowledgement

Client Name:

Important Notice – Statement of Suitability

This is an important document which sets out the reasons why the product(s) or service(s) offered or recommended is/are considered suitable, or the most suitable, for your particular needs, objectives and circumstances

As your intermediary in re-broking on your behalf your policy, we have carried out a fair analysis of the market available to Noel O'Loughlin Insurances. With the circumstances outlined to us by you prior to inception of the policy we believe that the policy attached for you is most suited to your particular needs, objectives and circumstances.

Terms of Business

I acknowledge that I have been provided with a copy of the Terms of business and Statement of Suitability from Noel O'Loughlin Insurance Services and confirm that I have read through, understand and accept these terms.

Signed : _____ Date : / /

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The following Terms of Business sets out the general terms under which Noel O'Loughlin Insurances will provide business services to you and the respective duties and responsibilities of both the firm and you in relation to such services.

Renewal date:

Authorisation with the Central Bank of Ireland

Noel O' Loughlin Insurance Services is regulated by the Central Bank of Ireland as an insurance intermediary registered under the European Communities (Insurance Mediation) Regulations, 2005. 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 at www.centralbank.ie to verify our credentials.

The Company provides services as in insurance undertaking within the meaning of the Insurance Act 1989.

Codes of conduct: Noel O' Loughlin Insurance Services is subject to the Consumer Protection Code and Minimum Competency Code and Fitness & Probity Standards which offer protection to consumers. These Codes can be found on the Central Bank's website www.centralbank.ie

Services: Noel O' Loughlin Insurance Services is a member of the Professional Insurance Brokers Association (PIBA). As a member of PIBA we must be in a position to place insurance with at least five insurers of the relevant form (life/non-life) and therefore can generally give consumers greater choice than agents and tied agents.

The company provides advice in all cases of non-life insurance (motor, property, liability, health & personal accident); And also in relation to and the Life, Serious Illness, Protection policies, Pension, Savings and Investment products. The company transmits orders on the clients' behalf to any of the insurance undertakings or product producers from whom the company hold letters of appointment, a full list of which are available upon request.

Noel O' Loughlin Insurance Services Limited acts as a Broker, which means that:

- The principal regulated activities of the firm are provided on the basis of a fair analysis of the market.

We will 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 and we will explain to you the various restrictions, conditions and exclusions attached to your policy. However, it is your responsibility to read the policy documents, literature and brochures to ensure that you understand the nature of the policy cover, particularly in relation to PHI and Serious Illness policies. If in doubt on anything please contact us to advise immediately.

Remuneration: Noel O'Loughlin insurances is remunerated by commission on non-life insurance instruments and may charge a fee for the arrangement, risk management, claims handling, advice or a combination of all four. These details are available from the company upon request. Our Commission is received from the product providers to whom the policy is transmitted. Fees are charged on all new business, renewal notices, duplicate documentation and amendments/endorsements, through administration charges and will not exceed 25% of the premium. This is subject to a minimum charge of €15.00

Conflict of interest: It is of Noel O'Loughlin Insurances to avoid any conflict of interest that may arise when providing advise/services to its clients. Should such matters arise, it will be notified accordingly in writing before any business is undertaken.

Consumer protection: Irish Brokers Association (IBA) Compensation Fund Ltd - As a member of PIBA the company is also a member of the IBA Compensation Fund Ltd. Subject to the rules of the Scheme, the liabilities of its member firms up to a maximum of €100,000 per client (€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 ICCL (established by Law) has failed to adequately compensate any client of the member. The Company is also a member of the investor Compensation Company Ltd. (ICCL) 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 certain clients of firms (known as eligible investors) covered by the Act. However, you should be aware that a right to compensation would only arise where client money or investment instruments held by this company on your behalf cannot be returned either for the time being or in the foreseeable future, and where the client falls within the definition of eligible investor as contained in the Act. In the event that compensation is established the amount payable is the lesser of 90% of the client's loss which is recognised as being eligible for compensation, or €20,000.

Complaints Procedures: The Company have 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 complaint updated at regular intervals of not greater than 20 business days. We will aim to investigate and resolve a complaint within 40 business days. All complaints should be directed in writing to Mr. Noel O' Loughlin, Director. In the event that a client remains dissatisfied with the handling of and/or response to complaint they may refer the matter to the Financial Services Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2 or by telephone on 1890 88 20 90. A full review of our complaints procedure is available upon request.

Client Payment: Noel O'Loughlin Insurances accept payments in the form of cash, cheque, bank draft, credit card and debit card for all cases of insurance in the circumstances outlined under section 25g of the Investment Intermediaries Act 1995. Payments received must match the premium offered at renewal or proposed at a new business stage. Where discrepancies arise, Noel O'Loughlin insurances accept +/-€10.00 without documentation produced. 1.4% charge applies to all personal credit card transactions and 2.4% charge applies to all business credit card transactions.

Credit Policy: Noel O'Loughlin Insurances regrets that credit cannot be extended in relation to premiums owed, including new business renewal and/or additional. Payment must be received for each premium prior to the renewal date or at the inception of the policy.

Receipts: Noel O'Loughlin Insurance Services issues a receipt for each payment received as outlined under Section 30 of the Investment Intermediaries Act 1995. They are issued with your protection in mind and should be stored safely.

Termination: Both you and Noel O'Loughlin Insurances have the right to terminate our authority to act on your behalf at any time. This request must be submitted in writing to our offices.

Data Protection: Noel O' Loughlin Insurance Services is a Data Controller (and Data Processor) registered with the Data Protection Commissioner and complies with the Data Protection Acts 1998 and 2003. The data that you provide to us will be held on computer database and paper files for the purpose of arranging transactions on your behalf. We would like to keep you informed of various financial services products and any other services provided by us or associated companies with which we have a formal business arrangement, and which we think may be of interest to you. We may receive referrals from associated companies and may advise them of any transactions arranged for you.

Product Providers: ARB, Aviva, Covercentre, Dolmen, Kelleher Insurance Brokers, Alan B. Kidd, MIS, Optis, Patrona Underwriting Ltd, Wrightway, Zurich, Irish Life, New Ireland.

Marketing: Noel O'Loughlin Insurances may wish to contact you from time to time in relation to insurance and investment instruments that may be of interest to you. In signing these terms of business, you are providing your consent to such future content. If you do not wish to consent please tick here and we will delete you from our marketing list ().

Disclosure of Information

Any failure to disclose material information may invalidate any policy in force and hinder any future claims you may incur. The responsibility for ensuring that all information is correct remains with you at all times. You are advised to keep copies of any documentation received or sent to us for your own protection.

The above represents the Terms by which we do business with you and by transacting business with us they are deemed acceptable by you.

I accept the terms of business outlined above. I have read same and agree to be bound by its terms in all my dealings with Noel O'Loughlin Insurances.

SIGNED:

DATE:

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