

## Terms of Business

These Terms of Business set out the basis on which Martin & Garvan Insurances Ltd will provide business services to you. Please take a few minutes to read through these and if you have any questions we will be happy to answer them.

1. Martin & Garvan Insurances Ltd is regulated by the Central Bank of Ireland as an Insurance Intermediary under the Insurance Mediation Regulations. Copies of our authorisations are available on request. You can also verify these by phoning the Central Bank on 1890 77 77 77. We are subject to the Central Bank's Consumer Protection Code, 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](http://www.centralbank.ie).

2. We are authorised to:

- Provide you with advice on insurance policies.
- Place business on your behalf with specific product producers with which we hold an agency.

3. We deal with a range of products including motor, household, commercial and other general insurance products, and also pensions and life assurance policies. A list of the product producers with which we can place business is available on request.

4. Martin & Garvan Insurances Ltd may receive commission and other payments from product producers to whom orders are transmitted. We may also charge alterations / arrangement fees. Such fees will be agreed in advance and will be set out in our invoice to you.

5. We operate to the highest standards of client confidentiality and meet statutory requirements under the Data Protection Acts 1988 and 2003. Our staff and support service providers will only use your personal information to offer advice on suitable products, or as otherwise required by law. We may occasionally contact you with information about pertinent products and services. You have the right to ask us not to send this marketing information to you at any time.

6. Martin & Garvan Insurances Ltd is subject to the Central Banks Consumer Protection code which offers protection to consumers, the Consumer Protection Code can be found on the Central Bank's website [www.centralbank.ie](http://www.centralbank.ie)

7. It is company policy to avoid any conflict of interest in the provision of services. If this should arise, you will be advised in writing before proceeding.

8. If necessary, we will exercise our legal rights to receive payment or reimbursement for business services provided or value obtained for clients.

9. Product producers may withdraw benefits or cover on default of any payments due, as specified in the product terms and conditions.

10. Any complaints regarding services provided should be made in writing and will be acknowledged within five business days. We will investigate any complaint thoroughly and endeavor to respond within one month. If you remain dissatisfied you are entitled to refer to the Financial Services Ombudsman or the Pensions Ombudsman.

11. It is your responsibility to provide complete and accurate information for insurers when arranging an insurance policy, throughout the life of that policy, and when you are renewing it. It is important that you ensure that all information provided and all statements made on proposal forms, claim forms, and other documents are, to your knowledge and belief, complete and accurate. Failure to disclose any material information to your insurers could invalidate your insurance cover and could mean that all or part of a claim will not be paid.

12. Irish Brokers Association (IBA) Compensation Fund Ltd - As a member of the Irish Brokers Association (IBA), Martin & Garvan Insurances Ltd 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.

### Client Acknowledgement & Consent

I/We acknowledge and confirm that I/we have been provided with a copy of the Terms of Business of Martin & Garvan Insurances Ltd and that I/we have read through and understand these terms.

Print Name: \_\_\_\_\_  
Signature: \_\_\_\_\_  
Date: \_\_\_\_\_

Print Name: \_\_\_\_\_  
Signature: \_\_\_\_\_  
Date: \_\_\_\_\_

On behalf of (Company / Individual Name) \_\_\_\_\_