



O'Loughlin Insurance Group

LIFE & GENERAL INSURANCE BROKERS
MORTGAGE PENSION & INVESTMENT ADVISORS

LITTLE NORTH STREET,
SWORDS,
CO. DUBLIN

Telephone: 01 840 8060
Fax: 01 840 8067
E-Mail: info@oloughlin.ie
www.oloughlin.ie

Terms of Business

D. O'Loughlin & Co. Ltd trading as O'Loughlin Insurance Group (the "Company") is an independent insurance intermediary and provides the following services: -

- Advising on the selection of Non-Life insurance products best suited to its clients' needs.
- Receiving and transmitting orders to product producers.
- Advice to clients is based on a fair analysis of the available market.

D. O'Loughlin & Co. Ltd trading as O'Loughlin Insurance Group is authorised under the Investment Intermediaries Act (1995) as amended, is registered under the European Communities (Insurance Mediation) Regulations 2005 and is regulated by the Central Bank of Ireland as an insurance intermediary. The Company is subject to the Central Bank of Ireland's Fitness and Probity Standards, Consumer Protection Code and Minimum Competency Code. These Codes are available for inspection on the Central Bank of Ireland's web site www.centralbank.ie

Remuneration – Non Life - Our income is generated from a combination of commissions received from product producers and brokerage fees for our professional services. Any brokerage fee charged will be clearly identified on your invoice and will be non refundable in the event of policy cancellation.

The amount of commission receivable, by the Company, under any policy of insurance is available to the client on request. The Company may be in receipt of soft commission, override or incentive commission from Product Producers, details of these arrangements are available on request.

Our brokerage Fees in relation to Initial Placement, Renewal or Alteration of policies are up to a maximum of 50% of the premium.

Payment of services by fee only - Clients may pay in full for the service provided by means of a fee which will be agreed, in writing, with the client by the Company in advance of the provision of this service. The amount of any commission received by the Company will be deducted from any fee payable.

Customer Data - Customer data will be retained and used only for the purposes for which it has been provided by the Customer in accordance with Data Protection legislation and the Code of Practice on Data Protection for the Insurance Sector.

Conflicts of Interest - It is the policy of the Company to avoid conflicts of interest when providing service to clients. When an unavoidable conflict of interest arises the client will be informed of this fact. If you have not been advised of a conflict of interest you may assume that none arises or exists. If a conflict of interest does exist, business with that Customer may only proceed where the Customer has acknowledged the existence of the conflict in writing and has agreed to proceed. Personal gain or advantage will never be allowed to interfere with or be given higher priority than service to the client. Neither Officers nor employees of the Company may not accept gifts or rewards, monetary or otherwise, likely to conflict with their or the Company's duty to the Customer as a regulated entity.

Default - The Company will accept payments in cash and by cheque in respect of all classes of insurance in the circumstances permitted under Section 25G of the Investment Intermediaries Act, 1995. The Company is not authorised to accept cash or negotiable instruments in any other circumstances.

We regret that credit cannot be extended to clients in respect of premiums, initial, renewal or additional. Initial or first premiums must be paid at inception of cover and renewal premiums before the policy renewal date otherwise the Company will advise the insurance undertaking or product producer involved accordingly and cover will be cancelled. It is therefore critical that we are in receipt of the full premium before the renewal date or inception of a new policy.

Complaints - 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 in writing, at intervals not greater than 20 business days. When the complaint is not resolved within 40 business days D. O'Loughlin & Co. will advise the complainant of the anticipated time frame within which is hoped to resolve the complaint and of the complainant's right to refer the matter to the Financial Services Ombudsman or the Pensions Ombudsman. The Company will advise the complainant, in writing, within 5 business days of the completion of the investigation of the complaint and the outcome of the investigation and where applicable the terms of any offer or settlement.

All Complaints should be directed to Paul O'Loughlin, Managing Director, O'Loughlin Insurance Group, Little North Street, Swords, Co. Dublin. If the complainant still remains dissatisfied with the handling of and / or the response to a complaint they may refer the matter to the Financial Services Ombudsman Bureau, 32 Upper Merrion Street, Dublin 2, Phone 1890882090 or www.financialombudsman.ie or the Pension Ombudsman, 36 Upper Mount Street, Dublin 2, 016471650, email: info@pensionombudsman.ie

Investor Compensation:

This firm is a member of the investor compensation scheme established under the Investor Compensation Act, 1998 (The Act).

Signed

Stephen Brack, Compliance Officer
O'Loughlin Insurance Group

Version 3 – 13th June 2013