



O'Loughlin Insurance Group

LIFE, PENSION, INVESTMENT & FINANCIAL BROKER

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Terms of Business

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

- Advising on the selection of 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.

P. O'Loughlin Financial Services 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.

Statutory Codes

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 – Life Assurance—The Company is remunerated by way of commission. 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.

Payment of services by fee – Clients may pay for the professional service provided by means of a fee which will be discussed and agreed with our client in advance of the provision of services requested; fees are calculated based on the complexity or urgency of the situation. The amount of any commission otherwise receivable by the Company will not be offset against any fee payable.

Consumer Data/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 & to ensure it is used only for legitimate purposes. To full fill these objectives we may share information with other affiliated professionals & in particular D O'Loughlin & Co. Ltd & other affiliated entities in the O'Loughlin Insurance Group. The information & other data provided to our office may be used to advise you of products & 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 at 1988 (as amended or re-enacted from time to time) that our office holds about you and to have any inaccuracies in the information correct.

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 consumer may only proceed where the consumer has acknowledged the existence of the conflict in writing and has agree 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 or 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 client as a regulated entity.

Default on payments- 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. Product Producers may withdraw benefits or cover on default of any payments due under any products arranged for your benefit. Details of these provisions will be included in your policy terms & conditions. We will also exercise our legal right to receive any payments due to us for business services provided in the event of a default in payment.

If we have arranged for your fee to be offset by commissions derived from a product which you subsequently cancel or cease to pay, and in consequence we are obliged to refund commissions paid to us, we reserve the right to charge you a fee to reimburse us for the amount of commission refunded.

Duty to disclose information – It is your responsibility to provide complete and accurate information for insurers when arranging an insurance policy. Failure to disclose any material information to your insurers could invalidate your insurance over and could mean that all or part of a claim will not be paid.

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

P.O'Loughlin Financial Services Ltd. 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, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, Phone 1890882090 or www.financialombudsman.ie If the complaint relates to a Pension Policy they may refer the matter to the Pensions Ombudsman, 36 Upper Mount Street, Dublin 2, Phone 01 6471650 or www.pensionsombudsman.ie

Investor Compensation:

This firm is a member of the investor compensation scheme established under the Investor Compensation Act, 1998 (The Act). A right to compensation will only arise where money or investment instruments held by this Company on your behalf cannot be returned either for the time being or for the foreseeable future and where the client falls within the definition of eligible investor as contained in the Act. In the event that a right to compensation is established, the amount payable is the lesser of 90 per cent of your loss, which is recognised as being eligible for compensation or €20,000.

Signed

Paul O'Loughlin, Compliance Officer
O'Loughlin Insurance Group

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