

TERMS OF BUSINESS

PHILIP O'REILLY HOOPER DOLAN INSURANCES LTD

HEAR 22-24 ABBEY ST, ENNIS, CO. CLARE
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Philip O'Reilly Hooper Dolan Insurances Ltd is regulated by the Central Bank of Ireland as a Multi Agency Intermediary under the Investment Intermediaries Act, 1995 (as amended). The firm is also registered as an Insurance Intermediary under the European Communities (Insurance Mediation) Regulations, 2005. Copies of our authorisations are available on request. You may verify our authorisations by contacting the Financial Regulator on 1 800 777777.

This firm is also authorised by the National Consumer Agency as a Credit Intermediary in respect of arranging premium finance on insurance related products. This firm does not have any tied relationships with any institution that would compromise our ability to offer you a wide range of advice and choice. This firm is a member of the Irish Brokers Association (IBA).

We may receive and/or transmit orders in investment instruments to each insurer or product producer from whom we hold a letter of appointment. A list of product producers is available to you upon request.

Consumer Protection

**Investor Compensation Company Ltd (ICCC)*

This firm is a member of the investor compensation scheme established under the Investor Compensation Act, 1998. This legislation provides for the establishment of a compensation scheme and to the payment, in certain circumstances, of compensation to clients of firms covered by the Act. However, you should be aware that a right to compensation will only arise where money or investment instruments held by this firm on your behalf cannot be recovered either for the time being or for in 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 50 per cent of your loss which is recognised as being eligible for compensation or EUR 20,000.

In addition to the above this firm is also bonded through its membership of the IBA for €200,000 with an inner limit of €65,000 per client.

This firm also holds Professional Indemnity Insurance for errors and omissions.

Description of Services

Philip O'Reilly Hooper Dolan Insurances Ltd is authorised to provide the following services: motor and household insurance, commercial insurance, entertainment & construction insurance, placement of high risk liability and high risk material damage insurance, placement of professional indemnity insurance, medical malpractice, libel and slander, product recall, latent defects, equipment liability, health and payment protection insurance.

We do not guarantee nor make representations in regard to, and expressly disclaim responsibility for, the financial condition of insurers or product producers with which we place insurance. We will not indemnify clients in respect of the failure of any insurer or product producer.

Conflicts of Interest

Our staff are required to comply with a policy of independence and to disregard any conflict of interest that may arise when making recommendations to you. In the event of a conflict of interest we will advise you accordingly. If you have not been advised of any such conflict you may assume that none arises.

Handling Clients' Money

Philip O'Reilly Hooper Dolan Insurances Ltd. will accept payments in cash, cheque, electronic funds transfer, laser and credit card in respect of all clauses of insurance in the circumstances permitted under Section 25G of the Investment Intermediaries Act, 1995.

Receipts

Philip O'Reilly Hooper Dolan Insurances Ltd. shall issue a receipt for each non-negotiable or negotiable instrument or payment received. This is required pursuant to Section 30 of the "Investment Intermediaries Act, 1995". These are issued with your protection in mind and should be stored safely.

Complaints

This firm has a written procedure in place for the effective consideration and handling of complaints. Complaints should be addressed to Mr. Philip O'Reilly for his personal attention and marked Private & Confidential. Complaints will be recorded and acknowledged in writing within 5 working days. All complaints will be fully investigated and the outcome of the investigation will be communicated to the complainant. We will provide a complainant with regular updates at intervals not greater than 20 days and will attempt to resolve a complaint within 40 business days. If your complaint is still not resolved to your satisfaction, and as a final step, you may refer your complaint to the Financial Services Ombudsman. You can contact the Financial Services Ombudsman by phone on Lo Call 1890 88 29 90, Email: enquiries@financialombudsman.ie or post to The Financial Services Ombudsman, 32 Upper Merrion Street, Dublin 2.

Remuneration Policy

Philip O'Reilly Hooper Dolan Insurances Ltd. is remunerated by commission from insurers or product producers and/or arrangement fees. Philip O'Reilly Hooper Dolan Insurances Ltd enjoys volume and profitability arrangements with the leading insurers enabling us to offer preferential rates for some classes of risk. We may charge you an arrangement fee based on the nature and complexity of the service which we provide, and the time involved in providing such service. Our fee will be commensurate to you at new business, renewal and mid-term alteration stage and will be clearly set out in our documentation issued to you. A Compliance charge may be applied - this amount is refunded by us and is included in the overall amount due. A Government levy 3% applies to insurance products - this amount is collected from

you and is passed to Government by insurers and is included in the overall amount due. Philip O'Reilly Hooper Dolan Insurances Ltd. may receive commission from product producers or finance companies in respect of credit agreements. Your credit rating may be affected where premium finance is arranged independently of your insurer. Where rebate premiums arise on general insurance from insurers these will be refunded by us within 5 working days of notification by insurers. A charge may be applied by us in respect of handling such rebates.

Default Remedies

Philip O'Reilly Hooper Dolan Insurances Ltd. will, if necessary, exercise its legal right to receive any payments due to it from clients for business services provided by it and to be reimbursed for any value obtained by the firm for clients arising from payments by this firm on behalf of clients who subsequently default in any payment due to this firm. Product producers may withdraw benefits or covers on default of any payments due under any products arranged for your benefit. Details of these provisions will be included in your product terms and conditions.

Good Faith

You are reminded that it is your responsibility to provide all material information likely to influence the acceptance and assessment of your insurance. If you have any doubts as to whether a fact is material it should be disclosed. Failure to disclose all material facts may invalidate your policy or may result in your policy not operating fully.

Optional Insurance Products or Additional Insurers' Products

At the inception of a new policy or on a subsequent renewal we may offer you various optional insurer products or services such as legal protection or personal accident. Such optional covers or benefits will be clearly indicated to you, as such and the cost will be shown separately on our documentation. If you wish to avail of these optional covers or benefits please inform us or email the appropriate premium.

Data Protection

Philip O'Reilly Hooper Dolan Insurances Ltd is a Data Controller as defined in the Data Protection Act 1988 and 2003. We collect data 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 and to ensure that it is only used for legitimate purposes. To fulfil these objectives, we may share information with other affiliated professionals. The information and other data provided to our office may be used to advise you of products and services which may be offered to you from time to time. Please tick this box if you do not want to be advised of such products.



Product producers (i.e. insurers) from which Philip O'Reilly Hooper Dolan Insurances Ltd. holds written letters of appointment to act as an intermediary.

<i>Name of Product Provider.</i>	<i>Nature of the products.</i>
Allianz AXA, Kennco Zurich Insurance Ireland Limited t/a Eagle Star Hibernian Aviva Insurance Company Royal & Sun Alliance Insurance Company Sertus	Non life insurance including Household, Motor Commercial & personal Lines Insurance Above plus Health Insurance Above plus Professional Indemnity
UIS Travel Care, Blue Insurance Personal & Commercial Legal Expenses Ltd	Travel
Europa General Insurance Company Ltd	Personal Lines Insurance
Coyle Hamilton Willis	Schemes for specific commercial risks
DAS Legal Expenses Insurance Co. Ltd. & MIS	Legal Protection Insurance Legal Protection Insurance & Travel
Finure (O'Brien Finlay Insurance Associates Limited)	Mobile Home/Caravan Insurance/Household & PI
First Ireland Risk Management	Classic Cars
Hickey Clarke & Langan Ltd.	Home Insurance including Homes of Non Standard Construction, Holiday Homes, Mobile Homes and House In Course of Construction, Travel
Hooper Dolan Insurance Ltd T/A Brokers Support Services	Professional Indemnity, Liability for Tradespersons & access to Aon. Access to Chartis Insurance
Nicholas Molloy Insurances Ltd.	Bloodstock & Livestock Marine Insurance
O'Driscoll O'Neil Limited	Cover For Soccer Clubs who are under the jurisdiction of the FAI
ARB Underwriting Limited	Motor, Commercial & Travel
Carroll Harvey	General Products
BHP Insurance Limited Securus	Commercial Risks Commercial Risks and Excess Liability Layer, Marine
Wrightway Underwriting Ltd	Motor insurance, Goods In Transit, Contractors All Risks & Personal Accident
Quinn Insurance Ltd.	Excess Liability, Motor, Commercial Insurance, Motor Traders, Bonds
HSB Engineering Insurance Limited	Engineering Insurance
UKU	House
Travelers Insurance Co. Ltd	Motor, Professional Indemnity, Motor Traders
Prestige Underwriting Services (Ireland) Ltd.	General Insurance business & Professional Indemnity
Benchmark Underwriting Limited	Household, Motor & Commercial
SUS	Personal Accident
Fingal Insurance Brokers Limited	Commercial Motor/Special Types
Dolmen Insurance Brokers	Household & Travel
Frost Insurances Ltd.	Liability, CAR & Commercial
Sweeney Walsh	Equestrian
Cowan Insurance Brokers Ltd	Handdressers Scheme
Opta	Self Build, Liability, Goods in Transit
XS direct	Motor
Ecclesiastical	Commercial



IRISH FINANCIAL SERVICES
REGULATORY AUTHORITY

ÚDARÁS RIALÁLA SEIBHNEÍST
AIRGEADAIS NA hÉIREANN

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Statement of Authorised Status

Philip O'Reilly Hooper Dolan Insurances Limited is authorised under Section 10 of the Investment Intermediaries Act, 1995, (as amended).

As a Multi-Agency Intermediary, Philip O'Reilly Hooper Dolan Insurances Limited is authorised to receive and transmit orders, in relation to:

1. Insurance policies

The firm may only give investment advice in relation to investment instruments available from those product producers and other intermediaries from whom an appointment is held.

When receiving and transmitting orders in relation to insurance policies the firm may only accept cash or cheques/bank drafts from clients payable to itself where:

- (i) an insurance undertaking has invited renewal of a policy of insurance, or
- (ii) a proposal for insurance has been accepted by an insurance undertaking.

In all other circumstances cheques/bank drafts or other payment instruments must be made payable to the product producer.

For and on behalf of the Irish Financial Services Regulatory Authority:

Signed:  _____

Signed:  _____

