

Insurance Presentation
for

***Pebble Beach Owners Management
Company Limited***

C/O Ms Grainne Culliton 247 The Island Chapelizod Dublin20.

PRIVATE AND CONFIDENTIAL



Account Management

Christopher Merrigan

christopher.merrigan@arachas.ie

Fiona Dunne

fiona.dunne@arachas.ie

Period of Cover: Your cover commences on 15/07/2019 and expires on 14/07/2020.

Directors & Officers Renewal 03/8/2019

This summary has been prepared for quick and easy reference. For general, standard and all exclusions, please refer to the policy document specific to this insurance. It is the policy document alone that constitutes the contract of insurance between you and the insurer.

Code **CYCL07**

Date **14 August 2019**

Page **1 of 28**

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

Arachas provides advice on a fair analysis basis which means providing services on the basis of a sufficiently large number of contracts and product providers available on the market. This enables us to make a recommendation, in accordance with professional criteria, regarding which contract(s) would be adequate to meet your needs.

We believe that the following summary provides a general overview of the covers proposed and is suitable to satisfy your needs and objectives for insurance requirements based on the information you have provided us with.

It does not form part of the insurance contract (policy) between you and the insurer. While great care has been taken to ensure the accuracy of the information contained herein, Arachas is not liable for any loss or damage howsoever caused or sustained arising directly or consequentially from any error or omission therein.

It is extremely important that you refer to the actual policies of insurance issued for the specific wordings on the conditions, clauses and warranties, and any special terms that might apply. You must read those policies and familiarise yourself with the applicable wordings.

Insurance policy conditions and warranties place a heavy responsibility on you, particularly in the following areas:-

- ▶ Notification of claims or incidents likely to give rise to claims. You should report any incident involving injury or damage to property.
- ▶ Strict compliance with warranties, conditions and special terms.
- ▶ Notification of changes in circumstances which alter the risk, such as change of occupancy, type of construction, etc.
- ▶ Proper maintenance of risk prevention systems such as sprinkler, security systems and fire alarms.

These terms and conditions are present in all insurances and it is important that you are aware of them. It is the policy document alone that constitutes the contract of insurance between you and the Insurer. If you have any concern in relation to any aspect of it, you should bring such concern to our attention without delay.

Disclosure of Material Facts

There is an obligation on all policyholders to advise Insurers of all facts which would influence the judgement of an Underwriter in fixing the premium or determining if the Insurer will take the risk. This obligation is not limited to information specifically sought by the Insurer in the Proposal Form. You must volunteer relevant information known to you about the risk.

The obligation to disclose such material facts arises at the time the insurance is arranged and at each renewal. In addition, many policies require that material changes in risk be notified immediately. Failure to notify material facts could invalidate the insurance cover.

This summary has been prepared for quick and easy reference. For general, standard and all exclusions, please refer to the policy document specific to this insurance. It is the policy document alone that constitutes the contract of insurance between you and the insurer.

Code **CYCL07**

Date **14 August 2019**

Page **2 of 28**

Business Description

Outlined below is the business description we have given to your Insurer/s. It is vital that this fully describes all activities you undertake.

Property Owners For The Purpose Of This Insurance In Respect of 223 Units Situated At Pebble Beach, Tramore, Co. Waterford including common areas and Tennis / Basketball court on site and Children's swings and slide.

This summary has been prepared for quick and easy reference. For general, standard and all exclusions, please refer to the policy document specific to this insurance. It is the policy document alone that constitutes the contract of insurance between you and the insurer.

<i>Code</i> CYCL07
<i>Date</i> 14 August 2019
<i>Page</i> 3 of 28

Table Of Contents

Section 1 - Insurance Covers In Force

In this section we outline the covers currently in force

Material Damage Insurance	1.1
Loss of Rent	1.2
Employers Liability Insurance	1.3
Property Owners Insurance	1.4
Directors and Officers Insurance	1.5

Addenda

Additional Wordings	1.6
Claims Experience	1.7

Section 2 - Insurance Covers Not In Force **2.0**

In this section we outline those covers currently not in force. We strongly recommend that you consider putting these in place

Section 3 - Financial Services **3.0**

In this section we give an overview of our Executive Advisory Service

Section 4 - General **4.0**

In this section we provide you with further important information about your insurance covers

About Arachas	4.1
Paying your premium	4.1
Risk and Claim Management	4.2
Claims Notification	4.3
Health and Safety	4.4
Terms of Business	4.5

This summary has been prepared for quick and easy reference. For general, standard and all exclusions, please refer to the policy document specific to this insurance. It is the policy document alone that constitutes the contract of insurance between you and the insurer.

Code **CYCL07**

Date **14 August 2019**

Page **4 of 28**

Material Damage Insurance

1.1

Scope of Cover

Cover provided in respect of loss or damage to the insured property arising from any of the undernoted perils

Risk Address	Pebble Beach Tramore Co. Waterford	
Insured Perils	Fire, Lightning, Aircraft, Theft (by forcible & violent entry), Impact (Full), Accidental Damage, Explosion, Earthquake, Flood, Burst Pipes, Riot and Malicious Damage, Storm, Tempest, Glass Breakage, Subsidence	
Sums Insured	Buildings	€ 18,000,000
	Contents	€ 240,000
	3x Push Mowers	€ 4,500
	Ride On Mower	€ 1,000
	Ride On With Collection Bin	€ 8,000
	Strimmer	€ 250
	Blower	€ 250
	Ad Hoc Tools	€ 1,500
Section Excess	€ 500	Each and every claim
Section Excess, Subsidence	€ 1,500	Each and every claim
Comments	Combined Loss Limit in respect 1 & 2 €15,000,000	
	Fire Brigade Charges: €25,000	
	Policy Excess:	
	- Standard Policy Excess: €500	
	- Storm Flood or Escape of Water from any Tank, Apparatus or Pipe: €2,500	
	- Subsidence, Landslide or Ground Heave: €1,500	
	- Employers Liability: €500	
	- Property Owners Liability: €500	
	- Glass: €250	

This summary has been prepared for quick and easy reference. For general, standard and all exclusions, please refer to the policy document specific to this insurance. It is the policy document alone that constitutes the contract of insurance between you and the insurer.

Code **CYCL07**

Date **14 August 2019**

Page **5 of 28**

Material Damage Insurance

Endorsements Applicable:
PO1- Accidental Damage Extension
PO17 - Subsidence Extension
PO30 - Unoccupancy Restricted Perils

Special Interested Party

Insurer Lloyds of London

Important Notes

This summary has been prepared for quick and easy reference. For general, standard and all exclusions, please refer to the policy document specific to this insurance. It is the policy document alone that constitutes the contract of insurance between you and the insurer.

<i>Code</i> CYCL07
<i>Date</i> 14 August 2019
<i>Page</i> 6 of 28

Business Interruption Insurance

1.2

Scope of Cover

Loss of rent following a reduction in income received or receivable resulting from loss, destruction or damage to the property insured.

Indemnity Period	12 months
Loss of Rent	€ 300,000
Alternative Accommodation	€ 4,500,000

Insured Perils:

Extensions:

Limits/ Sublimits

Denial of Access
Failure of Public Utilities
Food/Drink Poisoning
Murder, Suicide, Notifiable Disease *

* See Policy Document for full list of Notifiable Diseases covered and deductibles, and for other policy extensions and their limits/sublimits

Insurer Lloyds of London

Definitions

LOSS OF RENT: The amount of the rent and other income received or receivable from the letting of the Premises and for the services rendered thereat.

INDEMNITY PERIOD: The period beginning with the occurrence of the damage and ending not later than the maximum indemnity period thereafter during which the results of the business shall be affected in the consequence of the damage.

Important Notes

Alternative Accommodation and Loss of Rent Extension - See Insurers policy schedule for full wording

Is the business protected by having a plan in place to purchase the shareholding of a deceased director?

Yes No

This summary has been prepared for quick and easy reference. For general, standard and all exclusions, please refer to the policy document specific to this insurance. It is the policy document alone that constitutes the contract of insurance between you and the insurer.

Code CYCL07
Date 14 August 2019
Page 7 of 28

Employers Liability Insurance

1.3

Scope of Cover

To indemnify the Insured in respect of legal liability for claims made by employees following accidents and/or diseases sustained by them arising out of and in the course of their employment with the Insured in connection with the business described in the policy

Limit of Indemnity € 13,000,000 any one occurrence
Section Excess € 500 each and every claim

<u>Description of Work</u>	<u>No. of Employees</u>	<u>Wages Own Premises</u>	<u>Wages Work Away</u>
Gardening & Maintenance	2	€ 46,000	€ 0

Employers Liability is specifically excluded in respect of all manual working directors

Insurer **Lloyds of London**

Important Note

Wages and Salaries will be adjusted at expiry to actual figures paid for insured year
 Wages and salaries are defined as the employees total remuneration including bonuses, overtime, etc., but excluding any employers contributions to PRSI, VHI or Pension Schemes.

The premium applicable to this section is 100% minimum and deposit

You are obliged by law to have a Safety Statement

Endorsements Applicable:

REFER TO POLICY SCHEDULE FOR FULL WORDING.

Provision made for access to pension plan for employees? Yes No

Executive Pension plan for directors? Yes No

This summary has been prepared for quick and easy reference. For general, standard and all exclusions, please refer to the policy document specific to this insurance. It is the policy document alone that constitutes the contract of insurance between you and the insurer.	Code CYCL07
	Date 14 August 2019
	Page 8 of 28

Property Owners Insurance

1.4

Scope of Cover

To indemnify the insured in respect of legal liability to third parties for accidental bodily injury or damage to third party property arising whilst operating as a property owner in respect of the properties/locations listed hereunder which are occupied for the purposes specified.

Limit of Indemnity € 6,500,000 any one occurrence

Section Excess € 1,500 each and every claim

Property

Pebble Beach Tramore Co. Waterford

Occupier/Usage/Description

PROPERTY OWNERS FOR THE PURPOSE OF THIS
INSURANCE IN RESPECT OF 223 UNITS SITUATED AT
PEBBLE BEACH

Insurer (Primary) **Lloyds of London** **€ 6,500,000 Limit of Indemnity**

Insurer (Excess) **€ 500 Limit of Indemnity**

Important Notes

Please note that liability in respect of vehicles/trailers for which compulsory motor insurance is required is excluded under this section.

The premium applicable to this section is 100% minimum and deposit

Endorsements Applicable:

PLEASE SEE POLICY SCHEDULE FOR FULL WORDING.

This summary has been prepared for quick and easy reference. For general, standard and all exclusions, please refer to the policy document specific to this insurance. It is the policy document alone that constitutes the contract of insurance between you and the insurer.

Code **CYCL07**
Date **14 August 2019**
Page **9 of 28**

Directors and Officers Insurance

1.5

Scope of Cover

To indemnify the Directors and Officers of the Insured subject to the Limit of Indemnity which they are legally required to pay as a result of a Wrongful Act committed by them in their capacity as Directors and Officers of the Insured and for which the Insured has not provided an Indemnity.

Limit of Indemnity € 1,000,000 in the aggregate

Section Excess € 2,500

Retroactive Date 03-Aug-2012

Territorial Limits Ireland

Jurisdiction

Insurer Hiscox

Cover It is written on a "Claims Made" basis meaning that claims must be made against an insured within the policy period, and reported to the insurer within the same period for coverage to be triggered.

Important Notes

The premium applicable to this section is 100% minimum and deposit
Limits of Indemnity: Is in the aggregate including Defence Costs.

Endorsements Applicable:

REFER TO POLICY SCHEDULE FOR FULL WORDING

This summary has been prepared for quick and easy reference. For general, standard and all exclusions, please refer to the policy document specific to this insurance. It is the policy document alone that constitutes the contract of insurance between you and the insurer.

Code **CYCL07**

Date **14 August 2019**

Page **10 of 28**

Additional Wordings

1.6

Details below

Unoccupancy & Pipe Lagging Wording

In respect of any unit unoccupied for more than 14 days perils are reduced to fire, lightning, explosion, aircraft

It is a Condition Precedent to insurers liability that all water tanks, apparatus pipes and heating other than those connected to automatic sprinkler systems are drained down in all vacant (any unit unoccupied for more than 14 days) units.

A log is to be maintained of all vacant holiday homes

The peril of flood is not covered hereon in respect of any apartments which suffer a flood loss as a result of burst pipes which are unlagged.

Low Claims Rebate

The Underwriters shall credit the Insured a rebate of 12.50% of the Gross Premium for the period 15th July 2019 to the 14th July 2020 (the Period of Insurance) subject to the following conditions:

(i) The claims incurred by the Underwriters as at the 14th July 2020 (being actual payments made in respect of claims and [insured] claims due to be paid to the Insured) do not exceed 20.00% of the gross premium paid by the Insured to the Underwriters during the Period of Insurance.

(ii) The Policy has been renewed with Underwriters via The Underwriting Exchange for a further 12 months commencing on 14th July 2020.

(iii) A declaration is signed by the Insured 30 days after expiry confirming that there are no incidents that have not been reported that would otherwise be payable under the policy.

(iv) The rebate is payable forty-five days after expiry of the policy

Railings

It is a Condition Precedent to Insurers Liability that the railings are inspected monthly by an employee if the insured and a record to be kept on file.

Alternative Accommodation and Loss of Rent Extension

Alternative Accommodation and Loss of Rent

The Company will pay reasonable additional expenses necessarily incurred by the Resident for alternative comparable accommodation and loss of rent receivable as a result of

(a) the private dwelling portion of the Building Insured being Damaged and rendered uninhabitable

(b) access being prevented to the private dwelling portion of the Building by any of the Defined Perils until the private dwelling portion of the Building is habitable and accessible.

The maximum amount payable under this Extension shall not exceed 25% of the Building Declared Value specified in the Schedule.

The following Definitions are added:

This summary has been prepared for quick and easy reference. For general, standard and all exclusions, please refer to the policy document specific to this insurance. It is the policy document alone that constitutes the contract of insurance between you and the insurer.

Code **CYCL07**

Date **14 August 2019**

Page **11 of 28**

Insurance Presentation

Resident means the owner lessee or tenant of any apartment any Family member of such owner lessee of tenant.

Family means the spouse partner children (including adopted and foster children), parents or other relative of the Insured or Resident who normally resides in the same apartment as the Insured or Resident.

Health and Safety Checks

A health and safety check is carried out on site 3-4 times annually and new signage has been erected all around the site. There are two maintenance staff on site daily maintaining the site including boundary check and signage check.

This summary has been prepared for quick and easy reference. For general, standard and all exclusions, please refer to the policy document specific to this insurance. It is the policy document alone that constitutes the contract of insurance between you and the insurer.

Code **CYCL07**

Date **14 August 2019**

Page **12 of 28**

Claims Experience

1.7

Incident date	Insurance Category	Status	Amount Paid	Circumstances / Incident Details / Follow-up and Preventative Actions / Comments
25/10/2018	Material Damage	File Closed	€ 76	Whilst having doors replaced the window company discovered damp in the walls. Plaster and cement came away from the walls. Claim declined as cause of the loss is defective workmanship and gradual deterioration both excluded. Fee's paid €76.33
01/10/2018	Material Damage	Outstanding	€ 0	Raw Sewage Leak from Apartment overhead. Damage to Bedroom and bathroom. A family occupy the apartment so work commenced. Reserve €1616.08
08/08/2018	Material Damage	File Closed	€ 0	Third Party hit accelerator instead of break and drove straight through the wall of 62 Pebble Grove. Third Party Motor insurers are handling claim.
18/06/2017	Material Damage	Settled	€ 135	Storm Damage to roof of Apartment Block
05/01/2016	Material Damage	Settled	€ 4,000	Storm Damage
29/12/2015	Material Damage	Settled	€ 8,500	Storm Damage
15/07/2015	Material Damage	Settled	€ 630	Glass Damage

This summary has been prepared for quick and easy reference. For general, standard and all exclusions, please refer to the policy document specific to this insurance. It is the policy document alone that constitutes the contract of insurance between you and the insurer.

<i>Code</i> CYCL07
<i>Date</i> 14 August 2019
<i>Page</i> 13 of 28

Insurance Covers Not In Force

2.0

The following is a list of Insurance covers which are NOT in force.
We strongly recommend that you consider putting these covers in place.

The list is not exhaustive. Should you believe your circumstances or business have additional exposures or risks for which you may require insurance protection, please contact us and we will negotiate on your behalf with Insurers.

INSURANCE COVER
NOT IN FORCE

This summary has been prepared for quick and easy reference. For general, standard and all exclusions, please refer to the policy document specific to this insurance. It is the policy document alone that constitutes the contract of insurance between you and the insurer.

<i>Code</i> CYCL07
<i>Date</i> 14 August 2019
<i>Page</i> 14 of 28

Financial Services - Executive Advisory Service

3.0

The Arachas Executive Advisory Service is for Business Owners, Directors, Executives and Contractors who will benefit from a truly independent structured financial advisory process. Our professional advisory team will build a comprehensive financial plan and take the hard work out of implementing it for you, your family and your business.

Your plan will cover:

- Retirement planning
- Business Protection for key people, Directors and Shareholders
- Capital investment
- Protecting family income
- Employee Benefits
- Estate and succession planning

Executive Advisory Process:

Structured planning to support your ambitions – a 6 stage process

- **Profile**
Explore your financial ambitions. Detail your earnings and outgoings, assets and liabilities, your investment experience and appetite. Determine how to manage your portfolio.
- **Agree priorities**
Agree the key areas of your financial plan to prioritise and document these for you in a preliminary planning note.
- **Research**
Consider each objective and apply our rigorous process to researching solutions for your top priorities. Set out how we can implement your plan over time.
- **Recommend**
Our advice takes account of various structures, investment choices and tax positions. You benefit from our relationships with many financial institutions to receive top quality advice.
- **Implement**
Agree how you want to proceed, taking care in implementing each solution, ensuring much of the time and hassle is taken away.
- **Review**
Agree a review date to keep you on track with your plan. Keep you informed of developments with your portfolio at each review and keep on top of your circumstances over time.

This summary has been prepared for quick and easy reference. For general, standard and all exclusions, please refer to the policy document specific to this insurance. It is the policy document alone that constitutes the contract of insurance between you and the insurer.

Code **CYCL07**

Date **14 August 2019**

Page **15 of 28**

Section 4

4.0

About Arachas	4.1
Paying your premium	4.1
Risk and Claim Management	4.2
Claims Notification	4.3
Health and Safety	4.4
Terms of Business	4.5

This summary has been prepared for quick and easy reference. For general, standard and all exclusions, please refer to the policy document specific to this insurance. It is the policy document alone that constitutes the contract of insurance between you and the insurer.

<i>Code</i> CYCL07
<i>Date</i> 14 August 2019
<i>Page</i> 16 of 28

About Arachas

Arachas Corporate Brokers Limited, trading as Arachas, is regulated by the Central Bank of Ireland.

Arachas is a leading independently owned Irish insurance brokerage. Our speciality is establishing niche insurance markets for the corporate and commercial sector, thus providing insurance solutions that offer a real and competitive alternative.

Our underlying philosophy is one of providing the highest level of service, an attitude well received by our clients, as well as by the underwriters with whom we negotiate and with whom we have a close working relationship, both in the local and international markets.

We work from office locations in Cork, Dublin and Waterford.

Paying Your Premium

Under current legislation, very strict rules apply to the payment of premiums to Insurance Companies. Arachas will not be able to pay premiums to Insurers which have not been received from clients, with the result that cancellation instructions will be given to Insurers in absence of payment of the premium in full.

Lenders or insurers may withdraw benefits, cover, loan facilities, or impose penalties in the event of default of any payments due under any products arranged for your benefit. We reserve the right to take legal action for any monies due to us. Insurers are increasingly applying a Premium Payment Condition. Where this applies, the insurer retains the right to cancel the policy with effect from inception without further notice.

This summary has been prepared for quick and easy reference. For general, standard and all exclusions, please refer to the policy document specific to this insurance. It is the policy document alone that constitutes the contract of insurance between you and the insurer.	<i>Code</i> CYCL07
	<i>Date</i> 14 August 2019
	<i>Page</i> 17 of 28

Risk and Claim Management

4.2

Risk Management

As a specialist Commercial Lines Insurance Broker we provide the widest range of Insurance covers. The risks in the business environment today are complex. The need to keep up to date with new developments in fire protection, health and safety, security and hazard reduction is vital.

Once a risk is assessed, our objective is to help minimise the cost of insured and uninsured losses through cost effective loss prevention measures.

This program is designed to suit your particular needs and would be based on our experience in managing risks of a similar type.

Claims Management

This is a vital element of the Risk Management Programme. We and your insurers objective is to investigate all claims thoroughly, to defend vigorously where there is clearly no liability and to present a strong defence in those cases where your records and systems enable us to do so.

In those cases where there is liability our aim would be to settle these quickly in order to minimise the costs of settlement.

We will keep you fully informed on the progress of all claims, including those where settlements are being made. This will be achieved by holding regular / quarterly meetings on claims developments, which will not only keep you informed, but also give you an opportunity to comment on allegations made, or the circumstances of the accident.

This summary has been prepared for quick and easy reference. For general, standard and all exclusions, please refer to the policy document specific to this insurance. It is the policy document alone that constitutes the contract of insurance between you and the insurer.

Code **CYCL07**

Date **14 August 2019**

Page **18 of 28**

Claims Notification

4.3

Every incident which may give rise to a claim should be reported to Arachas as soon as possible (regardless of how minor it may seem). Failure to do so may prejudice your rights under the policy. If your Insurer is not aware of an incident they will not be in a position to defend you should a claim arise.

No admission of liability or offer promise of payment should be made without Insurers written consent.

Where liability is at issue, it is vital that you obtain as much evidence as possible to support your claim, e.g. photographs, independent witness details and statements, CCTV footage, etc.

In addition the following points should be noted:

Property Damage

- Steps should be taken to minimise the loss and any damaged parts retained for subsequent inspection by Insurers and/or their representatives.
- However, you should not carry out any alteration or repair, as far as practicable, until Insurers have had the opportunity to investigate.

Theft/Malicious Damage

You must give immediate notice to the Garda Siochana/Police Authority in respect of –

- Loss or damage by stealing or any attempt thereof, including theft of a Motor Vehicle insured by the policy.
- Loss of money by any cause whatsoever.
- Loss or damage by malicious persons.

Liability

- An Accident Report Form **must be completed in respect of all incidents** (this can be obtained from Arachas).
- All correspondence received from a third party, their solicitor and/or the Personal Injuries Assessment Board (PIAB) must be forwarded to Arachas immediately, **unanswered**.

Motor

- An Accident Report Form **must be completed in respect of all incidents** (this can be obtained from Arachas).
- All drivers should be aware of their obligation to exchange particulars at the scene of the accident, i.e. name of driver and owner of vehicle, registration number, evidence of insurance. In the event of personal injury or substantial property damage **it is obligatory to notify the Garda Siochana/Police Authority**.
- A fresh copy of the driver's current driving licence (front and back) is required for each and every incident.
- If you are claiming for your own damage from your Comprehensive policy you will need to advise us immediately so that we can arrange an inspection of your vehicle. Also, all documentation must be received by our office within 30-days or we will automatically close our file.
- For Third Party claims you must obtain all details from the third party, e.g. name, address, contact telephone number and insurance details (Insurer, Policy Number).
- Incidents where the third party is clearly at fault, **the onus is on you** to contact the third party Insurer to pursue a claim directly against them. Alternatively you can appoint a solicitor to act on your behalf.

This summary has been prepared for quick and easy reference. For general, standard and all exclusions, please refer to the policy document specific to this insurance. It is the policy document alone that constitutes the contract of insurance between you and the insurer.

Code **CYCL07**
Date **14 August 2019**
Page **19 of 28**

Health and Safety at Work

4.4

No one wants to face injury - or worse - as a result of their normal work. But many people do not realise that the bulk of workplace injuries can be very easily avoided, to the benefit of both workers and employers. The basic law in this area is the 2005 Safety, Health & Welfare at Work Act which provides an overall framework for making work safe. Your health should not be affected by your work immediately, nor in the long term, nor should your offspring be affected. At the end of a working day, you should be able to enjoy a full, active, social and family life. The Health & Safety Authority maintains that these are not just aspirations but easily achievable targets which not only benefit workers, but also help businesses operate successfully and profitably in the long term.

Successful companies realise that protecting the safety and health of skilled workers is an essential long-term investment for any company. Our best companies know that to compete successfully in the world economy they must operate safely, just as they must control their costs, and market their products, and expand their customer base and all the other key business concerns. Small and Medium Enterprises (SMEs) and the self employed are even more vulnerable. Even a short absence from work because of injury to a manager or key worker could seriously jeopardise the survival of a small business. The self-employed, including farmers and tradespersons, have to remember that they must tackle every job as if their lives depended on it.

Each year the most common causes of accidents continue to be manual handling, lifting and carrying improperly (leading to back injuries), falls from heights, and slips, trips and falls (caused by untidy, wet floors (90% of slips) cluttered or poorly lit workplaces). Injuries of this type can be foreseen and can be prevented if employers and workers together look at how they organise and carry out work. Workers must follow the rules and not take shortcuts and managers have to remember that they must set an example too. When looking at safety in the workplace it is important to remember groups such as outside contractors, temporary employees, visitors and so on who may not be aware of hazards in the workplace. Transport within and outside the workplace should be addressed. Tasks which are only carried out occasionally (e.g. overhaul of machinery, other maintenance) may also pose particular dangers. The law requires every employer to draw up a Safety Statement - a list of all the hazards in the workplace indicating how they will be eliminated or controlled using risk reduction methods.

Health & Safety Authority

The Health & Safety Authority can be contacted on 01 614 7000. Further details from www.hsa.ie

This summary has been prepared for quick and easy reference. For general, standard and all exclusions, please refer to the policy document specific to this insurance. It is the policy document alone that constitutes the contract of insurance between you and the insurer.

Code CYCL07

Date 14 August 2019

Page 20 of 28

Terms of Business

4.5

Terms of Business Effective date: 1st October 2018

This Terms of Business document sets out the general terms under which our firm will provide business services to you and the respective duties and responsibilities of both the firm and you in relation to such services. Please ensure that you read these terms thoroughly and if you have any queries we will be happy to clarify them. If any material changes are made to these terms we will issue you with a replacement Terms of Business. By transacting business, we assume that you accept the terms of business as presented.

Arachas Corporate Brokers Limited trading as Arachas, Capital IM, is regulated by the Central Bank of Ireland. The firm is regulated under reference number, C30208, as an insurance intermediary under the the European Union (Insurance Distribution) Regulations 2018 (S.I. No. 229 of 2018) (the "IDD Regulations, an investment business firm under Section 10 of the Investment Intermediaries Act, 1995 (as amended), an investment product intermediary appearing in the register maintained under Section 31 of the Investment Intermediaries Act, 1995 (as amended), as a mortgage credit intermediary under the European Union (Consumer Mortgage Credit Agreements) Regulations, 2016 (CMCAR).

Copies of our authorisations are available on request and are displayed in the public areas of our offices. The firm is subject to the Central Bank's Code of Conduct as per the Consumer Protection Code, the Minimum Competency Code and Fitness and Probity standards for regulated entities. These Codes can be found on the Central Bank's website www.centralbank.ie.

We are registered with the Competition and Consumer Protection Commission to act as a Credit Intermediary. We provide insurance mediation services to specified EU countries via passporting of services.

This Terms of Business specifically reflects the activities and services of Arachas. Capital IM does not trade directly with members of the public. It wholesales specific commercial products to a nationwide panel of retail intermediaries and has a separate Terms of Business for its activities.

Governing Law

Our terms of business shall be governed by and construed in all respects according to the laws of the Republic of Ireland.

Our Services:

Our principal business is to provide advice and arrange transactions on behalf of clients in relation to general insurance products, financial services and

mortgages. A full list of product providers including ultimate insurers and lending agencies with which we deal is available on request.

Arachas uses a range of product providers some of whom in turn may charge a fee for their services. A full list of our product providers is available on request. For ease of reference, for the purpose of this document, the term, 'product provider', may refer to insurance undertakings, wholesale brokers and product producers. Arachas transacts business only through product providers who are regulated by the Central Bank of Ireland or other equivalent regulator. Arachas cannot and does not guarantee the solvency of any product provider.

Commercial Insurance

Key products and services include but are not restricted to; business insurance, agricultural, private clients, manufacturing, corporate risks, hospitality and entertainment risks, fleet insurance, property risks, goods in transit, educational risks, charitable risks, insolvency risks, professional risks, management liability, cyber risks, tradesmen and contractors insurance.

Personal Insurance

Key products and services include but are not restricted to private car insurance, commercial van insurance, home insurances, landlord insurance, travel insurance, gadget insurance.

Arachas provides broad-based advice, based on a fair analysis basis on all classes of insurance policies on the basis of a sufficiently large number of contracts and product producers available on the market to enable us to make a recommendation, in accordance with professional criteria, regarding which contract would be adequate to meet the your needs.

The number of providers that constitutes 'sufficiently large' will vary depending on the number of providers operating in the market for a particular product or service and their relative importance in, and share of that market. In order to ensure that the number of contracts and providers is sufficiently large to constitute a fair analysis of the market, we will consider the following criteria:

- the needs of the customer,
- the size of the customer order,
- the number of providers in the market that deal with brokers,
- the market share of each of those providers,

This summary has been prepared for quick and easy reference. For general, standard and all exclusions, please refer to the policy document specific to this insurance. It is the policy document alone that constitutes the contract of insurance between you and the insurer.

Code **CYCL07**

Date **14 August 2019**

Page **21 of 28**

Terms of Business....continued

- the number of relevant products available from each provider,
- the availability of information about the products,
- the quality of the product and service provided by the provider,
- cost, and
- Other relevant consideration.

Arachas also offers specific affiliate products and schemes for personal lines and commercial lines products across motor, household and specific business insurances with leading providers (details available on request) which have the added benefit of often bespoke market-leading policy wordings at keen rates. For such policies, Arachas operates on a limited analysis of the market. In cases where we assess consumers as being eligible for these packages, we don't research the market on a case-by-case basis, but rather place the business with the preferred provider. We continually review, monitor and evolve such products with product providers, from a cover and costing perspective to ensure that our offering remains competitive and also to enhance our customer experience.

We also offer risk management advice and a claims handling service.

Financial Planning

Arachas Financial Planning gives advice to our clients on aspects of financial planning for every stage of life and business.

Mortgages

Through the lenders or other undertakings with which we hold an agency, Arachas can provide advice on and arrange mortgage products from the following range: fixed-rate loans, variable rate mortgages, capital & interest mortgages, interest only mortgages, endowment mortgages, pension mortgages and residential investment property. We offer advisory services on mortgages based on a limited analysis basis by reference to our agencies with permanent tsb p.l.c, KBC Bank Ireland, Haven Mortgages Ltd and Dilosk DAC trading as Dilosk and ICS Mortgages.

We aim to supply our Terms of Business details to our clients in advance of transacting business. However, in circumstances where a client may require immediate insurance cover or where the contract is a distance

contract under the terms of the European Communities (Distance Marketing of Consumer Financial Services Regulations 2004), it may not be possible to issue the Terms of Business in advance of cover and with the client's agreement, the business will be transacted and the Terms of Business emailed or posted to the client without delay.

We endeavour in all transactions to act honestly and fairly in the best interests of our clients and the integrity of the market while complying with all regulatory requirements applicable to the conduct of our business activities. We will provide assistance to you for any queries you may have in relation to your 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 and supporting schedules, literature and brochures to ensure that you understand the nature of the policy cover.

Please note that if you receive a quotation for a new business insurance product or for a change to an existing insurance, cover should not be assumed to be in place until it is confirmed by Arachas.

Payment of amounts owing

Under current legislation, very strict rules apply to the payment of premiums to product providers. Arachas will not be able to pay premiums to product providers which have not been received from clients, with the result that cancellation instructions may be given to product providers, in the absence of payment of the premium in full.

Lenders or Insurers may withdraw benefits, cover, loan facilities, or impose penalties in the event of default of any payments due for products arranged for your benefit. We reserve the right to take legal action for any monies due to us. Arachas has a policy of charging €10 for a returned cheque.

Premium Rebates: Premium rebates are forwarded to consumers within 5 working days of the official notification being received from the product supplier.

Handling Clients Money

Arachas accepts payment in cash, cheque, by credit or debit card and by electronic fund transfer. Monies received from clients are retained in our Client Premium Account, which is a bank account solely for client's monies. Arachas issues a receipt for cash or negotiable instruments (e.g. cheque) payment received. This is required under Section 30 of the Investment Intermediaries Act 1995. A receipt is issued with your protection in mind and should be stored safely.

This summary has been prepared for quick and easy reference. For general, standard and all exclusions, please refer to the policy document specific to this insurance. It is the policy document alone that constitutes the contract of insurance between you and the insurer.

Code **CYCL07**

Date **14 August 2019**

Page **22 of 28**

Terms of Business....continued

Default on payments by clients

Our firm will exercise its legal rights to receive payments due to it from clients (fees and insurance premiums) for services provided. In particular, without limitation of the generality of the foregoing, the firm will seek reimbursement for all payments made to product providers on behalf of clients where the firm has acted in good faith in renewing a policy of insurance for the client.

Product providers may withdraw benefits or cover in the event of default on payments due under policies of insurance or other products arranged for you. We would refer you to policy documents or product terms for the details of such provisions.

Mortgage lenders may seek early repayment of a loan and interest if you default on your repayments. Your home is at risk if you do not maintain your agreed repayments.

Anti-Money Laundering/Counter Terrorist Financing

Arachas reserves the right to request any information necessary from a client deemed necessary under the Criminal Justice (Money Laundering and Terrorist Financing) Act 2010, as amended. Any suspicious transactions will be reported to the Gardai and Revenue in line with regulatory rules.

Outsourcing:

Arachas may outsource activities to regulated and unregulated providers.

Premium Finance:

Please note that as part of our customer service, we like to offer clients the option of spreading their insurance costs over a ten-month period with a regulated firm(s) specialising in premium finance. To facilitate this, we may secure a finance pre-underwriting service for your insurance account which will provide you with an indication of the likelihood of a positive finance approval. Please note that this, upon your application, will still be subject to normal underwriting and regulatory checks. The pre-underwriting service involves us providing the finance

provider in a secure manner, details of your company name, CRO number and the likely insurance renewal costs.

We may receive commission payments from the finance provider in respect of such finance agreements. Details of commissions received by Arachas from premium finance providers is available on request. Please ensure that you read, understand and adhere to the terms of any premium finance agreement. Arachas accepts no responsibility for any refusal by a premium finance provider to offer credit or for the consequences of defaults or delayed payments. Please be aware that your lender will be sharing information with the Central Credit Register. The Central Bank of Ireland established the Central Credit Register which is a centralised system for collecting personal and credit information on loans of €500 or above. This information may be used by other lenders when making decisions on your credit applications and credit agreements. If you require any additional information please visit www.centralcreditregister.ie where it aims to answer consumer questions.

Compensation Scheme

We are members of the Investor Compensation Scheme operated by the Investor Compensation Company Ltd. See below for details.

Investor Compensation Scheme

The Investor Compensation Act, 1998 provides for the establishment of a compensation scheme and the payment, in certain circumstances, of compensation to certain clients (known as eligible investors) of authorised investment firms, as defined in that Act.

The Investor Compensation Company Ltd. (ICCL) was established under the 1998 Act to operate such a compensation scheme and our firm is a member of this scheme.

Compensation may be payable where money or investment instruments owed or belonging to clients and held, administered or managed by the firm cannot be returned to those clients for the time being and where there is no reasonably foreseeable opportunity of the firm being able to do so.

This summary has been prepared for quick and easy reference. For general, standard and all exclusions, please refer to the policy document specific to this insurance. It is the policy document alone that constitutes the contract of insurance between you and the insurer.

Code **CYCL07**

Date **14 August 2019**

Page **23 of 28**

Terms of Business....continued

A right to compensation will arise only:

- If the client is an eligible investor as defined in the Act; and
- If it transpires that the firm is not in a position to return client money or investment instruments owned or belonging to the clients of the firm; and
- To the extent that the client's loss is recognised for the purposes of the Act.

Where an entitlement to compensation is established, the compensation payable will be the lesser of:

- 90% of the amount of the client's loss which is recognised for the purposes of the Investor Compensation Act, 1998; or
- Compensation of up to €20,000.

For further information, contact the Investor Compensation Company Ltd. at

(01) 224 4955.

Brokers Ireland Compensation Fund

We are also members of the Brokers Ireland Compensation Fund. Subject to the rules of the scheme the liabilities of its members firms up to a maximum of €100,000 per client (or €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 Investor Compensation Scheme has failed to adequately compensate any client of the member. Further details are available on request.

Claims notification

You should notify Arachas or the product supplier without delay in the event of an incident which may lead to a claim being made. Failure to notify a claim or potential claim without delay could result in the claim being refused. Please note that product providers may appoint a loss adjuster to assist them in the processing of a claim. It is important to note that the loss adjuster acts in the interests of the product provider. You may appoint a loss assessor to act in your interests as a claimant but any such appointment is solely at your own expense.

Mid term alterations/cancellations

You may opt to amend or cancel your policy during the period of cover. A consumer (as defined by SI No 853 of European Communities (Distance Marketing of Consumer Financial Services) Regulations, 2004 has the right to withdraw from an insurance policy within 14 days of the start date of the policy without penalty and without giving any notice. This is called, 'the cooling off period'. The right of withdrawal must be exercised by notice in writing to Arachas, quoting your policy number. If the cover relates to motor insurance, the policy cannot be cancelled or monies refunded until the relevant Certificate of insurance and windscreen disc have been received by the product provider. No refund will apply if a claim has occurred on the policy. Please note that if you cancel a policy which was set up on a minimum and deposit basis, no refund will be allowed following cancellation.

Please note that if you opt to cancel an insurance policy covering a property which is subject to a mortgage, you may be in breach of the mortgage terms in cancelling cover.

Duty of Disclosure

It is your responsibility to provide complete and accurate information when arranging or renewing a policy and throughout the lifetime of a policy. Failure or delays in disclosing material facts to a product provider could invalidate your insurance cover or mean a claim is declined or a reduced amount is paid. A material fact is a fact so important that its disclosure could change the decision of insurer to underwrite a policy or in determining the premium or in settling a loss. Insurers now share all claims information on the Insurance Link database. This reports on all claims and will be used by Insurers to verify correct disclosure of claims information. Usually the misrepresentation of a material fact voids a policy.

Please note that where a policy is incepted based on the information supplied on a completed proposal form or via a statement of fact form, Arachas assumes that you have checked the accuracy of all information provided, including any pre-populated sections on such forms. If there are errors, please notify us immediately. If you are unsure about whether a fact is material, please contact us to discuss. Otherwise, Arachas will assume that all of the information shown on your insurance forms is displayed correctly.

This summary has been prepared for quick and easy reference. For general, standard and all exclusions, please refer to the policy document specific to this insurance. It is the policy document alone that constitutes the contract of insurance between you and the insurer.

Code **CYCL07**

Date **14 August 2019**

Page **24 of 28**

Terms of Business....continued

Conflicts of Interest

In the course of our dealings with you, there may be times that a member of our staff may have an interest, relationship or other arrangement that is material to the advice we are giving you. In all such cases this interest will be declared to you and our employees are required to disregard any such interest. Where we enter into a soft commission agreement with a product supplier, details of the arrangement will be formally agreed in writing between Arachas and the product supplier. Any business transacted under a soft commission agreement does not conflict with the best interests of our clients.

Regular Reviews

It is in your best interests that you review, on a regular basis, the products which we have arranged for you. As your circumstances change, your needs will change. You must advise us of those changes and request a review of the relevant policy so that we can ensure that you are provided with up to date advice and products best suited to your needs. Failure to contact us in relation to changes in your circumstances or failure to request a review may result in you having insufficient insurance cover and/or inappropriate investments.

Complaints

Customer service is important to Arachas and we aim to resolve complaints as quickly as possible. Whilst verbal complaints are welcome, it would be preferable that any complaints are made in writing. We will acknowledge your complaint within 5 business days and we will fully investigate it. We shall investigate the complaint as swiftly as possible, and, the complainant will receive an update on the complaint at intervals of not greater than 20 business days starting from the date on which the complaint is made. On completion of our investigation, we will provide you with a written report of the outcome. In the event that you are still dissatisfied with our handling of or response to your complaint, you are entitled to refer the matter to the Financial Services and Pensions Ombudsman, contact details are shown later in this document. A full copy of our complaints procedure is available on request.

Earnings disclosure

Our income is generated from a combination of commissions and brokerage fees for our professional services. The level of brokerage charged will be dependent on the complexity of service, seniority of staff involved, compliance factors, and other operational considerations. Any brokerage charged will be clearly identified on your quotation documentation and invoices where business is transacted and will be non refundable in the event of policy cancellation. Arachas may also be paid an additional commission by product providers based on certain agreed business targets being achieved and may also receive additional commission from premium finance providers for business transacted. We do not regard this as a conflict of interest when providing business services to its clients. We may offer clients the option of paying solely by a fee if required.

We may receive commission and other payments at inception of your business and on an on-going basis from the product provider with which business is placed. This remuneration enables us to provide you with services on an on-going basis. Summary details of these payments will be included, where appropriate, in a product information document, in relation to life assurance products. Details of remuneration for non-life insurance and information from different mortgage lenders are available on request.

Fees:

Personal Lines

Set-up Service Fee -	Up to €125.00
Renewal Service Fee –	Up to €125.00
Mid-Term Alterations/Cancellations	
/Duplicate Documentation –	Up to €50.00

Commercial Lines

New Business/Renewal/Mid-Term

Alterations/Cancellations/Duplicate documentation – Up to 40% of premium per transaction per policy subject to a minimum charge of up to €150.00.

This summary has been prepared for quick and easy reference. For general, standard and all exclusions, please refer to the policy document specific to this insurance. It is the policy document alone that constitutes the contract of insurance between you and the insurer.

Code **CYCL07**

Date **14 August 2019**

Page **25 of 28**

Terms of Business....continued

Fee Option

You may elect to pay for your services by means of a fee. Fees may be charged on an hourly rate. This will always be discussed and agreed in writing with you in advance of inception of any policy.

Current fee structure ex VAT

Account Directors (Commercial and Financial Planning)	€ 350.00
Account Executives	€ 250.00
Administrative Staff	€ 150.00
Executive Financial Planning Service	€1250.00

Please note that Arachas may apply the hourly rate in addition to broker fees as specified for particularly complex accounts and/or where court attendance may be required.

In respect of mortgages, we may receive commission from lenders at a rate of up to 1% approximately of the amount borrowed. If we secure a Letter of Offer for you, and you do not proceed with the loan, there will be a charge for our services. This fee is €500 at present, but is liable to change from time to time. In certain instances lenders may charge additional arrangement or other fees e.g. 1% of the loan up to €1,500. The actual amount of an Arachas or lender fee will be included in a European Standardised Information Sheet which will be provided by your lender. All fees will be taken into account in calculating the Annual Percentage Rate of Charge on a mortgage.

Termination of service

Our services may be terminated for one policy or across the range of policies for which we act as your insurance broker (within regulatory rules) without cause or penalty by either us or you by giving one month's notice of termination to the other or as otherwise agreed. With effect from the date of termination and in the absence of any express agreement to the contrary, we will have no obligation to perform any other services for you.

Data protection

The Company processes data in line with the provisions of the General Data Protection Regulations.

Personal data is collected in order to provide the highest standard of service to you. The information you give us may include your name, date of birth, marital status, details of dependants, home address, contact address, e-mail address and phone number, employment details, bank account detail, tax details, assets and liabilities, expense details, financial and credit card information, photo identification documentation, criminal convictions. Information supplied is kept secure, is used only for legitimate purposes in our activity as intermediary and is retained for no longer than is necessary, subject to any regulatory rules regarding record maintenance. Debit and credit card information is retained only for the duration of the transaction.

We may also need to collect sensitive personal data to fulfil product provider's requirements in providing insurance quotations or products. Sensitive data includes trade union activities, physical or mental health detail. By providing us with your information and proceeding with a contract of insurance, you consent to all of your information being used, processed, disclosed, transferred and retained for the purposes of insurance administration, including underwriting, processing, notification of potential claims, claims handling, collection of debt and fraud prevention. Please note that in some cases if you do not agree to the way we process your information, it may not be possible for us to continue to offer services to you.

Some of the ways in which we may collect information from you may include subscription to newsletters, at registration at events, via social media or website communications and product promotional activity. In the event that we partner with third party suppliers we accept no responsibility for the security or content of any third party websites or third party social media activity. Our website provides details of our privacy notice.

We would also like to keep you informed of mortgage, insurance and investment services provided by Arachas which may be of interest to you. We would like to contact you by way of letter, email or telephone call. If you do wish to receive such marketing information please tick the box to reflect your opinion in the Terms of Business acknowledgement letter to allow us appropriately note our records.

We may share information about you with regulatory and public bodies including An Garda Síochána and with third party outsourced suppliers providing regulated and unregulated services to the firm.

The pre-underwriting service for premium finance involves us providing the finance provider in a secure manner, details of your company name, CRO number

This summary has been prepared for quick and easy reference. For general, standard and all exclusions, please refer to the policy document specific to this insurance. It is the policy document alone that constitutes the contract of insurance between you and the insurer.

Code **CYCL07**

Date **14 August 2019**

Page **26 of 28**

Terms of Business....continued

and the likely insurance renewal costs. If you do not consent to us offering this no obligation complimentary service to you, please advise us.

We may also use your details for training purposes and for customer research.

When you request a quotation from us, you may receive a telephone call or text message and/or email in relation to that quote. There may also be requirements to contact you for the purposes of discussing renewal terms of an existing policy with us or any other query directly related to an existing policy with us. We may also use the information to notify you by telephone, post, mobile phone, e-mail and/or SMS messaging about new or existing products or about special offers. You have the option to decline to receive further marketing information from us by writing to us or by following any additional opt out instructions that may be received in communications.

You may have entitlements under legislation to inspect all personal information held on file by the Company and to have inaccuracies in that information corrected. Subject access requests for specific information should be sent to the Data Protection team at our Dublin office. There is no fee for such requests.

Electronic Mail

Where communication is by electronic mail, Arachas and our clients accept the inherent risks in this method of communication. Notwithstanding that we have virus checking procedures on our system, you will be responsible for virus checking all electronic communications sent to you. You will also be responsible for checking that messages received are complete. Electronic mail transmission from Arachas is confidential and intended only for the person to whom it is addressed. Its contents may be protected by legal and/or professional privilege. Should an email be received by you in error please contact us at insure@arachas.ie. Cover instructions received by Arachas by electronic mail have no validity until confirmed by Arachas. Any unauthorised form of reproduction of email communication is strictly prohibited. The firm does not guarantee the security of any information electronically transmitted and is not liable if the information contained in this communication is not a proper and complete record of the message as transmitted by the sender or for any delay in its receipt.

The firm accepts no responsibility for any loss or damage resulting directly or indirectly from the use of electronic mail or for the contents within In the event of

a dispute neither of us will challenge the legal evidential standing of an electronic document and Arachas systems shall be deemed the definitive record of electronic communications and documentation.

We would remind our clients that due the popularity of email as an attack vector, it is critical that enterprises and individuals take measures to secure their email accounts against common attacks as well as attempts at unauthorised access to accounts or communications. Malware sent via email messages can be quite destructive. Phishing emails often contain malware in attachments designed to look like legitimate documents or include hyperlinks that lead to websites that serve malware. Phishing emails can also be used to trick recipients into sharing sensitive information, often by posing as a legitimate business or trusted contacts. Phishing emails aimed at stealing information typically will ask recipients to confirm their login information, passwords, social security number, bank account numbers, and even credit card information. Some even link to counterfeit websites that look exactly like that of a reputable vendor or business partner to trick victims into entering account or financial information. Arachas will never seek such information from our clients. Our website address is www.arachas.ie.

While Arachas uses reasonable efforts to include accurate and up-to-date information on its website, errors or omissions sometimes occur. To the fullest extent permissible under applicable law, Arachas makes no warranties or representations as to the accuracy of the content of this website and under no circumstances, including, but not limited to, negligence, shall

Arachas or any party involved in creating, producing, or delivering the website be liable to you for any direct, incidental, consequential, indirect, or punitive damages that result from the use of, or the inability to use, the materials on this website. Arachas assumes no responsibility, and shall not be liable for, any damages to, or viruses that may infect, your computer equipment or other property as a result of your access to, use of, or browsing in the website or your downloading of any materials, data, text, images, video, or audio from this website. Arachas does not guarantee the accuracy, completeness or correctness of any information on its website. You agree that use of the site and its contents is entirely at your risk and to the extent permitted by law, all warranties or conditions that would, but for the terms of this disclaimer, be implied by statute or otherwise, are excluded.

This summary has been prepared for quick and easy reference. For general, standard and all exclusions, please refer to the policy document specific to this insurance. It is the policy document alone that constitutes the contract of insurance between you and the insurer.

Code **CYCL07**

Date **14 August 2019**

Page **27 of 28**

Terms of Business....continued

Contact Details for Arachas Corporate Brokers Limited trading as Arachas, Capital IM

DUBLIN The Courtyard, Carmahall Road, Sandyford Business Estate Dublin 18 D18 X377 Tel:)1 213 5000 Fax: 01 213 5001	CORK 9 Eastgate Avenue, Eastgate Business Park, Little Island, Cork T45 YN92 Tel: 021 427 0505 Fax: 021 427 5540	SOUTH EAST Marine Point, Belview Waterford X91 W0XW Tel : 051 877 700 Fax: 051 877 702
---	---	---



Signed: Conor Brennan, CEO

Other Organisations

Brokers Ireland:
87 Merrion Square, Dublin 2
Tel: 01 661 3067
Fax: 01 661 9955
Dublin 2 D02 DR40
Email: info@brokersireland.ie
Website: www.brokersireland.ie

The Competition & Consumer Protection
Commission
Bloom House
Railway Street
Dublin 1. D01 C576
Tel: 01 4025500
Email: complaints@ccpc.ie
Website: www.ccpc.ie

Financial Services and Pensions Ombudsman's
Bureau of Ireland
Lincoln House
Lincoln Place
Dublin 2 D02 VH29
Tel: 01 567 7000
Email: info@fsp.ie
Website: www.fspo.ie

Office of the Data Protection Commissioner:
Canal House
Station Road
Portllington
Co Laois. R32 AP23
Tel: 1890 252231
Email: info@dataprotection.ie
Website: www.dataprotection.ie

Central Bank of Ireland
PO Box 11517
Spencer Dock
North Wall Quay
Dublin 1
Tel: 1890 777 777
Email: enquiries@centralbank.ie
Website: www.centralbank.ie

Privacy Policy

Here at Arachas, we take your privacy seriously and will only use your personal information to provide the products and services you have requested from us.

However, from time to time we may like to contact you with details of other general insurance, financial planning and mortgage services we provide. If you consent to us contacting you for this purpose please tick to say how you would like us to contact you:

Post Email Telephone Text message

I agree

Arachas Client Reference

Customer Signature

Customer (Print Name)

Customer Address

.....

.....

Date

This summary has been prepared for quick and easy reference. For general, standard and all exclusions, please refer to the policy document specific to this insurance. It is the policy document alone that constitutes the contract of insurance between you and the insurer.

Code	CYCL07
Date	14 August 2019
Page	28 of 28