

Terms of Business

The terms of business set out the basis on which we will provide travel insurance services to you as an individual private client of the firm.

Our Contact Details Just Cover Limited

Registered Office: 5 Castleknock Wood, Castleknock, Dublin 15, Ireland Telephone: 01 440 4367 email : info@justcover.ie

Our Status

Just Cover Limited is regulated by the Central Bank of Ireland.

Statutory Codes

Just Cover Limited is subject to and complies with the Consumer Protection Code, Minimum Competency Code and the Fitness and Probity Standards. These Codes offer protection to consumers and can be found on the Central Bank of Ireland website www.centralbank.ie.

Our Services

Just Cover Limited negotiates competitive rates with our Product Producers for the insurance schemes we offer our customer.

The services we provide are:

Receiving and transmitting orders on your behalf for a product(s) to a product producer. In order to provide these services we hold appointments in writing with these product producers.

Just Cover Limited will request and accept payment only where:

- (a) A proposal for insurance has been accepted either manually or electronically by an insurance undertaking
- (b) An insurance undertaking has invited renewal of a policy of insurance

Our Remuneration

Just Cover Limited earns an income from the sale of the products provided by its product producer's further details are available on request.

Our Charges

If any additional transaction(s) result in an increase in the transactional and administrative costs these costs may be incurred by you; online administration handling fee, call centre handling fee and postage costs.

Conflicts of Interest

It is the policy of the firm to avoid any conflict of interest when providing business services to its clients. However, where an unavoidable conflict of interest arises we will advise you of the steps we propose to take in order to protect your interests before providing you with any business service.

Cooling off period/ Cancellations:

A consumer (as defined by SI No. 853 of 2004) has the right to withdraw from an insurance policy (as defined under SI No. 853 of 2004) within 14 days of the start date of the policy without penalty and without giving any reason – this is known as the Cooling Off period. The right of withdrawal may be exercised by notice to JustCover Ltd by quoting your policy number. The policy contains a "cooling off" period which allows you to return the policy and obtain a full refund (less any credit card charges) if you have a reason to be dissatisfied with the cover provided. You have the right to withdraw from your policy within 14 days of the policy being issued or before your travel (start) date (whichever is sooner) without penalty.

Investor Compensation Company Ltd (ICCL) Scheme

Just Cover Ltd is a member of the Investor Compensation Company Ltd (ICCL) Scheme established under the Investor Compensation Act, 1998. The legislation provided for the establishment of a compensation scheme and to the payment in certain circumstances, of compensation to certain clients of firms (known as eligible investors) covered by the Act. However, you should be aware that a right to compensation would only arise where client 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% of the client's loss, which is recognised as being eligible for compensation, or €20,000.

Irish Brokers Association (IBA) Compensation Fund Ltd

As a member of the Irish Brokers Association (IBA), Just Cover 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.

Complaints

For complaints about the settlement of a claim or the claims handling service (except claims under Section 17 – Legal Costs and Expenses) you should contact:

The Claims Director

**Intana
IDA Business Park
Athlumney
Navan
Co Meath
Ireland
Phone: (046) 907 7367**

For Complaints about claims under Section 17 – Legal Costs and Expenses (settlement or service) you should contact:

**Managing Director
Lexceteras Limited
Minerva House
Holbeach Technology Park
Park Road
Holbeach
Lincolnshire
PE12 7PT
England**

Financial Ombudsman Service

If **you** are not happy with **our** final decision, you may be able to pass **your** complaint to the Financial Ombudsman Service (FOS). The FOS is an independent organisation and will review **your** case.

The address is:

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR
England

Phone: **0044 800 023 4567** if calling from a landline or **0044 300 123 9123** if calling from a mobile.

You can visit the Financial Ombudsman Service website at www.fos.org.uk

If your complaint relates to a customer service, site related issue or any other type of complaint (excluding any complaint regarding a claim) please contact: Managing Director

**Justcover Ltd
5 Castleknock Woods
Dublin 15
Ireland
Phone: (01) 440 4367
Email: info@justcover.ie**

Financial Services Ombudsman Bureau of Ireland

If **you** are not happy with **our** final decision regarding customer service, site related issue or any other type of complaint (excluding any complaint regarding a claim) **you** may be able to pass **your** complaint to the Financial Services

Ombudsman Bureau of Ireland who is an independent organisation and will review **your** case.

The address is:

The Financial Services Ombudsman's Bureau

Third Floor

Lincoln House

Lincoln Place

Dublin 2

Ireland

Email: enquiries@financialombudsman.ie

Web: www.financialombudsman.ie

If **you** take any of the action mentioned above, it will not affect **your** right to take legal action.

Financial Conduct Authority

Arrow Underwriting Services Limited is an Appointed Representative of Alpha Underwriting Ltd which is authorised and regulated by the Financial Conduct Authority. Astrenska Insurance Limited is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. You can check their website at www.FS.Org.uk which includes a register of all the firms they regulate, or you can phone them on 0044 8456061234.

Financial Services Compensation Scheme

We Astrenska Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS).

If we fail to carry out our responsibilities under this policy, you may be entitled to compensation from the Financial Services Compensation Scheme, Information about the scheme is available at www.fscs.org.uk or by phone on 0800 678 1100 Or 0207 741 4100.

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 and to ensure it is only used for legitimate purposes.. The information and other data provided to our office may be used to advise you of products and 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 Act 1988 (as amended or re-enacted from time to time) that our office holds about you and to have any inaccuracies in that information corrected.)

Governing Law

The laws of Ireland form the basis for establishing relations between you and **Just Cover Limited**. and the Irish Courts have jurisdiction to hear any disputes that may arise.

Language

All contracts, terms, conditions and communications relating to our Just Cover policies will be in English.

This agreement is governed by Irish Law.

Statement of Fact document/Demands and Needs Statement

This Contract of Insurance is underwritten by Arrow Underwriting Services Ltd as underwriting agents for Astrenska Insurance Ltd.

Arrow Underwriting Services Ltd, Bourne House, 475 Godstone Road, Whyteleafe, Surrey, CR3 0BL, acts as an agent for Astrenska Insurance Ltd and not the policyholder. Arrow Underwriting Services Ltd will also act as an agent to Astrenska Insurance Ltd regarding the receipt and handling of Premiums and return of Premiums.