JustCover Travel Insurance Ltd.
Registered Office: 5 Castleknock Woods, Castleknock Dublin 15
Tel: +353 1 4404367
Email: info@justcover.ie
Web: www.Justcover.ie

JustCover.ie ltd is Registered in the Company's registration under company No362681

JustCover.ie Ltd is regulated by the Financial Regulator and is licensed by the Central Bank of Ireland

Terms of Business

These terms of business set out the basis on which JustCover Ltd will provide business services to you as a client of the firm. They also contain details of our regulatory and statutory obligations and the respective duties of both the firm and you in relation to such services.

JustCover Ltd is a member of the Irish Brokers Association.

Authorised Status

JustCover Ltd is authorised under Section 10 of the Investment Intermediaries Act, 1995, (as amended). As a Multi-Agency Intermediary the firm is authorised to receive and transmit orders, in relation to insurance policies.
The firm may also give investment advice in relation to investment instruments available from only those product producers and other intermediaries from whom an appointment is held.

Copies of our various authorisations are available on request.

Services Provided

JustCover.ie arrange a broad range of travel Insurance products and we are currently tied to one provider, Optimum Underwriting Ltd.

Scale of Fees

Product	Initial Fee	Renewal	Policy cancellation	post	Making changes to policy during the year, or issuing duplicate policies
Travel insurance	N/A	N/A	Full refund given within cooling off period, less credit card charges, after cooling off period no refund given	€5.00	€5.00

JustCover.ie receives net rates from Optimum Underwriting ltd. on a yearly basis and sets the selling prices by adding a margin to these rates.

We reserve the right to amend these margins should the complexity of the product require a higher margin.

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.

Complaints:

The company has a written procedure in place for the effective consideration and handling of complaints. Each complaint will be acknowledged by us within 5 working days of receipt, updates will be advised in intervals of not more than 20 working days ,we will endeavour to resolve the complaint within 40 business days and findings will be furnished to you within 5 working days of completion of the investigation. Any enquiry or complaint you may have regarding your policy, or a claim notified under your policy, may be addressed to us. Please quote details of the policy, including your validation certificate number and/or claim number to enable the enquiry to be dealt with speedily.

If you are not satisfied with the handling of a complaint, you should write to the following:
For Sections 1 to 17 & 19 to 21 of the policy

Managing Director
Optimum Underwriting Limited
19 Bartlett Street
Croydon
Surrey
CR2 6TB
England

For Section 18 of the policy – LEGAL EXPENSES
Managing Director
Lexceteras Ltd
Minerva House
Holbeach Technology Park
Park Rd
Holbeach
Lincolnshire
Pe12 7PT
England

For All Sections:
If your complaint is not dealt with to your satisfaction by either of the Managing Directors as stated above, you should then write to:

The chief Executive
Groupama Insurance Company Ltd
6th Floor, One America Square
17 Crosswall
London EC3N 2LB
England

If you are still not satisfied you have the right to refer any dispute to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR, England.

Investor Compensation Company Ltd (ICCL) Scheme

JustCover 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), **JustCover** 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.

Data Protection

JustCover Ltd is a Data Controller as defined in the Data Protection Act 1988 and 2003.

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. 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 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.)

Conflict of Interests

It is the policy of **JustCover** Ltd to avoid any conflict of interest when providing business services to its clients. However, where an unavoidable conflict may arise we will advise you of this before proceeding to provide any business service. If you have not been advised of any such conflict you are entitled to assume that none arises.

Premium Handling

JustCover Ltd will accept payments by cheque and by credit/debit card in respect of our travel insurance product in the circumstances permitted under Section 25G of the Investment Intermediaries Act, 1995. **JustCover ltd** is not authorised to accept cash or negotiable instruments in any other circumstances.

Premiums are due on inception date. Under the Financial Regulator legislation very strict rules apply in the payment of premiums to Insurance companies. We will not be able to pay premiums to insurers which have not been received from clients. Therefore, to avoid policy cancellation, premiums must be paid strictly within the credit terms, if agreed, otherwise immediately prior to cover incepting.

Governing Law

The laws of Ireland form the basis for establishing relations between you and **JustCover** Ltd. and the Irish Courts have jurisdiction to hear any disputes that

may arise.

Language

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

Terms of Business valid from 24/11/11