

## 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 JustCover Limited**

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

### JustCover Ltd

These Terms of Business set 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 notify you.

### Authorisation with the Central Bank of Ireland

Just Cover Limited (C29197) is regulated by the Central Bank of Ireland as an insurance intermediary registered under the European Union (Insurance Distribution) Regulations 2018. Copies of our regulatory authorisations are available on request. The Central Bank of Ireland holds registers of regulated firms. You may contact the Central Bank of Ireland on 1890 777 777 or alternatively visit their website at [www.centralbank.ie](http://www.centralbank.ie) to verify our credentials.

Underwritten by MAPFRE ASISTENCIA Compania Internacional De Seguros Y Reaseguros, S.A., trading as MAPFRE ASSISTANCE Agency Ireland is authorised by Direccion General de Seguros y Fondos de Pensiones del Ministerio de Economia y Hacienda in Spain and is regulated by the Central Bank of Ireland for conduct of business rules.

### Codes of Conduct

Just Cover Limited is subject to the Consumer Protection Code, Minimum Competency Code and Fitness & Probity Standards which offer protection to consumers. These Codes can be found on the Central Bank's website [www.centralbank.ie](http://www.centralbank.ie)

### Our Services

JustCover Ltd is a member of Brokers Ireland.

Our principal business is to provide information and arrange transactions on behalf of clients in relation to general insurance products. A full list of insurers, product producers and lending agencies with which we deal is available on request.

### **Non-Life**

We can provide information on and arrange products from the following range: travel insurance.

We provide general insurance information on a limited analysis basis (providing services on the basis of a limited number of contracts and product producers available in the market), for whom we exclusively conduct insurance distribution business. We provide information on the following product providers:

- MAPFRE UNDERWRITING

We are remunerated by commission for our intermediary service.

### **General Insurance**

JustCover Limited earns a commission from the sale of the products provided by its product producer's further details are available on request.

### **Remunerations Arrangements**

JustCover Limited is an insurance intermediary. We have arrangements in place with one provider, MAPFRE ASSISTANCE Agency Ireland, in respect of the travel insurance we offer through JustCover.ie For each policy, you have a right to request information about the commission we earn when arranging your cover. The level of commission varies from 10 percent to 67 percent of the premium, and depends on the policy class, type and level of cover. Our entitlement to this commission, where this forms part of or all of our remuneration, arises as soon as you give us instructions to take out or renew a particular policy.

### **Schedule of fees and 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.

We reserve the right to charge €5.00 administration fee/credit card fee for a refunded policy or mid term alteration to a policy .

### **Customer Default**

Your insurer may withdraw cover on default of any payments due under any products arranged for your benefit. Details of these provisions will be included in your policy/product terms and conditions. We will take such steps that may be necessary to recover any monies due to us including the instigation of legal proceedings, the appointment of a receiver and all other rights available to us.

### **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 phone: (01) 4404367. 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**

Whilst we are happy to receive verbal complaints, it would be preferable that any complaints are made in writing. We will acknowledge your complaint in writing 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 (FSPO). A full copy of our complaints procedure is available on request.

**For complaints about the settlement of a claim or the claims handling service you should contact:**

**Mapfre Assistance Agency Ireland  
Travel Claims Department  
22-26 Prospect Hill  
Galway  
Ireland  
Phone: (091 501671)**

**For Policies issued before 29Mar2019  
The Claims Director  
Intana  
IDA Business Park  
Athlumney**

**Navan  
Co Meath  
Ireland  
Phone: (046) 907 7367**

**For complaints about the Sale or Administration of a policy  
The Managing Director  
5 Castleknock Wood  
Castleknock  
Dublin 15  
Phone: (01) 4404367**

### Data Protection

We are subject to the requirements of the General Data Protection Regulation 2018 and the Irish Data Protection Act 2018.

JustCover Limited. is committed to protecting and respecting your privacy. We wish to be transparent on how we process your data and show you that we are accountable with the GDPR in relation to not only processing your data but ensuring you understand your rights as a client.

The data will be processed only in ways compatible with the purposes for which it was given and as outlined in our Data Privacy Notice, this will be given to all our clients at the time of data collection.

We will ensure that this Privacy Notice is easily assessable. Please refer to our website [www.JustCover.ie](http://www.JustCover.ie)

Please contact us at [info@justcover.ie](mailto:info@justcover.ie) if you have any concerns about your personal data.

### 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.

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.

#### **Regulatory Status of the Underwriter**

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*For Mapfre Assistance Full Terms of business [click here](#)*