

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

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 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 to verify our credentials.

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

Our Services

JustCover Ltd is a member of Brokers Ireland.

Our principal business is to provide advice 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 advice on and arrange products from the following range: travel insurance.

We provide general insurance advice 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 advice on the following product providers:

- Astrenska Insurance Ltd.

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.

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 WellToTravel 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

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 (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**

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

Please contact us at 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.

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.

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.