

Petinsure

6th floor. No. 5 Lapps Quay, Cork

t: 353 (0) 21 202 9119

f: 353 (0) 21 601 0730

e: info@petinsure.ie

w: www.petinsure.ie



Petinsure.ie Terms of Business

Who we are: Petinsure is a registered trading name (Registration No. 349536) of Capstone Financial Services Ltd. (Company No: 451193), 6th Floor, 5 Lapps Quay, Cork. (Hereafter referred to as "Us" or "We")

Authorised Status: Capstone Financial Services Ltd t/a Petinsure is regulated by the Central Bank of Ireland (Registration Number 48167) as an insurance intermediary registered under the European Communities (Insurance Mediation) Regulations, 2005. The Central Bank of Ireland holds registers of regulated firms. You may contact the Central Bank of Ireland on (01) 4104000 or alternatively visit their website on www.centralbank.ie to verify our credentials."

Capstone Financial Services Ltd t/a Petinsure may offer advice in relation to all aspects in relation to life assurance products (Term Cover, Serious Illness and Permanent Health Insurance) and General Insurance. We also transmit orders on client's behalf to any of the insurance undertakings or product producers from whom the Company hold letters of appointment. A list of all such appointments is contained elsewhere within this Terms of Business.

Data Protection: We will process all the personal information you give us in line with the provisions contained in the Data Protection Acts 1988 and 2003. As part of our service to you and in order to arrange the appropriate cover for you we will collect and store personal information supplied by you. Any information which you provide in this way is not made available to any third parties unless as required in the direct fulfilment of our services and in accordance with our commitments to you. Your personal information is used by Petinsure only in line with the purpose for which you provided it. Your personal data may also be anonymised and used for statistical purposes.

Remuneration: We are remunerated through commission and/or payments from insurers and product providers.

Conflict of Interest: We will endeavor to avoid conflicts of interests but where this is unavoidable we will explain the position fully. We will at all times, avoid prejudice to any party.

Complaints Procedure: Capstone Financial Services Ltd t/a Petinsure.ie has in place, a written procedure for the handling of complaints. This procedure ensures that all complaints are recorded and acknowledged within 5 business days. All complaints are fully investigated and the complainant updated at intervals of not greater than 20 business days. We will attempt to investigate and resolve a complaint within 40 business days.

All complaints should be directed in writing to:

The Complaints Officer,

Petinsure

6th Floor,

5 Lapps Quay,

Cork.

or email info@petinsure.ie

In the event that a client remains dissatisfied with the handling of and/or response to a complaint they may refer the matter to The Financial Services Ombudsman.

If your complaint is not resolved to your satisfaction or if we haven't provided you with a decision after 8 weeks, you have the right to refer your complaint to the Financial Services Ombudsman's Bureau at: Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin (Phone: 1890 88 20 90)

Your Obligations: It is your responsibility to provide complete and accurate information for Insurers when you take out your Insurance Policy, throughout the life of that policy and when you renew your Insurance. It is important that you ensure all statements made by you are, to your knowledge and belief, full and accurate. Failure to disclose any material information including, pets age, breeds, vet practices etc. to your Insurers could invalidate your insurance cover and could mean that all or part of a claim may not be paid.

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Applicable Law: We can both choose the law which will apply to the contract. Unless we agree otherwise with you Irish law will apply.

Right of cancellation: You have the right to withdraw from any insurance policy which you buy from us within 21 days of the date of inception of cover.

Right to a refund: If you cancel your cover within 21 days of the date of inception of your policy you are entitled to a full refund provided you have not submitted a claim.

Period of insurance: Your period of insurance in respect of any policy you hold with Us will be the period specified as such in your Policy Schedule/Renewal notice.

Amendments or alterations: Where there is to be any amendment or alteration to the cover which we have arranged for you we will inform you at least one month prior to said alteration or amendments

Consumer Protection: Capstone Financial Services Ltd t/a Petinsure is a member of the Investor Compensation Scheme established under the Investor Compensation Act 1998. The legislation provides for the establishment of a compensation scheme and to the payment in certain circumstances, of compensation to clients of firms covered by the Act. However you should also be aware that a right to compensation would only arise where 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 clients loss, which is recognised as being eligible for compensation or €20,000.

Default Remedies: Capstone Financial Services Ltd t/a Petinsure.ie actions in the event of default by the client are:

Product providers are entitled to withdraw benefit or cover on default of any payments due under any products arranged for your benefit. It is therefore critical to the guaranteed continuance of your insurance that your premium is paid in full. Some insurers may include as a term of the insurance a settlement due date or in some cases a warranty under the terms of which the premium must be paid to them by a certain date. We inform our clients of such requirements and the relevant date in good time to allow the payment terms to be met. Failure to comply with the terms of the warranty may mean that the insurer's obligation under the policy will be terminated. We will automatically advise you of any payments outstanding on your policy and the consequences of failure to pay premiums.

An outline of the action and remedies which the relevant product producers may take in the event of default by a client is included in the product producer's policy document.

Insurers: We review and consider the security of Insurers and Underwriters in a professional manner. We do not and cannot guarantee the financial security of any Insurer or Underwriter. The following are a list of insurance undertakings and product providers from which letters of appointment are held: Non Life Insurance Undertakings:

1) Alpha Insurance A/S