

Petinsure

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Petinsure Terms of Business

Who we are: Petinsure (Registration No. 349536) is the registered trading name of Capstone Financial Services Ltd. (Company No: 451193), PO Box 911, South City D.S.U, Cork City T12 C82S (Hereafter referred to as "Us" or "We")

Contact Details:

Tel: 021 202 9119

Email: info@petinsure.ie

Web: www.petinsure.ie

Authorised Status: Capstone Financial Services Ltd, trading as Petinsure is regulated by the Central Bank of Ireland (Registration Number C48167) 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. The firm is subject to the Central Bank of Ireland's Consumer Protection Code, Fitness and Probity Standards and the Minimum Competency Code. These codes are available for inspection on the Central Bank of Ireland's Website www.centralbank.ie.

Services Provided: Capstone Financial Services Ltd 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 with whom the Company hold letters of appointment. A list of all such appointments is contained elsewhere within this Terms of Business. Petinsure policies are underwritten by Watford Insurance Company Europe Limited (incorporated in Gibraltar no.112869, authorised and regulated by the Gibraltar Financial Services Commission), P.O. Box 1338, First Floor Grand Ocean Plaza, Ocean Village, Gibraltar and is regulated by the Central Bank of Ireland for conduct of business rules.

Data Protection: We comply with the requirements of the General Data Protection Regulation 2018 and the Irish Data Protection Act 2018. The data which you provide to us will be held on a computer database and paper files for the purpose of arranging transactions on your behalf. 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 and Data Protection Policy. We would also like to keep you informed of insurance, investment and any other services provided by us or associated companies with which we have a formal business arrangement; which we think may be of interest to you. We would like to contact you by way of letter, email or telephone call. We may receive referrals from such firms and may advise them of any transactions arranged for you. You have the right at any time to request a copy of any 'personal data' (within the meaning of the GDPR) that our office holds about you and to have any inaccuracies in that information corrected. If you are unhappy with how we have handled your personal information or if you want further information about the way your personal data will be used please contact us at Privacy@capstonegroup.ie or telephone 1890 201 201.

Conflict of Interest: It is the policy of our firm to avoid conflicts of interest in providing services to you. However, where an unavoidable conflict of interest arises we will advise you of this in writing before providing you with any service. A full copy of our conflicts of interest policy is available on request.

Complaints Procedure: Capstone Financial Services Ltd 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,
Capstone Financial Services
P.O. Box 911
South City D.S.U
Cork T12 C82S

or email info@petinsure.ie

In the event that you are not entirely satisfied with the firms handling of and response to your complaint, you have the right to refer your complaint to the Financial Services and Pensions Ombudsman (FSPO), 3rd Floor Lincoln House, Lincoln Place, Dublin 2, D02 VH29. Lo Call 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.

Governing Law and Language: The laws of Ireland form the basis for establishing relations between you and Capstone Financial Services Ltd. All contracts, terms, conditions and communications relating to any policies or services you may enter into with the firm will be in English.

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.

Compensation Schemes / Consumer Protection: Capstone Financial Services Ltd 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 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) Watford Insurance Company Europe Limited, 2) Qudos Insurance A/S

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

| Schedule of Fees & Charges | Amount in Euro |
|-----------------------------------|----------------|
| Policy documents by post | 5.00 |
| Direct Debit default charge | 10.00 |
| Claim payments by cheque | 15.00 |
| Premium refund payments by cheque | 15.00 |
| Cancellation during policy year | 15.00 |

Effective Date: 01/11/2018