

TERMS OF BUSINESS

We set out below the general terms under which our firm will provide Insurance Services to you. It details the respective duties and responsibilities of both the firm and you in relation to such services. Please read it carefully. Please also contact us if there is anything in these terms of business which you do not understand or with which you disagree. Should we not hear from you, acceptance of these Terms & Conditions is assumed.

Terms & Conditions of Using this Site

Access to Event Insure's website is provided on the understanding that you expressly agree to be bound by these terms and conditions and to be subject to all additional disclaimers and caveats that may appear throughout the site. If you proceed to access the site, you are deemed to have accepted and are bound by these terms of business.

Event Insure will attempt to keep the information contained on or accessible through this site timely and accurate, but makes no guarantees, and disclaims any implied warranty or representation, about its accuracy, relevance, timeliness, completeness, or appropriateness for a particular purpose. We may change or modify the information, services and any other resources contained on or accessible through this site, or discontinue this site altogether, at any time without notice.

Event Insure may modify this agreement at any time, and such modifications shall be effective immediately upon posting of the modified agreement. Accordingly, you agree to review this agreement periodically, and your continued use of this site shall be deemed your acceptance of the modified agreement.

AUTHORISED STATUS

Joseph G. Brady Insurance Ltd. trading as Event Insure is regulated by the Central Bank pursuant to the Investment Intermediaries Act 1995, the Consumer Credit Act, 1995 and the European Communities Insurance Mediation Regulations 2005, Company Registered number 98542 and Central Bank registration number 10580.

STATUTORY CODES

Event Insure complies with the Consumer Protection Code, the Minimum Competency Code and the Fitness & Probity Standards. We are also registered with the National Consumer Agency as a Credit Intermediary in respect of arranging premium finance on insurance related products and we comply with their rules and regulations. Brady Insurance t/a Event insure is bonded through its membership of the IBA FOR € 250,000 with an inner limit of € 100,000 per client. The company also holds Professional Indemnity insurance for errors and omissions.

OUR SERVICES

We are authorised to provide broad-based advice in relation to all classes of non-life insurance (motor, property, liability, marine etc.) for product producers with whom we hold an agency. A list of our agency appointments is available upon request. In relation to Event Insure, we have arrangements with Insurers with whom we have designed a suite of insurance products that enable us to provide excellent policy covers and market leading rates on a non-advised basis. By purchasing insurance from our website you agree and understand that we are not giving you advice or a recommendation and you are making an informed choice having reviewed this terms of business, our policy wording and your insurance needs. If you require advice and a recommendation, you should consult an insurance broker.

DUTY OF UTMOST GOOD FAITH

The law in Ireland deems insurance to be a special class of contract, which imposes onerous duties upon prospective clients and their agents, obliging them to act with good faith towards insurers at all times. You are reminded that you are responsible, on an ongoing basis for providing us and / or your insurers with all material facts relating to the insurance covers we arrange on your behalf. Material facts are those which are likely to affect the assessment and acceptance of risks being insured. If you are in doubt as to what facts are considered to be material then you should disclose them to us or your insurers.

Failure to provide full and accurate information may mean that your cover is invalid. Duties of disclosure and utmost good faith also extend to the claims process and to any situation during the policy period where you are required under the terms of the policy to provide information to the insurer.

DOCUMENTATION & DISCLOSURE

Our aim is to produce documentation and correspondence in a clear and understandable format. It is your responsibility to provide complete and accurate information to insurers when arranging an insurance policy and when agreeing to the "Statement of Fact's". You should check all policy documentation to ensure that details are correct and the cover provided meets with your requirements. Any errors should be notified to us immediately, failure to disclose information could invalidate your insurance cover.

All policies contain conditions and exclusions and some contain warranties and excesses. It is your responsibility to examine the document to familiarise yourself with these. A breach of a policy condition may result in non-payment of a claim and a breach of a warranty may invalidate the cover if it is not complied with precisely. We recommend that you keep policy documents for as long as a claim is possible under your policy.

ONLINE FULFILLMENT

Our system is set up for the online fulfillment of your policy documentation. When you click proceed to cover, you will be asked to review and approve the "Statement of Facts". This becomes the form of contract and the basis of your agreement with Event Insure. If you are happy and confirm that you have read our Terms of Business, your policy information will be available to print once your application has been processed and credit card approved. A duplicate copy of this information is also delivered to the email address you indicate on the insurance application. By clicking Yes to "Terms of business" you acknowledge and confirm that you have accepted the online-fulfillment of your insurance documents.

RECEIPTS

We will issue a receipt for each non-negotiable or negotiable instrument or payment received. This is required pursuant to Section 30 of the Investment Intermediaries Act, 1995. These receipts are issued for your protection and should be kept safely by you.

REMUNERATION POLICY

We have negotiated excellent rates for Event Insure customers with our Insurers, from whom we are paid commission. Fees may be charged on certain cases with prior agreement of the customer.

We also incur costs in relation to ongoing administration of your policies, such as, and not limited to amendments to policy details, limits of indemnity, additional covers, letters of indemnity etc, and service fees of a minimum of €25 are charged. We reserve the right to amend these fees should the complexity of the product & service require a higher fee. We reserve the right to offset premium rebates due to the client against any sums outstanding from that client to Event Insure or the client's insurers or the premium financing company (as per the terms of the agreement). We may receive commission in respect of the administration and set up of credit agreements. We charge credit card handling fees in respect of the fee charged to us by credit card providers.

HANDLING CLIENT MONEY

We accept payment online via secure credit/debit card processing and may from time to time receive payments by cash, by cheque or bank transfer, with prior agreement. We hold client money collected for onward transmission to underwriters and return premiums due to clients from insurers in a Client Premium Account under the terms of the Investment Intermediaries Act 1995. For the purpose of some transactions, please note that money may pass through other authorised intermediaries before the insurer receives it.

We are not authorised to accept cash or negotiable instruments in any other circumstances. In order to comply with the Central Bank of Ireland requirements, we are not in a position to give any credit except under a credit facility we have arranged with specialist premium finance providers. It may also be possible to spread payments through insurer's installment schemes. When a client fails to pay, the Product Producer will be informed and cover will be cancelled. We will not accept responsibility for cash sent by post or put through our letter box outside of office hours.

CHANGES TO YOUR COVER

In the main, policy amendments are facilitated online, however where they are not, we will normally deal with amendment requests on the day your instructions are received, or the next working day if a weekend, public holiday or if outside insurer's working hours. Sometimes changes cannot be processed without obtaining additional information. If additional information is required we will contact you as quickly as possible. We will also advise you of any extra premiums you must pay or premiums we must return to you.

RECEIPT OF INSTRUCTIONS

We do not consider instructions to arrange or change cover sent to us by post, electronic mail or facsimile, or left on answering equipment, to have been received until they reach the relevant personnel in our offices. We do not accept responsibility for instructions which do not reach us due to failures in the postal, electronic or telecommunications systems.

DEFAULT

Our firm will exercise its legal rights to receive payments due to it from clients for insurance services provided. In particular, without limitation of the generality of the foregoing, the firm will seek reimbursement for all payments made to insurers on behalf of clients where the firm has acted in good faith in renewing a policy of insurance for the client. Insurers and other product producers may withdraw benefits or cover in the event of default on payments due under Policies of insurance or other products arranged for you. Premium financing companies may also seek full reimbursement from you directly should you default on your payments prior to your mandate being repaid in full. You should refer to policy documents & product terms for the details of such provisions.

SETTLEMENT TERMS

You are responsible for the prompt settlement of insurance premiums so that we can make the necessary payment to underwriters. We have no obligation to fund any premiums on your behalf and cannot be held responsible for any loss which you may suffer as a result of a policy being cancelled or otherwise prejudiced due to late payment of a premium where the delay is attributable to you.

TRANSFERRED BUSINESS

If we take over the servicing of insurance policies which were originally arranged through another insurance broker or intermediary or directly with an insurer we do not accept liability for any claim arising out of the advice given by that broker, intermediary or insurer, nor for any errors, omissions or gaps in your current insurance protection. We would ask you to contact us without delay should any aspect of a policy which has been transferred to us causes you concern or if you need an immediate review. Otherwise we will endeavour to review all transferred policies as they fall due for renewal.

MAKING A CLAIM

Please ensure that you report all incidents that could give rise to a claim as soon as you become aware of them, either by emailing or by telephoning our office. A copy of our claim form is available for download on our website.

In certain circumstances late notification may result in your claim being rejected.

If a claim involves damage to your property please do not:

- Dispose of damaged items and /or Authorise repair work (except in an emergency or to prevent further damage) until your insurers or we advise that you can.
- If your claim involves damage to third party property or injury to persons please pass copies of all correspondence, including solicitors' letters to us immediately and unanswered. Any attempt to negotiate or respond to the incident without prior reference to your insurers to us might prejudice your cover.
- You should be aware that a claim arising after renewal of the policy has been invited might affect the assessment and acceptance of renewal by your insurers.

YOUR RIGHT OF CANCELLATION

In respect of Annual Policies issued by us, you have the right to a cooling-off period of 14 days, whereby you can cancel your policy without penalty, subject to an administration charge proportionate to the administration costs involved in setting up the contract. This cooling off period does not apply to short-term policies, for instance one-off event insurance or contingency business (as defined by SI No 853 of 2004).

You have a right to cancel your insurance by giving us written notice and cancellation is effective from the date we receive written notice, however the premiums charged for this insurance are "minimum and deposit", therefore no return premiums are allowed for cancellation unless otherwise agreed by us. Event cancellation insurance cannot be cancelled, in any circumstance, after the start of the Period of Insurance.

CANCELLATION OF POLICIES

We reserve the right to cancel your insurance policy in the event of the following:

- Non-payment of the premium due at inception, renewal or following mid-term alteration
- Your bank returns your cheque due to insufficient funds or any other reason
- Non-disclosure of material information or other relevant information
- Insurer imposed cancellation

Your insurer may cancel your policy in certain circumstances. These conditions are clearly outlined on all policy documents. If you wish to cancel your policy you may be entitled to a refund of part of your premium as long as no claims have been reported during the time you have been on cover. The refund due may not necessarily be proportionate to the remaining period of cover.

Additionally you should note the following:

- Insurers do not normally allow refunds in cases where a minimum and deposit premium has been charged
- When your policy ends or is cancelled, we will send you any documentation and information that you are entitled to on request.

FINANCIAL INTEGRITY OF PRODUCT PRODUCERS

While this firm endeavours to recommend the most appropriate policy and insurer for your insurance requirements, we cannot guarantee the solvency or continuing solvency of any Product Producer used and clients should note that the financial position of a Product Producer could change after policy cover has been arranged. We deny any liability in the event of the Insurer becoming insolvent.

CONFLICT OF INTEREST

As coverholders we act as the agent of the Insurer which imposes certain duties on us. .

Where we become aware of any actual or potential conflict of interest we will inform you of the situation, the options available to you and obtain your consent in writing that you acknowledge the situation and wish us to manage the situation in such a way as to avoid prejudice to any party.

TERMINATION OF AUTHORITY

You may terminate our authority to act on your behalf with 14 days notice or as otherwise agreed. Notice of this termination must be given in writing and will take effect from the date of receipt. Termination is without prejudice to any transactions already initiated unless otherwise agreed in writing. You will be liable to pay for any transactions or adjustments effective prior to termination and we will be entitled to retain any and all fees or brokerage or commission payable in relation to policies placed by us to the date of termination.

COMPLAINTS PROCEDURE

We recognise the importance of service and set ourselves high standards. Should there be any occasion when we do not meet your expectations, we are committed to dealing with any complaint in a thorough and professional manner.

Any complaints should be addressed in writing to Jane Brady of Event Insure marked Private & Confidential. We have a written complaints procedure in place for effective consideration and handling of all written complaints. This procedure ensures that all written complaints are recorded and acknowledged in writing within five working days. We will endeavour to resolve the complaint within forty working days and findings will be furnished to you within five working days of completion of the investigation. In the event that you are not entirely satisfied with the firm's handling of and response to your complaint, contact may be made with one of the following:

Irish Brokers Association, 87 Merrion Square, Dublin 2. Tel: 01 661 3067 Fax: 01 661 9955. Email: info@iba.ie. Web: www.iba.ie

The Financial Services Ombudsman Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.
Lo-call: 1890 88 20 90 Email: enquiries@financialombudsman.ie Web: www.financialombudsman.ie

LIMITATION OF LIABILITY

To the maximum extent permitted by applicable law, in no event shall Event Insure be liable for any direct, indirect, special, punitive, incidental, exemplary or consequential damages or any damages whatsoever, resulting from any loss of use, loss of data, loss of profits, business interruption, litigation, or any other pecuniary loss, whether based on breach of contract, tort (including negligence), product liability or otherwise arising out of or in any way connected with the use or performance of this site with the delay or inability to use this site, including for the avoidance of doubt reliance on information provided on this site, with the delay or inability to use this site, or with the provision of, or failure to make available any information, services, products, materials or other resources available on or accessible through this site, even if advised of the possibility of such damages.

Event Insure does not guarantee the sequence, accuracy, or completeness of any information or content on this or any other internet sites and shall not be liable in any way to you or anyone else who may use the information or content or to whom the information or content may be furnished, for any delays, inaccuracies, unavailability, errors or omissions therefrom or in the transmission or delivery of all or any part thereof or for any damage arising therefrom or occasioned thereby.

You acknowledge and agree that the limitation set forth above are fundamental elements of this agreement and the site would not be provided to you in the absence of such limitations

GOVERNING LAW AND LANGUAGE

The laws of Ireland form the basis for establishing relations between you and Event Insure. All contracts, terms, conditions and communications relating to any policies you may enter into with this company shall be in English.

INDEMNIFICATION

You agree to indemnify, defend, and hold harmless Event Insure from any liability, loss, claim, and expense (including reasonable legal fees) related to your violation of this agreement.

MISCELLANEOUS

Event Insure's failure to insist upon strict enforcement of any provision(s) of this agreement shall not be construed as a waiver of any provision or right. Event Insure serves Event Insure customers, Irish residents and employers whose principal place of business is in Ireland. This agreement and the resolution of any dispute related to this agreement or this site shall be governed by and construed in accordance with the laws of Ireland. Any legal action or proceeding between Event Insure and you, related to this agreement or this site shall be brought exclusively in a court of competent jurisdiction sitting in Ireland.

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By using this site you expressly agree to be bound to the foregoing terms and conditions.

I do not wish to receive marketing correspondence from Event insure and please send us this TOB with your name and details Alternatively or please email info@eventinsure.ie to request that we do not include you in future marketing correspondence.