

Terms of Business

Authorised Status: Mobilecover Ltd is regulated by the Central Bank of Ireland. We are registered with the Central Bank of Ireland, to undertake insurance mediation under the European Communities Regulations 2005. Please see the Insurance Mediation Register at <http://registers.centralbank.ie/DownloadsPage.aspx>. A copy of our Certificate of Registration is also available upon request. Mobilecover Ltd is subject to and complies with the Consumer Protection Code, Minimum Competency Code and Probity Standards as laid down by the Central Bank of Ireland.

Data Protection and Confidentiality: Personal Information provided by you will be kept and used to: process applications and proposals for the products which we offer. Administer the products and services we supply to you, process claims and occasionally also for market research and statistical purposes. You will be given the option at the time of not participating in such market research.

Send you offers, with your consent, for products which we feel are relevant to your needs. Full data protection details can be found on in our Privacy Policy and Data Protection Notice which can be found at www.mobilecover.ie/privacy.

Mobilecover Ltd will provide advice and information on the basis of a limited analysis of the market in respect of Gadget Insurance products provided by Zurich Insurance Plc with whom we hold a letter of appointment. We have delegated authority from Zurich Insurance Plc in relation to providing cover and claim processing in respect of such products.

Conflict of Interest: We will endeavour to avoid any conflict of interest when providing services to you. We will act honestly, fairly and professionally in the best interest of our customers and the integrity of the market.

Complaints Procedure Mobilecover Ltd has in place a written procedure for the effective consideration and handling of complaints. This procedure ensures that all complaints are recorded and acknowledged within 5 working days of receipt, updates will be advised at intervals of not more than 20 working days, we will endeavour to resolve the complaint within 40 working days and findings will be furnished to you within 5 working days of completion of the investigation. In the event that you remain dissatisfied with the handling of and/or response to a complaint contact may be made to Mobilecover Ltd, PO Box 11140, Dublin 2 and ultimately you have the right to complain to the Financial Services Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

Consumer Protection Mobilecover Ltd is a member of the Investor Compensation Scheme (ICCL) established under the Investor Compensation Act 1998. The legislation provided 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.

Remuneration Mobilecover Ltd is remunerated by commission received from Zurich Insurance Plc for the work involved in placing an order and finalising the product with them on your behalf. Details of commission arrangements are available on request.

Payments: All premiums must be paid on the date they are due, if payment is not received, policy cover is automatically withdrawn unless confirmed otherwise in writing by Mobilecover Ltd. Mobilecover Ltd will accept payment by Direct Debit and or Credit/Debit Card Payment for onward transmission to insurers. Mobilecover Ltd cannot accept cash or other negotiable instruments in respect of premium payment. We do not guarantee the solvency of any insurer with whom we place business.

Client Instructions: Any requests for changes to cover or cancellation of cover must be in writing and cannot be acted upon until this is received. No assumption of cover or changes to cover should be assumed until confirmed by Mobilecover Ltd.

Duty of Disclosure: We would remind you of your duty to disclose all material information that could influence insurers acceptance of your proposal or continue to provide cover, failure to do so will permit insurer to avoid settling claims and terminate cover. Examples of material information would be a conviction for fraud, previous repairs carried out to gadget insured and previous claims history.

Termination You, Mobilecover Ltd or your insurer may terminate your policy at any time. However, notice of this termination must be given in writing.

These terms of business are valid from May 2018 until further notice.