

O'Callaghan Insurances Ltd. currently operates under three separate trading names & this document covers the Terms of Business for all three. These trading names are O'Callaghan Insurances, Quoteme.ie, and Quoteline. The Company's registered office is The Old Stable Building, Blackthorn Business Park, Dundalk, Co. Louth.

McKeever & O'Callaghan Insurances Ltd., t/a O'Callaghan Insurances is a 100% owned subsidiary Company of O'Callaghan Insurances Ltd with a registered office at Kennedy Road, Navan, Co.Meath.

This Terms of Business document applies to both Companies detailed above and all the relevant trading names listed, with one exception, McKeever O'Callaghan does not offer mortgage products; the name O'Callaghan Insurances Ltd. is used throughout this document for ease of reference.

We are pleased that you have decided to select O'Callaghan Insurances Ltd. to act as your intermediary, & in accordance with regulations, we take this opportunity to give you some important customer information.

O'Callaghan Insurances Ltd is authorised by the Financial Regulator as an Authorised Advisor under the Investment Intermediaries Act 1995 (as amended), as a Mortgage Intermediary under the Consumer Credit Act 1995 also as an Insurance Intermediary under the European Communities (Insurance Mediation) Regulations 2005. McKeever & O'Callaghan Insurances Ltd is an Authorised Advisor & also an Insurance Intermediary. Copies of our authorisations are available on request. The Financial Regulator maintains registers of authorised firms and you may contact Regulator on 1890 777777 to verify our authorisations. The firm is subject to Codes of Conduct as required by The Financial Regulator; these can be accessed on their website at www.financialregulator.ie.

As a broker we are in a position to place your business with leading insurers and other product producers & we do not have any "tied" relationship with any institution that would compromise our ability to offer you independent advice & choice. We will endeavour to avoid any conflict of interest when providing any business services. Where an unavoidable conflict may arise, we will advise you of this in writing before providing any business service. If you have not been advised of any such conflict you may assume that none arises. We are members of the Irish Brokers Association (IBA). We provide the following services:

- Offer broad based advice in relation to all classes of Insurance.
- Receive & transmit orders on your behalf for products to one or more Product Producers.
- Offer advice on and arrange mortgages of your behalf.

Our insurance services include the sale of & advice on: General Insurance, Mortgages, Life & Investment products. The main characteristics of your insurance policy are set out in the Policy Terms & Conditions that you will be given after incepting a new policy & are available at any time from O'Callaghan Insurances Ltd. on request. Your mortgage facilities and conditions will be set out in the mortgage documentation provided by the lender.

O'Callaghan Insurances Ltd is a member of the investor compensation scheme established under the 'Investor Compensation Act, 1998'. This legislation provides for the establishment of a compensation scheme & to the payment, in certain circumstances, of compensation to clients of firms covered by the Act. However, you should be aware that a right to compensation will only arise where money or investment instruments held by this firm on your behalf cannot be returned either for the time being or for the foreseeable future & where the client falls within the definition of eligible investor as contained in that Act. In the event that a right to compensation is established, the amount payable is the lesser of 90% of your loss which is recognised as being eligible for compensation or €20,000. In addition to the compensation available under the 'Investor Compensation Act, 1998' O'Callaghan Insurances Ltd is bonded through its membership of the IBA for €250,000 with an inner limit of €65,000 per client. For your added protection O'Callaghan Insurances Ltd has €3.5million Professional Indemnity cover for errors or omissions.

O'Callaghan Insurances Ltd is remunerated by commission & fees on non-life insurance, life assurance, and mortgages. The total price to be paid for a General insurance policy, including breakdown of costs will be stated on the invoice issued to you. We reserve the right to charge fees for policy set-up, policy adjustments, and any administrative tasks. Fees charged for motor, home, travel insurance administration are: Policy Setup/ Renewal €40, Mid Term Adjustments €30, Named Driver Experience Letters €20, Request for Duplicate Documentation €20. Fees for Corporate Insurances are charged based on complexity & level of administration required. Below is an illustration of the maximum fees that may be charged for Corporate Insurances.

Premium	Max. Fees	Premium	Max. Fees	Premium	Max. Fees
0 -€5,999	€750	€6-10,999	€1,500	€11-15,999	€2,250
€16-20,999	€3,000	€21-25,999	€3,750	€26-30,999	€4,500
€31-35,999	€5,250	€36-40,999	€6,000	€41-45,999	€6,750
€46-49,999	€7,500	€50-59,999	€9,000	€60-69,999	€10,500
€70-79,999	€12,000	€80-89,999	€13,500	€90-100,000	€15,000

Where refunds may be due to customers we will deduct an administrative fee of €20 before issuing a refund. In the event that a set up fee has been paid & the customer decides not to go ahead with the policy the set up fee still applies & will not be refunded. Refund monies shall be refunded by bank transfer, credit/laser card or cheque. In some instances, to obtain best available rates, products may be purchased on your behalf through other insurance intermediaries. In this instance any fees or charges added to the total premium due to these insurance intermediaries will be detailed on your invoice.

O'Callaghan Insurances Ltd. block buys legal expenses cover from DAS Legal Expenses Insurance Company Ltd., and provides this cover as an optional extra on policies. The cost of this product is variable dependent on volume of customer take-up of this product. The amount we charge shall be shown on your invoice and will include premium and fee which will be variable dependent on level of customer take-up. We recommend this product as it gives an additional level of cover to our customers, in the event that you have chosen to take this legal expenses cover it will be automatically added as a chosen product at renewal each year. In relation to mortgage business, we may receive commission between 0.5% & 1% of the loan amount, provided your mortgage is not redeemed in the early years. Non-prime lending i.e. cases where the applicants have bad credit rating, arrears, judgements etc., are subject to a fee of 1% of loan amount to a maximum of €1,800. This fee will be deducted from the drawn down amount by the sub prime lender.

We will accept payments in cash & by cheque in respect of all classes of insurance in the circumstances permitted under Section 25G of the 'Investment Intermediaries Act, 1995'. We are not authorised to accept cash or negotiable instruments in any other circumstances. O'Callaghan

Insurances Ltd shall issue a receipt for each payment received, pursuant to Section 30 of the 'Investment Intermediaries Act 1995'. These are issued with your protection in mind & they should be stored safely. All clients monies are then held in our client account designated 'Client Premium Account'. If a client fails to pay a premium within the credit period agreed when cover is arranged, cover will be cancelled. Under The Financial Regulator legislation very strict rules apply in the payment of premiums to Insurance Companies. O'Callaghan Insurances Ltd will not be able to pay premiums to Insurers which have not been received from clients. Therefore to avoid policy cancellation, premiums must be paid strictly within credit terms, if agreed, otherwise on the day of inception of cover.

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 from the time the policy was incepted – this is known as the Cooling Off period. The right of withdrawal may be exercised by notice in writing to O'Callaghan Insurances Ltd, quoting your policy number. In relation to general insurance should this right be exercised the Insurance Company will charge a pro-rata premium for the period you are on cover. If the cover is motor insurance the premium cannot be refunded until the Certificate of Insurance & Windscreen Disc have been received by O'Callaghan Insurances Ltd. Product producers may withdraw benefits or cover on default of any payments due under any products arranged for your benefit. Details of these provisions will be included in your product terms and conditions. Your home is at risk if you do not keep up your mortgage repayments.

You, the customer, can cancel your insurance policy by notice in writing at any time. Provided that all reasonable charges pertaining to costs incurred by O'Callaghan Insurances Ltd may be charged & provided that no incident giving rise to a claim has occurred in the current period of insurance, you will be entitled to a proportionate return of the premium for the un-expired period of insurance unless the policy is on a minimum & deposit basis, and if this is the case, no return will be allowed on the policy & this will be noted on your policy schedule. If you cancel during the first year (outside of the Cooling Off period) short term rates may apply, please see your policy terms and conditions. In the case of cancellation of motor insurance you must return the Certificate of Insurance & Windscreen Disc to O'Callaghan Insurances Ltd. Insurance Companies normally reserve the right to cancel policies at any time by giving appropriate notice to your last known address. Please refer to your policy terms & conditions.

All our staff are required to comply with a policy of independence & to disregard any conflict of interest that may arise when making recommendations to you. Any complaints regarding the service you have received from any member of staff should be advised to Caeva O'Callaghan, Director, or Leo O'Callaghan, Director for her/his personal attention & marked Private & Confidential. Each complaint will be acknowledged by us within 3 working days & a formal response within 14 days of receipt. If you followed the above procedure & still feel aggrieved, you have the right to make a formal complaint to the Financial Services Ombudsman, telephone 1890 88 20 90. If your complaint concerns the treatment you received from an insurer, then these insurers will also have complaints procedures. You have the right to complain directly to these insurers, or, if you wish, we can make such a complaint on your behalf.

Data Protection: O'Callaghan Insurances Ltd is a Data Controller as defined by the Data Protection Acts 1988 and 2003. The data which you provide to us will be held in a computer database & paper files for the purpose of arranging transactions on your behalf. All telephone calls are recorded for verification purposes. We would also like to keep you informed of the various mortgages, insurance & any other services provided by us or associated companies with which we have formal business arrangements, & which we think may be of interest to you. If you do not wish to receive such marketing information, please let us know. Products or services may be purchased on your behalf through other third parties; this is in order to fulfil the provision of our service to you. In such circumstances we will ensure the third party is bound by similar data protection requirements.

The laws of Ireland form the basis for establishing relations between you & O'Callaghan Insurances Ltd. All contracts, terms, conditions & communications relating to any policies you may enter into with this firm will be in English. The terms set out above apply to any service provided to you after the 15 July 2010 & should this firm make material changes to its terms you will be notified in advance.

PLEASE NOTE YOU MAY TAKE A COPY OF THESE TERMS OF BUSINESS, PLEASE RETURN SIGNED COPY. FAILURE TO RETURN THIS DOCUMENT MAY MEAN ISSUE OF COVER DOCUMENTS WILL BE DELAYED. BY CHOOSING TO PURCHASE PRODUCTS FROM O'CALLAGHAN INSURANCES LTD. YOU ARE AGREEING TO OUR TERMS OF BUSINESS

Terms of Business: I acknowledge & confirm that I have been provided with a copy of the Terms of Business of O'Callaghan Insurances Ltd. & that I have read through, understand & agree to these terms. I also consent to the deduction of an administration fee from a rebate which may be due to me following an alteration to an insurance policy.

Please tick this box if you do not want to receive up-dates, news and information as outline above.

Signed : _____ Dated: _____
Client 1

Signed : _____ Dated: _____
Client 2

Client 1 Name:(Block Capitals)

Address:(Block Capitals)

..... Phone Number: