

SCHEDULE 1 INFORMATION

Supplementary Notice Applicable to Contracts Concluded Using Exclusively Distance Means of Communication:

The following information is provided pursuant to Regulations 6 and 9 and Schedule 1 of the European Communities (Distance Marketing of Consumer Financial Services) Regulations 2004 (the "Regulations").

This notice applies only in relation to contracts with consumers that are negotiated and concluded exclusively using means of distance communication (i.e. telephone, email, internet, etc.). This notice has no application where any aspect of the contract has been negotiated or concluded on a "face-to-face" basis by the parties in each others' physical presence.

(a) Identity, Address and Main Business of the Supplier

First Ireland Risk Management Limited t/a First Ireland (the "Supplier"), is authorised by the Central Bank of Ireland as an Insurance Intermediary, an Investment Business Firm, an Investment Product Intermediary, and a product producer (Ref No. C1286). It is supervised by the Central Bank of Ireland. The foregoing information can be verified by contacting the Central Bank of Ireland, PO Box 559, Dublin 1, telephone 01 224 6000, (www.centralbank.ie).

The Supplier's address is 15 Parkgate Street, Dublin 8, www.firstireland.ie.

The Supplier's main business is the provision of insurance intermediation services.

The **Commercial Purpose** of this contract is the arrangement of a contract(s) of insurance by the supplier in return for commission and or fees.

(b) The Supplier operates in Ireland only and has no representatives in any other Member-State of the EU.

(c) The Supplier does not provide its services through any other advisor or agent.

(d) The Supplier is registered in the Companies Registration Office as a Limited company (No. 292725). This information can be verified by contacting the Companies Registration Office www.cro.ie.

(e) The relevant authorisation and supervisory authorities for the Supplier's business are; The Central Bank of Ireland, PO Box 559, Dublin 1.

(f) The Supplier is not a member of a profession regulated by law, otherwise than at (e) above.

(g) The company is not registered for VAT.

(h) The main characteristics of the services provided by the Supplier are as follows:

-arranging, in return for commission or some other form of consideration, for insurance undertakings to provide consumers with policies of insurance.

(i) The total price to be paid by the consumer for the services provided by the Supplier is outlined in your Quotation attached. The following is the basis that will be used by the Supplier for the calculation of charges for its services:

First Ireland may charge you for providing this service, should this occur you will be fully apprised of the cost involved.

The price payable to the insurance company for your insurance policy is the premium (including applicable government levies and premium taxes). The premium and any optional covers are separately specified by the insurance company in their policy schedule/Renewal notice.

(j) The services supplied sometimes relate to instruments involving special risks whose price depends on fluctuations in the financial markets. Where this is the case full information will be provided. It must be noted that past performance is not an indicator of future returns as prices may fall as well as rise.

(k) It is possible that other taxes or costs may exist that are neither paid by the Supplier nor imposed by the Supplier.

(l) The information given by the supplier in this notice is valid as of 22nd July 2019. Whilst the Supplier will make reasonable efforts to keep this notice under review and up to date, the Supplier cannot accept responsibility for any changes that may arise as a result of actions by persons outside of its control or knowledge.

(m) The arrangements for payment and performance that will apply under the contract: include:

Direct Debit, Cash, Credit Card, Debit Card, Cheque, Postal Order, EFT, and Premium Instalments.

Non-payment of the premium or part thereof or any monthly premium (where using Direct Debit) or breach of certain conditions of a policy may lead to the policy being revoked or cancelled. The precise terms of the insurance policy should be referred to.

(n) No additional charge will be imposed on the consumer for using a particular means of communication in connection with the contract.

(o) Rights of Cancellation:

-There is no right of cancellation in respect of:

(i) a contract under which the service supplied was entered into at the consumer's request and has been fully performed by both parties or

- (ii) where the service provided is or relates to the provision of a housing loan.
- There is no right of cancellation neither for a housing loan agreement nor for any contract for services provided in relation to a housing loan. There is no right of cancellation for contracts for insurance services which are specifically related to the provision of a housing loan such as property insurance where such insurance is required as a pre-condition by the lender for the making of the housing loan.
 - The consumer will have the right to cancel a general insurance contract that is not related to the provision of a housing loan, without penalty, within 14 days of the day the contract is entered into, or the day on which the consumer is given the contractual terms and conditions and other information required by the Regulations, whichever is later.
 - Consumers may also cancel any life assurance contract that is not related to the provision of a housing loan (term assurance, critical illness cover), or personal pension plan, without penalty, within 30 days of the day on which the consumer is told that the contract has been entered into, or the day that the consumer receives in writing the contractual terms and conditions and other information required in accordance with the Regulations, whichever is the later.
 - The right of cancellation may be exercised by sending a notice in writing to Brian Butterly, Sales Manager, First Ireland Risk Management Limited, 15 Parkgate Street, Dublin 8. Where the right of cancellation is so exercised, the insurance company will refund any premium paid and cover will be withdrawn as and from the proposed inception date.
 - While the right of cancellation is not subject to penalties, the Supplier reserves the right, in accordance with Regulation 15 of the Regulations, to deduct from a refund any reasonable charge that may have arisen for services actually supplied in accordance with the contract prior to cancellation.
 - The consumer shall return all policy documentation within 30 days from the date of the exercise of the right of cancellation.
 - If the right of cancellation is not exercised, the contract between the parties will be fully binding and the consumer will be legally obliged to perform his/her obligations under the contract in their entirety. If the consumer seeks to cancel the contract after the expiry of the cancellation period the Supplier reserves the right, in cases other than housing loans, to apply an appropriate cancellation penalty.
- (p)** The minimum duration of the contract in the case of a financial service that is to be performed on a continuing or recurring basis: Some products can be for a specified term chosen by the customer, some products will have a minimum term set by the insurance company and some products can be open – ended. The position in relation to the particular product chosen will be set out in the Product Booklet, Customer Information Notice and or application form.
- (q) Early Termination.** In the case of insurance contracts, non-payment of premium or part thereof or any monthly premium (where using direct debit) or breach of certain conditions of an insurance policy may lead to the policy being revoked or cancelled. A consumer or the insurance company can cancel the policy at any time by notice in writing to your financial consultant, in accordance with the terms in that respect set out in the insurance policy.
- (r)** Practical instructions for exercising the right to cancel – see **(o)** above.
- (s)** Relations between the supplier and consumer before the contract is entered into shall be governed by Irish law.
- (t)** The contract with the supplier shall be subject to Irish Law and the Irish Courts shall have jurisdiction with respect to the determination of disputes arising under the contract.
- (u)** The contractual terms and the prior information required under the Regulations shall be provided in the English language.
- (v)** The Supplier undertakes to communicate with the consumer in the English language.
- (w)** Out of Court Complaint and Redress: The Supplier operates a complaints procedure which may be availed of by the consumer and if that process does not resolve the matter the consumer may take the matter to the Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2. Lo call 1890 88 20 90, telephone 01 662 0899. Email: info@fspo.ie.
- (x)** The Supplier is a member of the Investor Compensation Scheme established under the Investment Compensation Act 1998 and a member of the Irish Brokers Associations Compensation Fund (Number [MFIR02](#)). The Supplier is not a party to any other guarantee fund or compensation arrangement.