

## Client Information Notice

I would like to take this opportunity to advise you of the following matters in relation to your insurance policy handled by First Ireland Risk Management Ltd. (First Ireland)

**Duty of Disclosure:** Your obligation to disclose all material facts pertinent to your insurance applies at inception stage and again at each and every renewal. This includes, but is not limited to, details of any medical history, claims or incidents that may have occurred under insurances arranged by you or in which you have a partial interest, any convictions including penalty points or prosecutions pending or if you ever had insurance refused or cancelled by Insurers.

Failure to disclose could result in your insurance being cancelled and/or claims being refused. You may also experience difficulty in buying insurance elsewhere were this to occur and, in the case of property insurance, could lead to a breach of terms and conditions of any loan on the property.

If you are unsure whether something is a material fact you need to provide us with full details and we will advise as to the appropriate action needed.

**Motor Insurance EU Use:** If you intend to use an insured vehicle in another EU Member State, please advise us in advance and we will provide contact details for appointed claims representative there.

**Claims:** In the event of a claim for damage to your property or vehicle:

- (a) Where your vehicle is written off as, in the opinion of Insurers, being beyond economic repair, the basis of valuation will be the market value of a similar standard vehicle as advised by professional Loss Adjustors. Some Insurers may however not pay more than your estimate of value in the proposal form, please refer to your policy document for full details.
- (b) We will provide you with the name and contact details of any such professionals who act in the interest of the Insurance Company and you can appoint your own Loss Assessor to act in your interests should you so wish at your own expense.
- (c) For repairs, you cannot issue an instruction to proceed with repairs without the express approval in advance of Insurers who have the right to appoint their own builder or expert to undertake restitution work should they so wish.
- (d) Where you use certain Insurers Approved Repairers Service, you may benefit from a reduced policy excess and/or car hire option.

**Renewals:** To enable Insurers and ourselves to comply with the 15 day notice period when issuing renewal terms to you, you must ensure to provide us with details of any alteration to your risk, together with up-to-date information, in good time to enable the calculation of your renewal terms.

**Remuneration:** As Insurance Brokers we are generally paid commission by Insurers with whom we arrange cover. The amount of such commission varies between policy type and Insurers. We receive commissions from some Insurers that are not directly attributed to the service provided to an individual consumer but are based on a combination of account turnover, growth, profitability and/or various quality criteria relating to our operating standards. These are vetted to ensure they do not conflict with our client's best interests. Commission details are available upon request.

First Ireland apply an Administration Fee/Client Services Fee in addition to insurer commission which is separately shown in your Quotation/Renewal Documents and your Invoice (where applicable). Commission is not offset against this fee.

From time to time we have agreements with Insurers for the provision of goods or services in connection with specific product development and promotion in return for placing business with them. All such agreements are vetted to ensure they do not conflict with our clients' best interest. Copy of such agreements are available to affected clients upon request.

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