

Our Company and Status

Stuart Financial Services Ltd of 17-21 Temple Road, Blackrock, Co Dublin, Tel 01 2881779 Fax 01 2831825 is a member of the Stuart group of companies trading in the Republic of Ireland as general and life insurance intermediaries. Stuart Financial Services Ltd and its sister companies are regulated by The Central Bank of Ireland and are subject to the Consumer Protection Code which offers protection to consumers. The Consumer Protection Code can be found on the Central Bank website (www.centralbank.ie)

Description of Services

We offer a wide range of services in relation to life insurance, pensions, investments and mortgages including claims assistance and in this capacity provide advice based on a limited analysis of the market (i.e. an analysis of the market from whom we hold letters of appointment). We do not have any tied relationships with insurance companies which would affect our ability to offer fair advice.

We are a member of the Irish Brokers Association (IBA).

General Statement of Charges

The company is remunerated by commission on all life insurances from the Life Insurers/Providers with whom we place business. The amount of commission received is available upon request. If no commission is payable, or where only professional advice is sought, a fee of €250 per hour will be applicable. In all cases, where a charge is being applied, you will be advised in advance.

Conflicts of Interest

In all circumstances we will endeavour to avoid conflicts of interest with clients. In the event that such a situation does arise, we will explain the position fully and will ensure that at all times, whilst seeking resolution, we treat our customers fairly.

From time to time we may receive from Insurers/Providers commission related to certain levels of business placed with them. Agreements to this effect are in place with the following: Irish Life Assurance plc and Zurich Life Assurance plc. Any business arranged with these Insurers/Providers on your behalf is placed with them as they are at the time of placement the most suitable to meet your requirements taking all relevant information, demands and needs into account.

Duty of Disclosure

When arranging cover it is essential that the Insurers/Providers be notified of all material facts. In the context of an insurance contract which is based on the principle of Utmost Good Faith, a material fact is one which could cause a prudent insurer to refuse to provide insurance or to increase rates or claims excesses or to make further enquiries about a risk being offered before deciding whether or not to insure and if so, at what terms. Insurance policies may be declared void from inception as a result of the non-disclosure of a material fact.

Default by Our Client

Where a client defaults on the premium due, we will seek to reconcile the matter directly with the client by instruction to forward payment to avoid cancellation. Legal action against such default may be initiated by the Insurer/Provider in order to recoup any premium that may remain outstanding.

It is of utmost importance to the continuance of your insurance cover that the premium is paid in full and in line with credit terms, if any.

Complaints

We have in place a written procedure for the effective handling of complaints received. This procedure ensures that complaints will be acknowledged in writing within 5 business days. All complaints will be fully investigated and the findings will be communicated to the complainant at the earliest opportunity. All complaint investigations will be overseen by the Compliance Director. Complainants who are dissatisfied with the outcome of our findings may refer the matter to the Financial Services Ombudsman Bureau at 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

Data Protection

We collect your personal details in order to provide the highest standard of service to you. We take great care with the information provided; taking steps to keep it secure and to ensure it is used only for legitimate purposes. To fulfil these objectives we may share information with other affiliated professionals. The information and other data provided to our office may be used to advise you of products and services we or other members of the Stuart group of companies may offer from time to time. If you do not wish to receive this information please advise us.

You have the right at any time to request a copy of any 'personal data' within the meaning of the Data Protection Act 1988 (as amended or re-enacted from time to time) that our office holds about you and to have any inaccuracies in that information corrected

Call Recordings

Telephone calls to, and calls made by Stuart Financial Services Ltd are recorded for training and verification purposes.

Investor Compensation Company Ltd

This company is a member of the Investor Compensation Scheme established under the Investment Compensation Act 1998. The legislation provides 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, clients should be aware that a right to compensation will only arise where money or investment instruments held by Stuart Financial Services Ltd, on clients' 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 that Act, and to the extent that the client's loss is recognised for the purposes of the 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. Further information on the scheme is available from the Central Bank of Ireland.