



cornmarket
group financial services Ltd



HOMESTAR

Home Insurance

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HOMESTAR

Home Insurance

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NEW CUSTOMER

How to start your policy

Enclosed you will find your quotation, application form and product suitability statement.

Step 1

Please complete the application form, ensuring that all details are correct and that the cover requested meets with your requirements. If the cover does not meet with your requirements, please contact our helpline on (01) 408 4040.

Step 2

Sign and date the application form and return to us with your payment before the date you want cover to commence. When returning the application form, please ensure that:

- All questions are answered fully, no blank spaces or dashes are accepted
- The application form is signed and dated by the applicant (the person who will be the policyholder)
- Payment is included: pay by post or by phone – see page 6 for details

Return all documents, including any other supporting documentation requested in the important messages box of your quotation, to:

**Cornmarket Group Financial Services Ltd.,
Christchurch Square,
Dublin 8.**

EXISTING CUSTOMER

How to renew your policy

1 Check your cover details

Your renewal notice is based on the most recent information supplied by you. If there have been any changes, please contact us immediately so we can update your details and issue you with a revised renewal notice if necessary.

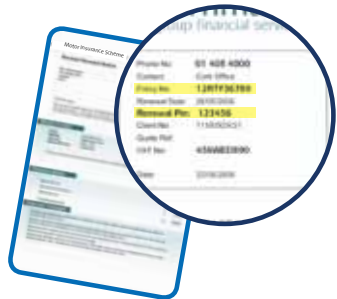
2 Pay online

Log on to
www.cornmarket.ie
Click on the 'Renew your Policy' button,
and follow the easy steps



All you need is:

- A credit/charge/debit/Laser card*
- Your policy number
- Your renewal pin – which is supplied on your renewal notice.



*A charge of up to €10 may be levied on payment transactions by credit/charge/debit card in order to cover the cost charged by the card provider. There is no charge for Laser card transactions.

Alternatively, please see page 6 for full details and other payment options.



How to pay for your policy

Please Note

*A charge of up to €10 may be levied on payment transactions by credit/charge/debit card in order to cover the cost charged by the card provider. There is no charge for Laser card transactions.

**The online renewal system will only allow complete payments to be processed on or before the renewal date. If your renewal date has passed, or if you experience difficulty using our online facility, please contact the Customer Service Helpline on (01) 408 4020.



Renew Online

You can renew your policy online* at www.cornmarket.ie **



Pay by post – New & existing policies

1. Direct Debit

Premiums will be paid from your bank account over 10 months. Charges are detailed on the enclosed direct debit mandate.

2. Cheque/Bank Draft

This can be made payable to Cornmarket Group Financial Services Ltd. Please send all payments to: Cornmarket Group Financial Services Ltd., Christchurch Square, Dublin 8.

3. Salary Deduction

If you are paid by the Department of Education and Science, your premiums can be deducted over 21 fortnights from your salary. Please sign and return the salary deduction mandate provided with your quotation notice. Charges are detailed on the enclosed mandate.



Pay by Telephone –

New & existing policies

1. Credit/Charge/Debit Card*

Your annual premium can be paid in full by Credit/Charge/Debit Card.

2. Laser Card

Your annual premium can be paid by Laser card

Existing policies: (01) 408 4020

New policies: (01) 408 4040

PLEASE NOTE: WE ARE UNABLE TO ACCEPT PAYMENT BY CASH.

Household Policy Summary

This document outlines the main benefits and restrictions associated with the Zurich Homestar Home Insurance Policy. It **does not** reference all of the benefits, terms, conditions, limitations, exceptions and exclusions associated with the Policy. A copy of the Policy document is available on request.

You should review and update your cover and your sums insured periodically to ensure they remain adequate.

The different sections of cover that are available on a Zurich Homestar Household Policy are: Buildings, Contents, All Risks - personal possessions, and Small Craft. Your Policy may not include all of these sections or all of the covers within a section.

Premises Section - This section covers

- The structure of your home including domestic outbuildings, garages, swimming pools and tennis courts.
- Your personal legal liability to third parties as owner of the premises up to a limit of €1,300,000 and domestic employees up to a limit of €1,300,000 inclusive of all legal fees and other expenses.

Contents Section - This section covers

- Your possessions whilst they are in your home.
- Your personal legal liability to third parties as owner of the premises up to a limit of €1,300,000 inclusive of all legal fees and other expenses.

Premises and contents

Standard Cover

The following perils are covered: Fire, Smoke, Storm, Flood, Escape or overflow of water, Stealing and attempted stealing, Escape or overflow of oil, Impact damage, Falling trees, Aerials, Masts and satellite dishes, Riot and civil commotion, Malicious damage, Subsidence, Accidental damage.

All Risks - personal possessions Section - This section covers

Items both inside and outside of your home, including personal possessions, for most kinds of loss and damage.

These are the main restrictions and exclusions that may apply to your Zurich Homestar Home Insurance Policy. Please read the Policy Document for full details.

Excesses: The amount of the excess may vary depending on the section under which you are claiming. We draw your attention, in particular to higher excesses that apply to Escape of or overflow of water and Subsidence claims.

Limits: Maximum limits apply in respect of certain covers e.g. unspecified all risks and in respect of certain additional benefits e.g. Fire brigade charges.

Change in risk: You must contact us immediately if the occupancy or use of your premises changes as this may affect your cover.

Claims settlement basis: How your claim is settled is based on the relevant section of your Policy.



Policy features and benefits

This guide is only a summary of some of the benefits and covers of the policy. For full Terms, Conditions & Exclusions you must consult the Policy Document. If you have any questions regarding any of the benefits of the Homestar Home Insurance policy, please call one of our Helpline numbers for full details.

Building and Contents cover

Cover against loss, damage or destruction caused by any of the following specified perils:

- Fire, smoke, explosion, lightning & earthquake
- Storm & Flood
- Stealing or attempted stealing
- Riot, civil commotion etc.
- Subsidence or landslip
- Valuable property sum insured not more than €4,000 for any one article, set or collection
- Escape of water or oil from any fixed domestic water or heating installation or domestic appliance.

In addition, your buildings section covers

- Automatic cover for accidental damage
- Owners liability to the public – €1,300,000
- Fire brigade charges – €1,500
- Trace and access – where water or oil has escaped, work done to remove or replace any part of the buildings necessary to repair any fixed domestic water or heating installation is covered up to €750.

In addition, your contents section covers:

- Automatic *Away from Home* cover for personal possessions – €2,000 (single article limit €650)
- New for old cover (except for clothing, furs, linen, and floor coverings etc.)
- Personal money – €400
- Credit cards – €650
- Freezer contents – cost of replacing food and drink unfit for human consumption – Unlimited
- Contents in the open – €500
- Replacement locks – €400
- Fire Brigade charges – €1,500.

Policy Excesses

- Standard policy excess – €250
- Escape of water or oil from a fixed domestic installation excess – €500
- Specified all risks, pedal cycles and trailers/caravan excess – €50
- Unspecified all risks excess – €100
- Subsidence excess – €1,250.

Liability

Buildings & Contents

- Owner's liability to public – €1,300,000

Contents

- Tenant's liability up to 10% of contents sum insured
- Liability to domestic employees: €2,600,000.

HomeRescue – Emergency Service

HomeRescue is a 24-hour, 365 days-a-year nationwide emergency service, which will complement your household insurance policy by providing an immediate solution to your emergency with a single telephone call. HomeRescue assists you in an emergency situation as a result of:

- Damage to plumbing
- Overflowing water tanks
- Blocked drains
- Electrical failure within the home
- Non-security of locks, doors and windows
- Broken glass.

For details on what is covered, consult the HomeRescue Information sheet. Underwritten by Mapfre Assistance Agency, Ireland.

Devised and administered by Cornmarket Group Financial Services Ltd. Underwritten by Zurich Insurance plc. Zurich Insurance plc is regulated by the Central Bank of Ireland. The details provided are correct at the time of going to print (February 2013). Full policy terms and conditions are available on request. Cornmarket Group Financial Services Ltd. is an appointed intermediary of Zurich Insurance plc.

Appendix 1: Terms of Business

The purpose of this document is to outline for you the various terms of business for personal insurance services only (i.e. car, home, health, and travel insurance) which the Company provides. A more comprehensive Terms of Business document is available, which includes details of the various terms of business for group schemes, individual plans, investment services, and other financial services which the Company provides. Please contact us to request a copy or log on to www.cornmarket.ie to download a copy.

Section 1: general information

Statement of Authorised Status

Cornmarket Group Financial Services Limited (the firm) is authorised under Section 10 of the Investment Intermediaries Act, 1995 (as amended). As an Authorised Advisor, the firm is authorised to provide broad based investment advice and to receive and transmit orders in respect of the following investment instruments:

1. Transferable Securities
2. Units or Shares in Undertakings for Collective Instruments
3. Tracker Bonds or Similar Instruments
4. Insurance Policies
5. Personal Retirement Savings Accounts (PRSAs).

The firm is also authorised as a deposit broker and to provide investment advice in relation to deposits.

When receiving and transmitting orders in relation to insurance policies and/or PRSAs, the firm may only accept cash/cheques/bank drafts from clients payable to the firm where:

- (i) an insurance undertaking has invited renewal of a policy of insurance, or
- (ii) a proposal for insurance and/or PRSAs has been accepted by an insurance undertaking.

In all other circumstances cheques/bank drafts or other payment instructions must be made payable to the product producer.

For and on behalf of the Irish Financial Services Regulatory Authority:

Signed:



Signed:



If you wish to receive a copy of our authorised status, please contact the Compliance Officer on (01) 408 4000.

Cornmarket Group Financial Services Ltd. (Cornmarket), Christchurch Square, Dublin 8, is regulated by the Central Bank of Ireland. Cornmarket specialises in providing financial advice and services to individuals, members of affinity groups such as trade unions, charities, religious orders, and dioceses. In addition to the products or services currently provided, Cornmarket may also provide other financial services if agreed between us in writing. Cornmarket provides advice regarding all aspects of certain Affinity Group Schemes, Income Protection, PHI, Life Assurance, Pensions, Mortgages, Savings and Investments as well as Car, Home, Health and Travel Insurance.

COMPLAINTS PROCEDURE

Cornmarket is committed to providing a high level of service. Should you feel that you have not received a satisfactory level of service please contact Jane Horan in the first instance at Cornmarket Group Financial Services Ltd., Christchurch Sq., Dublin 8 or email complaints@cornmarket.ie.

Cornmarket will acknowledge in writing all complaints within 5 business days of receipt unless the complaint has been resolved to your satisfaction within 24 hours. The complaint will be fully investigated and a full response in writing will be provided to you within 5 business days of completing that investigation. We will provide regular updates in writing at intervals of not greater than 20 business days. If the complaint has not been resolved within 40 business days of receipt, we will inform you of the anticipated timeframe within which it is likely the matter will be resolved. If you are dissatisfied with the outcome of your complaint, you may refer your complaint to the Financial Services Ombudsman at Financial Services Ombudsman's Bureau, Third Floor Lincoln House, Lincoln Place, Dublin 2 or the Pensions Ombudsman, 36 Upper Mount St., Dublin 2.

CLIENT INSTRUCTIONS THROUGH THIRD PARTIES

Clients sometimes authorise third parties to give us instructions (usually by telephone, fax or email) to alter their policies (such as a motor dealer instructing us to make a vehicle change) or to seek information on their policy

(such as a Building Society seeking information on the building's sum insured). It is our practice in such circumstances to accept such instruction and/or provide such information in good faith as a facility to our clients. However, in such circumstances we do not accept liability for any loss, damage or injury arising out of any error or incorrect instruction given or providing any information where the request for the information is invalid.

If you do not wish us to accept such instructions and/or provide information on your policy from and/or to any other person, please write in the first instance to Cornmarket Group Financial Services Ltd., Christchurch Square, Dublin 8.

CONFLICT OF INTEREST

Your attention is drawn to the fact that some person(s) connected with us may have an interest, relationship or arrangement which is material in relation to the service, transaction or investment, we are providing. However, our employees are required to comply with our Conflict of Interest Policy to ensure that your best interests are served at all times.

INVESTOR COMPENSATION

In accordance with the provisions of the Investor Compensation Act, 1998, Cornmarket is a party to the investor compensation arrangements administered by the Investor Compensation Company Limited. Under Section 38 (1) of the Investor Compensation Act, 1998, all insurance and authorised intermediaries are required

to inform clients of the following information concerning potential investor compensation:

(a) The Investor Compensation Act, 1998 provides for the establishment of a compensation scheme and the payment, in certain circumstances, of compensation to certain clients (known as eligible investors) of authorised investment firms, as defined in that Act.

(b) Cornmarket is a member of that compensation scheme.

(c) Compensation may be payable where money or investment instruments owed or belonging to clients and held, or in case of investment instruments, administered or managed by Cornmarket, cannot be returned to clients for the time being and there is no reasonable foreseeable opportunity of Cornmarket being able to do so.

(d) A right to compensation will arise only:

(i) If the client is an eligible investor as defined in the Act;

(ii) If it transpires that Cornmarket is not in a position to return client money or investment instruments owed or belonging to its clients;

(iii) To the extent that the client's loss is recognised for the purposes of the Act.

(e) Where an entitlement of compensation is established, the compensation payable will be the lesser of:

(i) 90% of the amount of the client's loss which is recognised for the purposes

of the Investor Compensation Act 1998 or:
(ii) Compensation up to €20,000.

TERMINATION

Both you and Cornmarket have the right to terminate these terms and conditions by sending the other party prior written notice. You may terminate any service or product you have undertaken with/through us. Likewise, Cornmarket reserves the right to withdraw its services to you by advising you in writing. In such circumstances we will provide you with adequate written notice and will endeavour to ensure that any outstanding business is satisfactorily dealt with. Such termination will take effect from the date specified in the notice.

DISCRETION TO EXECUTE CLIENTS' INSTRUCTION

Nothing in this agreement imposes on Cornmarket any obligation to execute or undertake any transaction on your behalf and Cornmarket may refuse to execute any transaction at its sole discretion.

FORCE MAJEURE

Notwithstanding any other provision contained in this document, Cornmarket will not be responsible or liable for any loss or for any failure to fulfil any of its obligations or duties hereunder or for any claims, losses, damages, liabilities, costs or expenses suffered or incurred by you if such loss, damage, liability, cost, expense, or failure arising directly or indirectly out of, or in connection with or as a result of any fire, natural disaster, delay or breakdown in communications

or electronic transmission system, unavailability of market prices or suspension of dealing on relevant exchanges or failure of any securities depository or any other cause or circumstance beyond the reasonable control of Cornmarket.

WHOLE AGREEMENT

This agreement (and documents related to this agreement) supersedes all prior representations, arrangements, understandings and agreements between the parties relating to the subject matter hereof, and sets forth the entire, complete and exclusive agreement and understanding between the parties relating to the subject matter hereof.

CLIENT PREMIUM

Cornmarket adheres to all regulatory requirements concerning the handling of client premium. Before client premium is paid to the relevant insurance company, it may be necessary for it to be held by Cornmarket in a designated Client Premium Account.

A designated Client Premium Account is a segregated bank account in which the money of more than one client is held. In this way your money is protected prior to its transmission to the relevant product provider. No amount is payable to an individual in respect of any interest earned on Client Premium Accounts.

Cornmarket's client accounts are held in Ireland with:

- Bank of Ireland plc, Lower Baggot Street branch, Dublin 2.
- Irish Life and Permanent plc, 56-59 St. Stephen's Green, Dublin 2.

PERSONAL DATA

Cornmarket is a Data Controller as defined in the Data Protection Acts 1988 and 2003. We will collect personal details that are relevant only to the service(s) that you are availing of at that time and we will take great care with the information provided taking necessary steps to keep it secure and to ensure it is only used for legitimate purposes.

Your customer data may be used to advise you of products, services and special offers we may offer from time to time. We operate a strict opt-out policy, such that all direct marketing material contains the option to opt-out of future direct marketing. Furthermore, you may opt-out at any time by writing to Cornmarket Group Financial Services Ltd., Christchurch Square, Dublin 8. You may be required to provide Cornmarket with sensitive personal data e.g. information relating to your physical or mental health. Cornmarket is committed to protecting the privacy of Sensitive Data and will only use Sensitive Data in a manner consistent with this Data Protection & Privacy Policy. This processing of information applies to both our online and off line work practices.

Your data will not be passed on to third parties for the purposes of direct marketing. You have the right of access to and the right to rectify the data concerning you held by Cornmarket. Telephone calls may be recorded for quality control and training purposes.

CODES OF CONDUCT

Cornmarket Group Financial Services Ltd. is subject to the Consumer Protection Code 2012 which offers protection to consumers. The Consumer Protection Code can be viewed by logging on to www.centralbank.ie.

DESCRIPTION OF LEVEL OF SERVICE PROVIDED

Cornmarket Group Financial Services Ltd. acts as a broker for our customers. The advice we give is based on a fair analysis of the market, this means that our recommendations are given after analysing a sufficiently large number of products and product producers that are

available on the market, in accordance with the Central Bank's professional criteria.

PROCEDURE IN THE EVENT OF DEFAULT BY THE CUSTOMER

In the event of a default on payment of the premium on a policy, Cornmarket may instruct the Insurance Company to cancel the policy due to non-payment of premium. In this circumstance, you will be provided with adequate written notice of our intention to invoke cancellation of your policy to the last known address. In such event the insurer will return the proportion of the premium for the unexpired period of insurance. Any balance due on

the policy to Cornmarket after the return from the insurance company will be payable. Any excess payment from the client after the return from the insurance company will be refunded to the client.

CHANGES TO OUR TERMS OF BUSINESS

We may amend these terms from time to time. Where appropriate we will notify you in writing by sending to you a notice describing the relevant changes.

SECTION 2: Explanation of Fees & Definition of Charges

At Cornmarket we strive to ensure that each client receives value for money. It is Company policy that our charging structure should be reasonable and easy to understand. In addition, it is Company policy that our charges be fully explained to you before you make a decision on whether or not to start a plan. If you are unsure about the charging structure on your plan or on a plan which you are considering starting, simply ask your Cornmarket consultant and he/she will explain the facts fully.

SALARY DEDUCTION/ DEFERRED PAYMENT CHARGE

In the case of those plans where payment is collected through salary or direct debit, a charge may be levied to cover Cornmarket's and/or the employer's costs in arranging this service. This charge is usually expressed as a percentage of the amount

collected. Details are provided on the relevant payment options sheet.

BROKERAGE FEE

This fee allows for the administration involved in the setting up and renewal of the individual contract of motor or home insurance between the client and the insurance company.

DIRECT DEBITS

Cornmarket may impose a charge of up to €50 where a direct debit transaction which has been properly processed, is rejected.

REMUNERATION

Paid by the insurance company to Cornmarket

<u>Product</u>	<u>Remuneration</u>
Car Insurance	0-10%
Home Insurance	15-25%
Health Insurance	7.5%*
Travel Insurance	15%

*This is not an additional charge as the premium paid by customers who arrange their Aviva Health/ Glohealth Insurance policy through Cornmarket is identical to the premium charged if they set up their policy directly through Aviva Health/Glohealth.

OTHER REMUNERATION

Any quality based remuneration is financed out of the underwriter's standard charges for various products and does not result in any increased charges to your policy.

SECTION 2: Explanation of Fees & Definition of Charges

CREDIT/CHARGE/DEBIT/ LASER CARD CHARGES

A charge of up to €10 may be levied on payment transactions by credit/charge/debit card to cover the cost charged by the card provider. There is no charge for Laser card transactions.

CANCELLATION

Cancellation of car or home insurance may result in a pro-rata refund of the motor insurance element of the policy (subject to terms and conditions of the relevant policy).

Certain car and home insurance Scheme arrangements include additional insurance as standard e.g. Motor Breakdown Rescue (Underwritten by Mapfre Assistance) and Legal Expenses (Underwritten by DAS Legal Expenses).

As per the relevant terms and conditions of the policies, there are no pro-rata refunds from mid-term cancellations relating to Motor Breakdown Rescue (Mapfre Assistance), Legal Expenses (DAS Legal Expenses) or Travel Insurance (Mapfre Assistance)/ (AIG Europe Ltd.).

MAPFRE ASISTENCIA Compania de Seguros y Reaseguros SA trading as MAPFRE ASSISTANCE Agency Ireland is regulated by the Direccion General de Seguros y Fondos de Pensiones del Ministerio de Economia y Hacienda, Spain, and is subject to the Central Bank of Ireland's conduct of business rules.

MAPFRE ASSISTANCE Ireland. Registered in Republic of Ireland. Reg No 903874. Telephone calls may be recorded for quality control and training purposes.

AIG Europe Limited is authorised and regulated by the Financial Services Authority of the United Kingdom, and is regulated by the Central Bank of Ireland for conduct of business rules.

DAS Legal Expenses Insurance Company Ltd is authorised and regulated by the Financial Services Authority of the United Kingdom and regulated by the Central Bank of Ireland for conduct of business rules.

Section 3: List of fees & charges

CAR INSURANCE

Cornmarket's brokerage fee: up to €46.

Cornmarket's mid-term adjustment fee: €12.

Cornmarket's fee in respect of Motor Breakdown Rescue (where applicable): €10.90 (Total premium due: €28.48).

Cornmarket's fee in respect of Legal Expenses: €4 (Total premium due: €10.49).

HOME INSURANCE

Cornmarket's brokerage fee: up to €30.

Cornmarket's fee in respect of HomeRescue: €8 (Total premium due: €16.92).

HEALTH INSURANCE – AVIVA HEALTH/GLOHEALTH

No direct charge to the customer is levied by Cornmarket.

TRAVEL INSURANCE

No direct charge to the customer is levied by Cornmarket.

MOTOR BROKER

Cornmarket's brokerage fee: up to €50.

Cornmarket's fee in respect of Motor Breakdown Rescue (where applicable): €10.90 (Total premium due: €28.48).

Cornmarket's fee in respect of Legal Expenses: €4 (Total premium due: €10.49).

COMMERCIAL INSURANCE

Cornmarket's brokerage fee: up to €50.

Appendix 2: Distance Sales Contract

General Insurance (car, home, travel, and private health) information required in relation to Cornmarket Group Financial Services Ltd.

- Cornmarket Group Financial Services Ltd. (Cornmarket) main offices are located at Christchurch Square, Dublin 8. We are registered in the Companies Registration Office under Company No. 36496. Cornmarket is authorised by the Central Bank of Ireland. The Consumer Protection Code can be accessed at www.centralbank.ie.
- Car and home insurance quotations are valid for a period of up to 30 days.
- Cooling off period – you have the right to withdraw from a car insurance policy within 14 days and a home insurance policy within 30 days of the start date of the policy without penalty and without giving reason, provided you have not made any claim. The right of withdrawal may be exercised by notice in writing to Cornmarket. Should this right be exercised the insurer will refund you any premium which you have paid. You will not be able to make a claim at a later date. N.B. If the cover is car insurance, the premium cannot be refunded until either Cornmarket or the respective insurer have received the Certificate of Car Insurance and the Disc of Insurance.
- Main characteristics of the policy – the main characteristics of your policy

are as detailed in the attached quotation and benefit sheet/handbook.

- Period of Insurance – cover is for a period of up to twelve months. Cover commences and ceases on the dates specified on the insurance/policy schedule.
- Cancellation of car insurance policy – you may cancel your policy by notice in writing at any time. 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 unexpired period of the insurance, less any fixed expense or short-term rates which may apply. Please refer to the relevant policy document for details regarding cancellation refunds. You must return your Certificate of Car Insurance and Disc of Insurance to Cornmarket or the relevant insurer to cancel your policy.
- Cancellation of home insurance policy – you may cancel your policy by notice in writing at any time. Provided that no incident giving rise to a claim had occurred in the current period of insurance, you will be entitled to a proportionate return of the premium for the unexpired period of the insurance. Please refer to the relevant policy document for details regarding cancellation refunds.
- Cancellation of health insurance policy – early

cancellation of a private health insurance policy will result in certain claims (outpatient and day-to-day claims etc.) only being reimbursed on a pro-rata basis, up to the date of cancellation.

- Complaints – Cornmarket is committed to providing a high level of service and has a complaint handling procedure in place. Should you feel that you have not received a satisfactory level of service, please write in the first instance to Jane Horan, Assistant Manager, Compliance Dept., Cornmarket Group Financial Services Ltd., Christchurch Square, Dublin 8, or email: complaints@cornmarket.ie
- If you are unsatisfied with the outcome of your complaint through Cornmarket, you may also submit any complaint to the Financial Services Ombudsman Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2 or log on to www.financialombudsman.ie
- Governing Law – all our dealings with you and the contract will be governed by the laws of Ireland.
- Language – all communications in respect of the policy set up will be in English.
- For policy terms and conditions you should refer to the relevant policy document/schedule and/or insurance or membership certificate.

HOMESTAR

Home Insurance

HELPLINE: (01) 470 8049

home.insurance@cornmarket.ie



cornmarket
group financial services ltd

Christchurch Square,
Dublin 8.
Tel: (01) 408 4040

6 Kings Terrace, Lower
Glanmire Road, Cork.
Tel: (021) 455 3335

Galway:
Tel: (091) 562 727

E-mail:
info@cornmarket.ie
Website:
www.cornmarket.ie

A member of the
Irish Life Group Ltd.