



cornmarket
group financial services ltd

Here to help you

HOME INSURANCE

Pay Less for Great Cover



HOMEPLAN PLUS



HOMEPLAN PLUS

CONTENTS

HOW TO START YOUR POLICY: NEW CUSTOMER	4
HOW TO RENEW YOUR POLICY: EXISTING CUSTOMER	4
HOW TO PAY FOR YOUR POLICY.....	5
MAIN FEATURES, RESTRICTIONS AND CONDITIONS.....	6
POLICY FEATURES AND BENEFITS.....	8
APPENDIX:	
TERMS OF BUSINESS.....	9
SECTION 1: GENERAL INFORMATION.....	9
SECTION 2: EXPLANATION OF FEES & DEFINITION OF CHARGES.....	13
SECTION 3: LIST OF FEES & CHARGES.....	14
DATA PROTECTION NOTICE.....	14

HOW TO START YOUR POLICY: NEW CUSTOMER

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

STEP 1:

Please complete the proposal form carefully and ensure all details are correct and that the cover requested meets with your requirements. If the details are incorrect or don't meet 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 5 for details.

STEP 3:

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.**

HOW TO RENEW YOUR POLICY: EXISTING CUSTOMER

CHECK YOUR COVER DETAILS

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

Now that you have checked your Cover Details and are happy, please proceed to payment options available to you, opposite, to complete your renewal.

HOW TO PAY FOR YOUR POLICY



PAY BY RENEWING ONLINE: EXISTING CUSTOMER

Log on to www.cornmarket.ie and click on the 'Renew Your Policy' button and follow the easy steps. All you need is:

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

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**.

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



PAY BY POST: NEW & EXISTING CUSTOMERS

OPTION 1:

DIRECT DEBIT

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

OPTION 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.**



PAY BY TELEPHONE: NEW & EXISTING CUSTOMERS

OPTION 1:

CREDIT/CHARGE CARD*

Your annual premium can be paid in full by credit/charge card.

OPTION 2:

DEBIT CARD

Your annual premium can be paid by Debit card.

Please call the relevant number to you.

Existing policies: (01) 408 4020

OR

New policies: (01) 408 4040

* 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.

MAIN FEATURES, RESTRICTIONS & CONDITIONS

This document highlights the main features, restrictions, exclusions and general conditions that apply to the product in order to help you decide if the policy is right for you. It does not contain the full terms and conditions of cover. The policy booklet sets out the extent of the cover and the benefits available.

This product is underwritten by RSA Insurance Ireland Limited. RSA Insurance Ireland Ltd. is regulated by the Central Bank of Ireland.

As with all insurance contracts there are exclusions and conditions which apply to the cover. The policy booklet sets out your rights and responsibilities and those of RSA Insurance Ireland Ltd (RSA). If you would like to see the full terms and conditions of cover please refer to the policy booklet which is available at www.rsagroup.ie.

MAIN FEATURES COMMON TO BOTH BUILDINGS AND CONTENTS

- Fire, Smoke, Explosion, Lightning and Earthquake
- Storm
- Flood
- Escape of water or oil from any fixed water or heating installation or domestic appliance
- Stealing or attempted stealing
- Malicious persons or vandals
- Subsidence or Ground Heave of the site beneath the buildings or Landslip
- Impact involving an aircraft, aerial device, or by a vehicle, train or animal
- Falling trees or branches
- Falling aerials, satellite aerials, their fittings or masts
- Riot, Civil Commotion, Strike, Labour or Political Disturbance
- Accidental breakage of glass
- Fire Brigade charges
- 24 Hour Emergency Helpline Service
- Cooling off Period: If the policy does not meet your needs you can send it back to RSA within 30 days of the commencement date and RSA will refund you any premium paid provided no claim has been made during this period.

LIABILITY COVER UNDER THE POLICY

BUILDINGS SECTION:

Owner's Liability to the Public.

CONTENTS SECTION:

Third Party Liability which includes cover for

- Domestic employees
- Child caring for up to 2 children.

POLICY RESTRICTIONS

The following is a brief summary of the main product restrictions which may influence your decision about whether this policy meets your needs. This list is not exhaustive, for full details please refer to the policy booklet and, where applicable, any additional documentation supplied in connection with this quotation/policy as other restrictions may apply which you may deem more relevant to you and your circumstances.

RSA do not insure the following:

- Excess: this is the first amount of any claim that you must pay
- Wear & tear: as this policy is not a maintenance contract
- With regards to certain cover provided under the policy, for example, burst water pipes, stealing or attempted stealing: RSA will not pay for loss or damage occurring after the property has been unoccupied for more than 45 consecutive days
- Matching of items: RSA will pay for damaged items in a set or suite but not for other pieces of the set that are not damaged, for example, a suite of furniture

- Gradual ingress of water, for example, where water slowly seeps through on an ongoing basis from a shower tray
- Faulty workmanship or defective design or the use of defective materials
- Loss or damage caused deliberately by you or any member of your household
- Accidental bodily injury, death, disease or illness of any member of your household

Note: In the event of a claim covered under the policy, RSA reserve the right to use their Managed Repair Network of Building Contractors to complete the works and RSA will take responsibility for the satisfactory completion of such works. Where RSA agree to pay you, they reserve the right to make staged payments as works progress and to withhold final payment until all works are complete, final invoice submitted and final inspection completed by them or their Representatives. The percentage of final payment withheld will not exceed 30% of the overall settlement amount.

GENERAL CONDITIONS

The following is a brief summary of the general conditions which apply to the whole policy. For full details please refer to the policy booklet and, where applicable, any additional documentation supplied in connection with this quotation/policy.

Notification of a Claim: this condition sets out your obligations in relation to notification of a claim, such as, the requirement to notify the Gardaí in the event of theft or malicious damage, what to do when legal documentation and /or correspondence is served on you and not to dispose of damaged items until RSA have had the opportunity to inspect them.

Conduct of a Claim: this outlines your obligations throughout the claims process, for example, you must give RSA whatever information or assistance they reasonably request and they may enter your building where loss or damage has occurred.

Fraud: this sets out RSA's rights in respect of fraudulent claims or if any fraudulent means or devices are used to obtain benefit under the policy.

Alteration in Risk: this condition outlines your obligations to notify RSA of any material alteration in your risk and how this change may affect you and

your cover. It also sets out the minimum premium amendment amount which RSA will not collect from you or refund to you following such alteration.

Precautions: this condition requires that you take all reasonable steps to prevent or minimise loss and maintain the property in sound condition and good repair.

Annual Premium Cancellation: this sets out how both parties to the contract may cancel the policy and how any refund due to you, if applicable, will be calculated.

Monthly Premium Cancellation: this applies to RSA Direct Debit customers and sets out how both parties to the contract may cancel the policy and how any refund due to you, if applicable, will be calculated.

Other Insurances: this outlines how RSA will pay a claim that is covered under this policy but is also covered under another policy.

Subrogation: this condition allows RSA to take all the steps needed to enforce your rights in your name in the event of a claim (including the name of any member of your household) and includes the defence or settlement of any claim or the pursuit of a claim in any person's name.

POLICY FEATURES AND BENEFITS

BUILDINGS AND CONTENTS COVER

In addition to the main features noted, your buildings section covers:

- Cover for accidental damage
- Satellite aerials – €700 (provided no payment made under contents)
- Trace & Access – €1,000.

In addition, your contents section covers:

- Cover for accidental damage
- Automatic cover 'away from home' for personal possessions – €1,500 (single article limit – €1,000)
- Contents in the Garden – €1,000
- Visitors' Personal Effects – €1,000
- Loss of Money – €500
- Unauthorised use of Credit Cards – €1,275
- Freezer Contents – €2,000
- Alternative accommodation – 50% of contents sum insured
- Jury service – €50 per day, maximum: €700
- Wedding/Christmas gifts – additional 15% of contents sum insured
- Automatic cover for high risk items up to 50% of contents sum insured (limit any one item to 10% of contents sum insured).

POLICY EXCESSES

- Standard Policy Excess – €350
- Subsidence Excess – €1,000
- Escape of water/damage to underground services (water pipes)/water and heating installations Excess – €750
- Specified All Risks Excess – €150
- Unspecified All Risks Excess – €150
- Pedal Cycles – €100

Devised and administered by Cornmarket Group Financial Services Ltd. Underwritten by RSA Insurance Ireland Limited. RSA Insurance Ireland Limited is regulated by the Central Bank of Ireland. The details provided are correct at the time of going to print (April 2014). The Insurers reserve the right to amend policy terms and conditions available on renewal date. For full policy terms and conditions, please refer to policy guide/membership certificates.

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.

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.

The features and benefits listed here are only a sample of the cover available under this policy. For full cover details, conditions and exclusions please refer to your Policy Schedule and Booklet. Your Policy Booklet reference is RS/HH 2115 (02/14).

APPENDIX: 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 and members of affinity groups such as trade unions, semi-state bodies, employers, associations, charities, religious orders and dioceses. In particular, we provide Salary/Income Protection, PHI, Life Assurance, Pensions, Savings and Investments as well as Car, Home, Health, Gadget and Travel Insurance. Full details of our products and services can be viewed at www.cornmarket.ie

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

Product	Remuneration
Car Insurance	0-10%
Home Insurance	15-25%
Health Insurance	7.5%*
Travel Insurance	20%
Gadget Cover	8-12%

**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 underwriters standard charges for various products and does not result in any increased charges to your policy.

CREDIT/CHARGE/DEBIT 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.

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 (AIG Europe Ltd).

MAPFRE ASISTENCIA Compañia 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 by the Prudential Regulation Authority of the United Kingdom, and is regulated by the Central Bank of Ireland for conduct of business rules.

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation 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: €5.50 (Total premium due: €12.12).

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: €5.50 (Total premium due: €12.12).

COMMERCIAL INSURANCE

Cornmarket's brokerage fee: up to €50.

GADGET INSURANCE

No direct charge to the customer is levied by Cornmarket.

FRAUD PREVENTION, DETECTION & CLAIMS HISTORY

In order to prevent and detect fraud and the non-disclosure of relevant information RSA may at any time:

- Share information about you with companies within the RSA Insurance Group, other organisations outside the RSA Group including where applicable private investigators and public bodies including An Garda Síochána;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

RSA may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your insurance policies with RSA
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity
- Undertake credit searches and additional fraud searches.

INSURANCE LINK DATABASE

Information about claims (whether by our customers or third-parties) made under policies that we provide is collected by us when a claim is made and is placed on an insurance industry database of claims known as Insurance Link. This information may be shared with other insurance companies, self insurers or statutory authorities.

Insurance companies share claims data:

- (a) to ensure that more than one claim cannot be made for the same personal injury or property damage
- (b) to check that claims information matches what was provided when insurance cover was taken out
- (c) and, when required, to act as a basis for investigating claims when our recorded information is incorrect or when we suspect that insurance fraud is being attempted.

The purpose of Insurance Link is to help us identify incorrect information and fraudulent claims and, therefore, to protect customers.

Guidelines for sharing your information with other insurance companies, self-insuring organisations or statutory authorities are contained in the Data Protection Commissioner's Code of Practice on Data Protection for the Insurance Sector which is available at www.dataprotection.ie

Under the Data Protection Acts 1988 and 2003 you have a right to know what information about you and your previous claims is held on Insurance Link. If you wish to exercise this right then please contact us at the address below.

HOW TO CONTACT US

On payment of a small fee you are entitled to receive a copy of the information we hold about you and to seek rectification of any inaccurate data. If you have any questions, or you would like to find out more about this notice you can write to the Data Protection Officer, RSA Insurance Ireland Ltd, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16.

DATA PROTECTION NOTICE OF RSA INSURANCE IRELAND LIMITED

RSA Insurance Ireland Ltd recognise that protecting personal information including sensitive personal information, is very important and we recognise that you have an interest in how we collect, use and share such information.

Please read the following carefully as it contains important information relating to the information that you give us or has been provided to us on your behalf. If you provide information relating to anyone other than yourself, you are responsible for obtaining their consent to the use of their data in the manner outlined below.

WHAT DOES RSA DO WITH YOUR PERSONAL DATA

Information you provide will be used by RSA for the purposes of processing your application and administering your insurance policy. RSA may need to collect sensitive data relating to you (such as medical or health records or convictions) in order to process your application and/or any claim made.

All information supplied by you will be treated in confidence by RSA and will not be disclosed to any third parties except (a) to our agents, sub-contractors and re-insurers (b) to third parties involved in the assessment, administration or investigation of a claim, (c) where your consent has been received or (d) where permitted by law. In order to provide you with products and services this information will be held in the data systems of RSA or our agents or subcontractors.

RSA may pass your information to other companies for processing on its behalf. Some of these companies may be based outside the EEA, but in all cases RSA will ensure that its transfers of data are lawful and that your information is kept securely and only used for the purposes for which it was provided.

Calls to RSA may be recorded for quality assurance or verification purposes.



cornmarket
group financial services ltd



HOMEPLAN PLUS HOME INSURANCE

Existing Policies: (01) 408 4020

New Policies: (01) 408 4040

home.insurance@cornmarket.ie