

Sweeney Walsh & Associates

Commercial & Equestrian Insurance Brokers

Ballymacarbury
Clonmel
Co Tipperary



Tel: 052 61 86882
Fax: 052 61 86886
E-mail: michelle@swaa.ie or
brendan@swaa.ie

Terms of Business

Company

Brendan & Michelle Walsh t/a Sweeney Walsh & Associates Commercial Insurance Brokers and Equestrian Insurances Ireland are registered to undertake insurance mediation under the European Communities Insurance Mediation Regulations 2005. A copy of Authorised Status is available on request.

Authorisation

Sweeney Walsh & Associates Commercial Insurance Brokers and Equestrian Insurances Ireland are regulated by the Central Bank of Ireland as an insurance intermediary registered under the European Union (Insurance Distribution) Regulations 2018. The Central Bank of Ireland hold registers of regulated firms which can be viewed on their website www.centralbank.ie.

Statutory Code

Sweeney Walsh & Associates Commercial Insurance Brokers and Equestrian Insurances Ireland are subject to and comply with the Consumer Protection Code, Minimum Competency Code and the Fitness and Probity Standards. These codes offer protection to consumers and can be found on the Central Bank of Ireland website, www.centralbank.ie

Our Services

We will offer advice on an impartial basis in relation to many classes of non-life insurance. The advice given will be based on your individual needs and matched with the most appropriate market provider. In addition, Sweeney Walsh & Associates Commercial Insurance Brokers and Equestrian Insurances Ireland are members of Brokers Ireland. As Insurance Intermediaries we provide general information about legal matters. This information is not legal advice and should not be treated as such. You must not rely on this information as an alternative to legal advice from you solicitors or other professional legal services provider. Upon receipt of your instruction we will communicate orders to the market provider on your behalf. This Firm does not have a 'tied' relationship with any market provider that would affect our ability to offer you independent advice and choice.

Credit Finance

If you require credit terms, we may be able to arrange premium finance on your behalf. As a Credit Intermediary we may be remunerated by the financial provider on arranging this finance on your behalf.

Remuneration and Charges

Similarly to most insurance intermediaries, we receive a set commission from Insurers depending on the policy type and provider for new business and renewal of existing policies. The firm may charge a fixed fee and/or a commission which is a percentage of the insurance premium and levies for the services provided.

Product	Minimum Fee	Maximum Fee
Personal Insurance	€ 0	20% of the premium
Commercial Insurance	€ 0	20% of the premium
Mid term alterations	€ 0	20% of the premium

These are standard fees and Sweeney Walsh & Associates Commercial Insurance Brokers and Equestrian Insurances Ireland reserves the right to charge a higher fee the complexity of the product require it.

Fees for processing Return Premium

Up to 10% of the Return Premium amount may be charged.

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Default

Our firm will exercise its legal rights to receive payments due to it from clients for business services provided. In particular, and without limitation of the generality of the foregoing, the firm will seek reimbursement for all payments made to insurers on behalf of clients where the firm has acted in good faith in renewing a policy of insurance for the client. Insurers and other product producers may withdraw benefits or cover in the event of default on payments due under policies of insurance or other products arranged for you. We would refer you to policy documents or product terms for the details of such provision. Central Bank of Ireland prohibit Sweeney Walsh & Associates Commercial Insurance Brokers and Equestrian Insurances Ireland from paying premiums to Insurers which have not been paid to us.

Premium Handling & Receipts

When receiving and transmitting order in relation to insurance policies Sweeney Walsh & Associates Commercial Insurance Brokers and Equestrian Insurances Ireland may accept payment from clients payable to itself where an insurance undertaking has invited renewal or the proposal for insurance has been accepted by an insurance undertaking. A receipt is issued for all monies received. We accept payment for our services by cash, cheque, bank transfer or debit and credit card. All payments made by bank transfer must be to the appropriate bank account, in accordance with the instructions provided. E-mail be susceptible to data corruption, interception, and unauthorised amendment, and we do not accept liability for any such corruption, interception or amendment of for the consequences thereof. On that basis we strongly recommend that you telephone us to confirm the bank details that we have sent and that you have received are correct. **Where return premiums are due these will be net of any outstanding balances, commission and any cancellation fee or charge.**

Duty of Disclosure

You should be aware that it is your responsibility to provide complete and accurate information when you arrange your policy, throughout the life of the policy and when the policy is renewed, despite the facts being unfavourable or otherwise. Such facts would include any information that could influence a decision by Insurers on whether to accept the risk and if so, upon what premium and terms. Failure to adhere to your Duty of Disclosure may result in the cancellation of cover from inception, which would render claims void.

Conflict of Interest

It is our policy to avoid any conflict of interest when providing insurance services to our clients. However, where an unavoidable conflict arises, the Company will advise you as soon as is practicable after we become aware of the conflict of interest and you may rest assured that you will be treated fairly which such a conflict is unavoidable.

Data Protection

Sweeney Walsh & Associates Commercial Insurance Brokers and Equestrian Insurances Ireland complies with the requirements of the General Data Protection Regulation 2018

Sweeney Walsh & Associates Commercial Insurance Brokers and Equestrian Insurances Ireland is committed to protecting and respecting your privacy. We wish to be transparent on how we process your data and show you that we are accountable with the GDPR in relation to not only processing your data but ensuring you understand your rights as a client. The data will be processed only in ways compatible with the purposes for which it was given and as outlined in our Data Privacy Notice.

We will ensure that this Privacy Notice is easily accessible. Please refer to our website www.swaa.ie, if this medium is not suitable, we will ensure you receive a copy by post.

Please contact us at info@swaa.ie if you have any concerns about your personal data.

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Consumer Protection/Investor Compensation Scheme

We are a member of the Investor Compensation Scheme established under Section 38 of the Investor Compensation Act 1998'. Under the Act, an 'eligible investor' may receive a maximum compensation of €20,000 or 90% of the loss, whichever is lesser. Further information on this scheme is available on request.

Complaints

We are committed to providing a first-class service to our customers. However, if you are unhappy with our service and have cause for complaint, please write to us. We have a written complaints procedure for the effective handling of all complaints. We will acknowledge receipt of your complaint in writing with 5 working days. An update will be provided where necessary, every 20 days by a nominated individual within our firm.

If you are dissatisfied with the handling of a complaint, you may refer to the Financial Ombudsman Service. Their address is The Financial Services Ombudsman Bureau, 3rd Floor Lincoln House, Lincoln Place, Dublin 2. D02 VH29

BRENDAN WALSH

DIRECTOR

MICHELLE WALSH

DIRECTOR

April 23

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