



D O L M E N
INSURANCE BROKERS

EXCLUSIVE CAMPER SCHEME
(Northern Ireland 2010/2011)

This is a policy specially designed for camper enthusiasts, living in Northern Ireland and extends to provide cover whilst used temporarily in Europe.

The above scheme has been in force for the past 14 years for motor enthusiasts who cherish their camper vehicle. Primarily the camper owner would use the vehicle only occasionally. The vehicle must not be the main form of transport and if used as the main form of transport we must be informed.

Under no circumstances can the camper be used for any business purposes as it is not covered by this insurance policy.

BEFORE YOU PHONE US PLEASE READ FOLLOWING:-

Items to be submitted when requesting cover for the first time;

- 1) Proposal Form
- 2) Garage report if 15 years or over or if van was **converted** on new business only, (not renewal). We can only accept reports from any Main Dealer or a RMIF registered garage or a Motor Engineer/Assessor. An MOT is acceptable, depending on when it was completed.
- 3) Copy of certificate for insurance on main car.
- 4) Payment for premium i.e. cheque/postal order or Credit Card (extra charge for Credit Card Payments).
- 5) Proper colour photographs of the camper required if van was not manufactured as a camper (put name and address on back of every photographs). **PLEASE see attached "check list" for full details of the photographs required.**
- 6) If any driver has medical problems, they must confirm that they have advised the licensing authority of their condition and a copy of their valid driving licence will be required.

PLEASE see the attached "Check List" as no cover can be provided unless all documents are sent to us at one time. They may be sent by post or by email to camper@dolmen-insurance.ie or by fax to our Camper fax no. 01 867 2123, please do not send the photos by fax. Do not send any documents to insurers directly.

If proposer / any driver has claims history other than settled claim £10,000 Stg, or convictions the premium will be increased.

Please note any non-Northern Irish registered Camper must be re-registered in the North of Ireland with 7 days of inception of a policy.

The scheme is designed where a client or common-law partner has a private car (not a van, some small car-type vans may also qualify) separately insured in his or her name. If this is not the case we must be informed immediately and an additional premium will be charged due to the fact that there is a change in circumstances. Vehicles insured in company names do not qualify for such discount i.e. fleet rated vehicles.

Converted vehicles must be referred prior to vehicle going on cover.

There is no need to phone us with detail of substitution of camper if manufactured as a camper. Only send us a letter or refer to our Website or E-mail with full details of the new camper i.e. make, model, fuel, year, value, engine size and registration number. There is no cover in force however, until it has been confirmed by our office.

There will be an administration fee for all changes of vehicles of £20 Stg.

**DOLMEN
INSURANCE
BROKERS
LIMITED**

Butterly Business Park
Artane,
Dublin 5.
DX No.: 106004 Artane.

Tel: (01) 867 2121
Fax: (01) 867 2123
Email: info@dolmen-insurance.ie
Website: www.dolmen-insurance.ie

Directors: D. Dillane (Managing Director)
J. Bent (Operations Director)
J. Jackson ACII (Associate Director)
J. Burke (Associate Director)
H. Keogh (Associate Director)
Company Reg. No: 293180

Claims / Camper Scheme

We set out here under some information that should be of assistance to you in the event of an accident;

- 1) Exchange insurance details with third party i.e. policy number, insurance company etc.
- 2) Get full details of third party involved i.e. name, address, registration number, make & model and phone number.
- 3) In relation to windscreen claims you require invoice showing name, address, make and model and registration number of camper and amount claimed. You must contact AXA Claims Dept for a Claim form before submitting the claim.
- 4) As soon as the accident has occurred please phone us with full details of the incident. This is very important
- 5) Always get name and number of Police attending incident and find out what station he/she is attached to.
- 6) Under no circumstances do you ever admit liability.

Replacement Car

If your camper is disabled as a result of incident, a replacement car will be offered i.e. Insurers will pay up to £20.00 per day if you are hiring a replacement car. The Insurers will decide how long this benefit is payable for you up to a maximum of 35 days.

Theft Claims

Your camper must be missing for at least 28 days before the Insurers will consider it lost by theft.

Camper Scheme Information on General Items

An engineers report is required if vehicle is over 15 years old. The report must be completed by any main dealer or a copy of MOT certificate.

This insurance will not apply to horseboxes, trucks or vans which are adapted for motor cycle or racing car carrying or any vehicle carrying commercial sponsorship decals or logo's. This insurance cannot be used under any circumstances for commercial purposes. Carrying of musical equipment for use by musicians for reward or the carrying of any employer's equipment which could be deemed to be trading is not allowed

The insurance policy does cover clients carrying their own personal property. Content of camper. If stolen while camper was left unlocked is excluded.

You are permitted to tow a trailer for leisure purposes and for general domestic duties. The trailer will only be covered for third party risks attached or detached from the camper van.

This means a trailer to carry a boat, motorcycle, tent and camping equipment and general household equipment is covered i.e. for liability risks only.

We reserve the right on behalf of the underwriters to decline to quote or refuse a proposal for what ever reason from any client.

All Home Built or None Professional Built Motor Caravans/Motor Homes must show photographs of the camper itself front / rear and both sides. We will also require a photo of the gas connection to the cooker and the way the gas cylinder is installed. Also a photo of the sink, 2 ring cooker and walkway from the cab to the back of the vehicle is required.

Large converted buses or trucks are not permitted.

We will not Insure Camper Vehicles Taxed/Owned in Company Names

No cover provided for camper used for permanent residence.

American, Canadian and New Zealand licences not accepted.

Provisional licence holders not covered, unless agreed with us/insurers

**CAMPER SCHEME EXCLUSIVE TO
DOLMEN INSURANCE**

<i>Policy Cover</i>	<i>Proposer & Named Drivers/Comments</i>	<i>Acceptable Criteria</i>
<i>Drivers Eligibility</i>	<i>Male 25 years+ Female 25 years+</i>	<i>1) Full Irish/UK or E.U. Licence Holders 2) No Accidents/Claims or Convictions, other wise full details to be submitted and we will quote.</i>
<i>Maximum Vehicle Value</i>	<i>£75,000 sterling</i>	<i>(We can quote for higher figures if required. Extra premium charged)</i>
<i>Laid Up/Suspension Credit</i>	<i>No facility for rebate for suspending Cover</i>	
<i>Class of Use</i>	<i>Social, Domestic & Pleasure only</i>	
<i>Cover</i>	<i>Comprehensive Only</i>	<i>All theft claims must be reported to police.</i>
<i>Breakdown Assist Cover at a distance of at least 20 miles/32 kms from home</i>	<i>Automatic wording now included in new policy booklet. Operates 24hrs a day 365 days a year.</i>	<i>Phone No is 09064 86335. No benefit will apply unless phone number is used. Or 00353906486353 from outside Ireland</i>
<i>Short Period Cover / Rates</i>	<i>Not Available</i>	
<i>Premium Payment Plan</i>	<i>None</i>	
<i>No Claim Bonus</i>	<i>None</i>	
<i>Driving other Cars</i>	<i>None</i>	
<i>Windscreen Cover</i>	<i>Automatic – No excess Limit £800 any one claim, with maximum of £2,500 for claims in any one year.</i>	<i>i.e. broken glass in windscreen windows/roof</i>
<i>Policy Excess</i>	<i>£100 Stg Accidental Damage. No excess for Windscreen Damage. Option to increase excess to £500</i>	<i>Contact us for quote</i>
<i>Driving Basis</i>	<i>Insured, Spouse & One named driver permitted at inception as standard. Open driving/additional driver options available at an extra charge.</i>	<i>We must have a drivers form completed for all additional drivers before cover is granted and copy licence. (Front & Back)</i>
<i>Maximum Engine Size</i>	<i>7.0cc for manufactured camper (extra premium charged for any vehicle over 6,000) Maximum 6,000 for converted vehicles (we may be able to quote for higher sizes on request. Extra premium charged)</i>	<i>A completed proposal form and photographs may be requested in order to quote.</i>
<i>Fire Brigade Charges</i>	<i>Policy covers charges of £1,000</i>	
<i>Left Hand Drive</i>	<i>Included – no extra charged</i>	
<i>Awnings Covered</i>	<i>Yes. Total Sum Insured £1,800</i>	<i>Excess £25</i>
<i>Definition of Camper</i>	<p><i>This is a vehicle which provides temporary sleeping accommodation and has an internal height. NOT LESS THAN 1.8 METRES. It must have some permanently fitted equipment i.e. sink and cooker with not less than a hob with 2 rings and a walkway from cab to back, unless previously agreed with insurer/broker.</i></p> <p align="center"><u>Vehicles that do NOT qualify as Motor Caravans / Campervans</u></p> <p><u>Trucks that have a Camper Van mounted:</u> A towing caravan mounted on a truck chassis. This is not acceptable due to possible instability</p> <p><u>Trucks:</u> If you have a truck with a box body and you have adapted it for living in where there is no bodily access to the driving cab. This is not acceptable.</p> <p><u>Panel Vans:</u> These vans may have a fixed partition between the caravan section and the driving cab. These are not acceptable.</p> <p><u>Horse Boxes:</u> These are not acceptable even if they are converted to a campervan.</p>	
<i>Large Converted Buses/Trucks</i>	<i>Not acceptable; except for a converted mini bus with a seating capacity up 8 seats</i>	

Policy Cover	Proposer & Named Drivers	
Continental Use	<i>This is now automatic on our scheme. No need to contact us to have Green card issued, if travelling to any country in EU, Iceland, Switzerland and Norway</i>	<u>The continent of Europe includes any country in or outside Europe whose Green Card Bureau is a member of The Council of Bureau in London.</u>
Spanish Bail Bond (Automatically Covered)	<i>Wording included in Policy booklet</i> <i>YES – Free of Charge</i>	<u>Wording now included in new policy booklet</u>
Please Note The Following Automatic Benefits Are Included In The Event Of A Claim Under Policy		
1. All Risks on contents	<i>Covers included for TV/Videos, clothing and personal effects/luggage and pedal cycles, ex scooters/mopeds, all in your camper.</i> Portable generators are also covered. Excluding Mechanical/or Electrical breakdown. <i>£190 per week up to 20 weeks</i>	<i>Sum Insured £1,600</i> <i>Excess £25</i> <i>Sum Insured £675 (Excess £25)</i>
2. Hospital Charges Cover	<i>£20,000</i>	
3. Death Benefit	<i>£20,000</i>	
4. Permanent Disablement	<i>£75 per week</i>	
5. Temporary total Disablement		
Permanent/Temporary Change of Camper	<i>If vehicle is a Factory built Camper, not converted. You will need to <u>phone, write to us or email</u> with the following details to change a camper, either permanently or temporarily. <u>There will be no cover in force until it is confirmed by us.</u> There is an administration fee of £20 for all change of vehicles.</i> lease refer to our website if you wish to send details by email <u>Details Required as Follows:-</u> <i>Make, Model, Fuel Type, C.C., Year, Value, Registration Number, Tonnage</i> <i>State if vehicle was manufactured as a camper or converted. If the vehicle is a converted vehicle, we must first see the required coloured photos before any cover can be arranged. ERF Is required within 14 days of cover, if vehicle is converted or 15 years or older</i> <i>Please always note this cover <u>only extends</u> to campers up to <u>£75,000</u>Stg value and up to 7,000 cc for manufactured vehicles or 6,000cc for converted vehicle engine. If your camper requires higher value or the engine size is higher you must <u>immediately</u> phone us and provide us with details of camper/engine size, before cover is granted, as there may be an extra charge.</i>	<i>Cheque to be made payable to Dolmen Insurance Brokers not Insurer</i> <i>No temporary cover allowed for any use of a private car when camper is out of action – only exception is in the event of an accident, max 35 days allowed</i>
Tracker & Alarm Discount	<i>Discount allowed. Contact us for reduction</i>	
Insurer	<i>AXA Broker</i>	
Annual Policy	<i>12 month basis from inception date.</i>	
New Business Premium including Administration fee / levy (01/04/10) No refund given in first year of Insurance	<i>Northern Ireland - £255 (Insured, Spouse & 1 named driver)</i> <i>Primary vehicle premium £450</i>	<i>Cheque to be made payable to Dolmen Insurance Brokers not Insurer</i>
Accounts Handlers Team Leader Claims Handler Director in Charge	Camper Team Geraldine Dwyer AXA Claims – phone no. 0845 3990 400 Hugh Keogh	
Camper Direct Dial: +353 (0)1 802 2330 Camper fax number +353 (0)1 867 2123 Camper Email Address: camper@dolmen-insurance.ie		

Camper Check List

Please ensure the following are enclosed in order to provide immediate cover for your camper van.....

Proposal Form (Fully Completed & Signed) and Payment Yes No

All licences issued outside Ireland and UK, the original of licence must be verified in our office or by your local AXA branch. Also if any driver is over 75 we require a photocopy of their current driving licence or if the camper is the primary vehicle. Yes No

A Photocopy of your private car certificate of Insurance Yes No

If you campervan is converted – the following are the requirements:

All converted/modified vehicles are acceptable with an Engineers Report form to be submitted within 14 days of cover (report has to be from an SIMI Registered garage or any Main Dealer). For Northern Ireland a MOT is acceptable. Yes No

The following 7 photos should be provided: front, rear, each side, interior, gas connections and gas cylinder storage. The interior photo should include a shot of the sink and 2 ring cooker and the walkway from the cab to the back of the vehicle as these are requirements for acceptable campers. Yes No

If your vehicle is Manufactured but 15 years old and over: An Engineers Report form is also required as above completed by any Main Dealer/SIMI garage (please note you have 14days from inception of policy to get this into our office) Yes No

Registration Number: If your vehicle has a foreign Registration number please ensure that you provide both the Registration number and the Chassis number. Yes No

Medical Conditions: Any proposer or any driver with a medical condition must confirm in writing that they have advised the licensing authority of their condition and a copy of the valid driving licence will be required. There will be no requirement for a medical report, if you send the current driving licence to us. Yes No

POLICY NUMBER / /

Non Disclosure Warning: You are under a duty to tell us all facts likely to influence how we assess and if we accept your proposal. If you do not, we may cancel your policy, declare the contract to be void and refuse to pay any claim under the policy as well as any other rights we may have under the policy. It is your own interest to mention these facts. If you are in any doubt whether certain facts are important, please ask us. Please use block capitals when completing form. All questions must be answered fully and accurately. Before completing this application you must ensure that you have consent to our use and sharing of any personal/sensitive data.

PLEASE USE BLOCK CAPITALS WHEN COMPLETING FORM. ALL QUESTIONS MUST BE ANSWERED FULLY AND ACCURATELY

Mr/Mrs/Ms	Proposer's Name	Date of Birth	/	/
Postal Address		Type of driving licence	Full <input type="radio"/>	Provisional <input type="radio"/>
BT Code		Country of issue	_____	
Contact telephone number				
E-mail Address				
Occupation/Business including any part-time work (full description)				
Is the vehicle normally kept at this address?		YES <input type="radio"/> NO <input type="radio"/>		
If 'NO' to the question above please state where it is kept				
Do you live in the vehicle when you are not on holiday?		YES <input type="radio"/> NO <input type="radio"/>		

Drivers

Before completing this section you must ensure that you have any drivers consent to our use and sharing of any personal/sensitive data.

- Do all other drivers hold a Full UK, Irish or EU driving Licence? YES NO
- Do you wish driving to be limited to Yourself? YES NO
- Yourself and your spouse only? YES NO
- Yourself and named driver(s)? YES NO
- Open driving 25-70 years with full licence (available at an additional premium) YES NO

Details of drivers (excluding yourself):

Name	Relationship to proposer	Date of birth	Occupation	Type of driving licence	Country of issue
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Previous history

HAVE YOU OR ANY PERSON WHO TO YOUR KNOWLEDGE WILL DRIVE

(a) During the past 5 years in any country

- i. been disqualified from driving, including disqualifications that started more than 5 years ago but were still in place at some time in the last 5 years? YES NO
- ii. been convicted of or fined for any motoring offence (except parking tickets)? YES NO
- iii. received any cautions concerning any such offence? YES NO
- iv. any prosecution pending for any motoring offence? YES NO
- v. had any penalty points applied or required to be applied to a driving licence? YES NO
- vi. had a licence endorsed, or required to be endorsed? YES NO

(b) Had any proposal declined, renewal refused, policy cancelled, or special terms imposed? YES NO

If you have answered 'YES' state the name(s) of person(s) and give full details

HAS ANY ACCIDENT, LOSS OR CLAIM ARISEN DURING THE LAST 5 YEARS IN CONNECTION WITH ANY MOTOR VEHICLE

- (a)** owned by you or driven by you? YES NO
- (b)** driven by any person who to your knowledge will drive? YES NO

If you have answered 'YES', please give details

Particulars of present or previous Insurance

DO YOU OR ANY PERSON WHO WILL DRIVE SUFFER FROM

any physical or mental disability or infirmity, psychiatric illness or mental disorder, heart condition, epilepsy, diabetes, multiple sclerosis, Parkinson's disease, a stroke, brain surgery or tumour or a severe head injury, eye disorder or disease, continued misuse or dependency on alcohol, illicit drugs or chemical substances, or any other condition requiring current treatment involving the habitual use of drugs?

Note: All these conditions are DVLA notifiable.

YES NO

If you have answered 'YES', please give details

Camper

Make & Model Fuel c.c. Year Value Registration Number

If you have answered 'NO' please give details

Was the vehicle manufactured as a motor caravan? YES NO

Is the vehicle owned by you? YES NO

Is the vehicle registered in your name? YES NO

Do you/your spouse own any other private cars? YES NO

If "YES" please state: Make & Model Insurer Policy no(s):

Expiry date on certificate / /

Do you wish to avail of a higher excess of £500 in return for a discount? YES NO

Is your camper fitted with a vehicle security tracking system? YES NO

Is your camper fitted with an alarm? YES NO

Cover

Cover applicable is Comprehensive including breakdown assistance and windscreen cover. (Unless otherwise stated by Insurers).

Date from which cover is required / /

Conversions

Please complete this section if your motor camper was a vehicle converted after manufacture to a motor camper. Please note you must provide an Engineers Report Form if (i) the vehicle is a conversion and/or (ii) is more than 15 years old

Date of the completion of conversion work

Individual or company who carried out the conversion

If this work was not carried out by a professional, or was done by you, we will need a photograph of all 4 sides, the interior and a close up of any gas cylinder connected to the camper.

Please describe the work carried out here.

Other products and services

In the future we, AXA, would like to use your personal data for the purpose of offering you other products and services, including those available from companies in the AXA Ireland Group and carefully selected third parties, which AXA thinks may be of interest to you. In this connection, and occasionally for market research and statistical purposes, the services of a reputable external agency may be used. This information may be provided to you by Mail, Telephone or E-Mail. If you do not wish to receive this information, please tick this box .

Declaration

I declare that the particulars in this proposal are true to the best of my knowledge and belief. I also declare that if anything on this form was written by another person, He/She acted as my Agent for this purpose. I agree that this proposal and declaration shall be the basis of contract between me and AXA Insurance Ltd.

Proposer's Signature:

Date: / /

Note: No cover commences until the Company has accepted this proposal and agreed cover. You should keep copies of all correspondence in connection with this insurance. A copy of the proposal form is available on request within two years of the inception of the policy. Insurers may share information to prevent fraud.

Please return completed forms to:

**Camper Team, Dolmen Insurance Brokers,
Butterly Business Park, Artane, Dublin 5.**



OFFICE USE ONLY	Premium (inc. Levy/IPT)	Signature of Authorised Official
Inception Date <input type="text"/>	£ <input type="text"/>	<input type="text"/>

AXA Broker is the trading name of AXA Insurance Limited, Registered office: Wolfe Tone House, Wolfe Tone Street, Dublin 1. Registration no. 136155. We may record or monitor phone calls for training, prevention of fraud, complaints and to improve customer satisfaction. AXA Insurance Limited t/a AXA Broker is regulated by the Financial Regulator and is obliged to comply with the Insurance Conduct of Business rules issued by the Financial Services Authority.

Please note this form must be completed by either a main dealer garage or simi approved garage.
All questions must be completed



Camper Scheme

Motor Vehicle Roadworthiness Inspection Report

Broker Client Code
 Insurer Policy No.
 Name of Insured
 Address of Insured
 Registered Number Chassis Number
 Engine Number Make and Model of Vehicle
 Year c.c. Current Market Value
 Mileage Has the Camper been modified in any way?
 If "yes". Please give details

Left Hand Drive Yes No Is it a metal bodyshell Yes No

1. Lighting a) Are all necessary lights and reflectors fitted? Yes No
 b) Are all lights in working order and correctly defined? Yes No
 c) Is the dipping device in order and when dipped are the lights properly deflected? Yes No

2. Brakes a) Is the hand brake effective and correctly adjusted? Yes No
 b) State effectiveness of foot brake: Tick as appropriate
 Good Satisfactory Unserviceable

3. Tyres c) Is there leakage of brake fluid? Yes No

State the condition of each tyre and percentage of tread remaining

1. General Condition						2. Tread remaining in mm				
	LF	RF	LR	RR	Spare	LF	RF	LR	RR	Spare
Good	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Satisfactory	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Poor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

4. Steering a) Is the Steering free from undue play? Yes No
 b) Is the Steering operating freely? Yes No
 c) Is the front wheel alignment correct? Yes No

5. Seatbelts a) Are seatbelts in order? Yes No

Please also report on the condition of:

Front axle, bearings and wheels

Rear axle, bearing and wheels

Road Springs

Doors, locks and hinges

Electric wiring

Gear box and transmission

Fuel pipes and connections

General condition of the undercarriage

Yes

No

Mirrors

Wipers/Horn

Indicators

Is the vehicle in a sound roadworthy condition?

If not, what repairs are necessary to make it so?

Has the vehicle been road tested by the person completing this report?

Yes

No

Comments

Signed

Date

Qualification

Address

Garage Stamp

Is this Garage a main dealer? Yes _____ No _____ If yes please advise _____

Is this Garage Simi approved? Yes _____ No _____ If yes please enter Simi number _____

Dolmen Insurance Brokers Ltd

Butterly Business Park, Artane, Dublin 5
Tel: (01) 8672121 Fax: (01) 8672123
Email: info@dibl.ie Website: www.dolmen-insurance.ie
Registered in Ireland under Company Registration Number 293180

Dolmen Insurance Brokers Ltd is regulated by the Central Bank of Ireland

Terms of Business

These terms of business set out the basis on which Dolmen Insurance Brokers Ltd (here after referred to as "Dolmen") will provide business services to you as a client of the firm. They also contain details of our regulatory and statutory obligations and the respective duties of both the firm and you in relation to such services. **Dolmen** is a member of the Irish Brokers Association.

Authorised Status

Dolmen is authorised by the Central Bank of Ireland as an Authorised Advisor under the Investment Intermediaries Act 1995, and is registered with the Central Bank of Ireland as an Insurance Intermediary under the Insurance Mediation Directive. Copies of our various authorisations are available on request. Our authorisations can be verified by contacting the Financial Regulator on 1890 77 77 77. Dolmen is also regulated by the National Consumer Agency as a Credit Intermediary.

Services Provided

We will offer broad based advice on a fair analysis basis in relation to all classes of non-life insurance policies. As a Credit Intermediary the firm can arrange personal loans e.g. premium finance.

We will identify and select a suitable product producer and on receipt of your instructions we will transmit orders on your behalf to one or more product producers (a list of which is available on request).

This firm does not have 'tied' relationship with any institution that would compromise our ability to offer you independent advice and choice.

Remuneration and Fees

Dolmen is remunerated by a professional fee for the initial work activity and time spent in seeking the best terms, advice, product and product producer for your specific needs. A professional fee is also charged for the activity involved in the renewal of the policy and also any alterations that take place during and at termination of a policy. A scale of our fees is undernoted. We are usually remunerated by commission received from the product producers for the work involved in placing an order and finalising the product with them on your behalf. (Some product producers do not pay a commission)

Standard Scale of Fees Charged:

For **Personal Lines Business** in relation to Initial Placement and Renewal of policies:-

Private & Commercial Motor, Campers and Motor Cycle – Up to a maximum of 30% with a Minimum of £50

Household, Travel, Musical Instrument, Holiday Home and all other Personal Lines risks – Up to a maximum of 30% with a Minimum of £50

In relation to Alterations to or Cancellations of Personal Lines policies during the course of the insurance year which result in either an additional or refund premium and the issue of duplicate documentation a fee of up to £50 will apply per transaction.

For **Corporate Risks** such as Commercial Property, Traders Combined, Employers & Public Liability, Motor Fleets, Engineering and all other business related risks in relation to Initial Placement and Renewal of policies – Up to a maximum of 30%

In relation to Alterations to or Cancellations of Corporate policies during the course of the insurance year which result in either an additional or refund premium and the issue of duplicate documentation – Up to a maximum of 30% with a Minimum of £50.

We reserve the right to amend these fees should the complexity of the product require a higher fee. We will confirm and agree this fee with you prior to any increased charge being applied.

We reserve the right to obtain additional income from premium finance agreements up to a maximum of 3%.

We also reserve the right to charge an administration fee of 4% in respect of any premiums paid by Credit Card.

We will pass on any bank charges incurred by Dolmen as a result of any payments being returned Unpaid by a client's bank.

Conflict of Interests

It is the policy of **Dolmen** to avoid any conflict of interest when providing business services to its clients. However, where an unavoidable conflict may arise we will advise you of this before proceeding to provide any business service. If you have not been advised of any such conflict you are entitled to assume that none arises.

Premium Handling

Dolmen will accept payments in cash, by cheque and by credit/debit card in respect of all classes of insurance in the circumstances permitted under Section 25G of the Investment Intermediaries Act, 1995. **Dolmen** is not authorised to accept cash or negotiable instruments in any other circumstances.

Premiums are due on / or before renewal / inception date. Under the Financial Regulator legislation very strict rules apply in the payment of premiums to Insurance companies. We will not be able to pay premiums to insurers which have not been received from clients. Therefore, to avoid policy cancellation, premiums must be paid strictly within the credit terms, if agreed, otherwise immediately prior to cover inception or renewal date.

Where a discrepancy of £10 or less arises between the amount due and the amount actually received to cover your insurance premium and our fees, we shall be entitled to write off the amount of the discrepancy in our accounts.

Cancellation / Cooling Off Period

A consumer (as defined by SI No. 853 of 2004) has the right to withdraw from an insurance policy (as defined under SI No. 853 of 2004) within 14 days of the start date of the policy without penalty and without giving any reason – this is known as the Cooling Off period. The right of withdrawal may be exercised by notice in writing to **Dolmen**, quoting your policy number. Should this right be exercised the Insurance Company may charge a pro rata premium for the period you are on cover. If the cover is motor insurance the premium cannot be refunded until the Certificate of Insurance and Windscreen Disc have been received by **Dolmen**.

You, the customer can cancel your policy by notice in writing at any time. Provided that all reasonable charges pertaining to costs incurred by **Dolmen** have been paid and 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 un-expired period of insurance unless the policy is on a minimum and deposit basis, and if this is the case, no return will be allowed on the policy and this will be noted on your policy schedule. If you cancel during the first year (outside of the Cooling Off period) short term rates apply, please see policy terms and conditions. In the case of cancellation of motor insurance you must return the Certificate of Insurance and Windscreen Disc to **Dolmen**. Insurance companies normally reserve the right to cancel policies at any time by giving

appropriate notice to your last known address. Please refer to your policy terms and conditions. In the event of a policy being cancelled during the period of insurance, any return due will be net of commission and fees.

Failure to pay or default

We reserve the right to instigate cancellation proceeding in the event of the following:

- your non-payment of the premium due at inception, renewal or following a mid-term adjustment
- your bank returns your cheque due to insufficient funds or any other reason
- non disclosure of relevant information
- Insurer imposed cancellation

Your insurer may cancel your policy in certain circumstances. These conditions are clearly outlined on all policy documents.

We reserve the right to take legal action for the recovery of any outstanding premiums due to insurers or fees due to Dolmen.

Complaints Procedure

The company has a written procedure in place for the effective consideration and handling of complaints. Any complaints should be addressed in writing to the Compliance Officer, **Dolmen**. Each complaint will be acknowledged by us within 5 working days of receipt, updates will be advised in intervals of not more than 20 working days, we will endeavour to resolve the complaint within 40 business days and findings will be furnished to you within 5 working days of completion of the investigation.

In the event that you are not entirely satisfied with the firms handling of and response to your complaint, you have the right to complain to the Financial Services Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

Investor Compensation

Investor Compensation Company Ltd (ICCL) Scheme

Dolmen is a member of the Investor Compensation Company Ltd (ICCL) Scheme established under the Investor Compensation Act, 1998. The legislation provided for the establishment of a compensation scheme and to the payment in certain circumstances, of compensation to certain clients of firms (known as eligible investors) covered by the Act. However, you should be aware that a right to compensation would only arise where client money or investment instruments held by this company on your 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 the Act. In the event that a right to compensation is established, the amount payable is the lesser of 90% of the client's loss, which is recognised as being eligible for compensation, or €20,000.

Irish Brokers Association (IBA) Compensation Fund Ltd

As a member of the Irish Brokers Association (IBA), **Dolmen** is also a member of the IBA Compensation Fund Ltd. Subject to the rules of the scheme the liabilities of its member firms up to a maximum of €100,000 per client (€250,000 in aggregate) may be discharged by the Fund on its behalf if the member firm is unable to do so, where the above detailed ICCL (established by law) has failed to adequately compensate any client of the member.

Data Protection

Dolmen is a Data Controller as defined in the Data Protection Act 1988 and 2003. The data which you provide to us will be held on a computer database and paper files for the purpose of arranging transactions for you. We would also like to keep you informed of various products and services which we can offer and which we think may be of interest to you. If you do not wish to receive such marketing information please let us know. We may provide to and receive referrals from other firms with which we have a business relationship and may share relevant information for the purposes of arranging any transactions for you.

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.

Duty of disclosure

It is your responsibility to provide complete and accurate information for insurers when arranging an insurance policy, throughout the life of that policy, and when you are renewing it. It is important that you ensure that all information provided and all statements made on proposal forms, claim forms, and other documents are, to your knowledge and belief, complete and accurate. Failure to disclose any material information to your insurers could invalidate your insurance cover and could mean that all or part of a claim will not be paid.

Research / Market Security

We use both local and international insurers / markets to obtain the best terms and conditions available. In selecting an insurer, a wide variety of factors are taken into account including the financial statements of the insurer in question. We do not, and cannot, guarantee the financial security of any insurer. If you have any concerns about the security offered please contact us immediately.

Claims

It is essential that we are notified immediately of any claims or circumstances which could give rise to a claim. When you notify us, you must include all material facts concerning the claim. The policy wording will describe in detail the procedures and conditions in connection with making a claim. It should be noted that there is no cover for defence costs incurred without insurer's prior consent.

Governing Law and Language

The laws of Ireland form the basis for establishing relations between you and **Dolmen**. All contracts, terms, conditions and communications relating to any policies you may enter with this firm will be in English. The terms set out above apply to any service provided to you after January 2011 and should the firm change its terms you will be notified in advance.

Please sign and return this document and we would recommend that you retain a copy for future reference.

Terms of Business: I acknowledge and confirm that I have been provided with a copy of the Terms of Business of Dolmen and that I have read through, understand and agree to these terms.

I consent to Dolmen and any associated firm contacting me regarding any products which may be of interest by way of letter, email, SMS text, or fax. I also consent to the disclosure to that third party of information regarding advice provided and/or transactions arranged on my/our behalf as set out above. If you do not wish us to contact you or share information as described, please place an 'X' in this box:

Signed: _____ **Date:** / /
Name: _____ **Address:** _____
Phone Number _____ **Email:** _____

(31.01.11)