



**D O L M E N**  
**INSURANCE BROKERS**

The Masters House, 10 Abbey Yard, Newry, Northern Ireland, BT34 2 EG  
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# Terms of Business

**Effective Date: 1st July 2025**

Dolmen Insurance Brokers Ltd is regulated by the Central Bank of Ireland under Central Bank  
Registration No. C1269. Registered in Ireland. Company Reg. No. 293180N.  
Dolmen Insurance Brokers Ltd (UK Branch) is authorised and regulated by the Financial Conduct  
Authority under the Firm Reference No. 978635, which governs the conduct of its UK operations.  
Companies House No. FC040804

## TERMS OF BUSINESS

These Terms of Business set out the terms and conditions under which Dolmen Insurance Brokers Ltd (hereinafter referred to as “Dolmen”/ “the firm”) will provide business services to you and the respective duties and responsibilities of both the firm and you in relation to such services. These Terms of Business also contain details of our regulatory and legal responsibilities. Please ensure that you read these terms thoroughly and if you are unsure about any aspect of these terms, or if you have any questions about our relationship with you, please contact us immediately. By doing business with us, you agree to do so based on the terms of this document, unless we both agree otherwise. This document replaces any previous version you may have had, and if any material changes are made to these, we will notify you.

### 1. Regulation

Dolmen Insurance Brokers Ltd is authorised and regulated by the Financial Conduct Authority (FCA). Our FCA Firm Reference Number is 978635. We are permitted to act as an arranger for non-investment insurance contracts.

You may check this information on the Financial Services Register by visiting <https://register.fca.org.uk/s/> or by contacting them on 0800 111 6768.

Dolmen is registered in the United Kingdom under Company Number FC 040804, and our registered address is The Masters House, Abbey Yard, Newry, BT34 3EG.

### 2. Direct or Indirect Shareholdings

We do not have a direct or an indirect holding representing more than 10% of the voting rights or capital in any insurance undertaking, nor do any insurance undertakings, or its parent undertaking have a direct or indirect holding representing more than 10% of the voting rights or capital in Dolmen.

### 3. Our Services

We act as an insurance broker, providing advice and arranging transactions on behalf of clients in relation to general insurance policies.

We offer our services to you, which include:

- Dealing as agent in non-investment insurance contracts
- Advising customers on non-investment insurance contracts
- Assisting in the administration and performance of a non-investment contract
- Arranging (bringing about) deals in investments for non-investment insurance contracts
- Making arrangements with a view to transactions in non-investment insurance contracts.

After assessing your needs, we will make a recommendation of insurance to you. In relation to campervan insurance, we currently arrange placement of insurance with AXA Insurance dac.

### 4. Quotations

We will quote figures based on our insurance provider’s products. The insurer has the right to change or decline these quotes on receipt of the full proposal.

## **5. Remuneration**

We are remunerated by commission received from the insurer for the work involved in placing an order and finalising the product with them on your behalf and this is not connected with any professional fee which we may charge you.

Commissions received from the insurer are not offset against fees chargeable unless otherwise agreed with you in writing. All fees are shown on a per year/annual basis.

Full details of our remuneration are available upon request.

## **6. Fees**

We are remunerated by a professional fee for the initial work activity and time spent in seeking the best terms, advice and product for your specific needs.

A professional fee is also charged for the activity involved in the renewal of the policy as well as any alterations that take place during and at termination of a policy. Our fees are as follows:

- Initial Placement and Renewal of Policies – up to a maximum of 60% of the premium with a minimum of £50.
- Alterations to or Cancellations of 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.

Where we arrange an insurance policy on your behalf and you subsequently cancel cover, we will retain any fee already charged for our services in arranging the cover. We will pass on any bank charges incurred by us as a result of any payments being returned Unpaid by a client's bank.

## **7. Client Money**

We collect premiums under risk transfer arrangements from the insurer.

## **8. Conflicts of Interest**

In the ordinary course of our business, we may become aware of circumstances that either risk compromising our duty to you or another client or both. We have procedures in place to manage these circumstances which may include ceasing to act for one or more parties.

If through exceptional circumstances Dolmen or any of its directors or other customers has a material interest in business you ask to be transacted for you, we will make you aware of the conflict of interest and will obtain your consent before your instructions are carried out.

## **9. Treating you Fairly**

We always aim to treat you fairly. This means that we will always endeavour to:

- Conduct our business with due skill, care and integrity
- Never put ourselves in a position where our primary duty to you is compromised
- Deal with any complaint sympathetically and independently of the colleague to whom the complaint is directed
- Be transparent in the matter of our remuneration
- Respect your confidentiality.

## 10. Complaints

If you wish to register a complaint, please contact Paul Clements, in writing at Dolmen Insurance Brokers Ltd, The Masters House, Abbey Yard, Newry, BT34 2EG, United Kingdom or [pc@dolmen-insurance.co.uk](mailto:pc@dolmen-insurance.co.uk). Or by telephone on 028 9601 6848.

We will acknowledge your complaint promptly and in writing, and we aim to investigate your complaint and respond to you within 8 weeks.

If you are not satisfied with our final response, you may be eligible to refer your complaint against us to the Financial Ombudsman Services (FOS). The FOS details are as follows:

**The Financial Ombudsman Service, Exchange Tower, London E14 9SR**

**Telephone: 0800 0234 567 (from landline)**

**Telephone: 0300 123 9 123 (from mobile)**

**Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**

**Website: <https://www.financial-ombudsman.org.uk/>**

## 11. Compensation

We are covered by the Financial Services Compensation Scheme (FSCS), and you may be entitled to compensation from the scheme if we cannot meet our obligations. Scheme arrangements are available from the FSCS at <http://www.fscs.org.uk/>.

The limits of compensation are as follows:

- Protection is at 100% where claims:
  - a) Arise in respect of a liability subject to compulsory insurance; or
  - b) Arise in respect of a liability subject to professional indemnity insurance; or
  - c) Arise from the death or incapacity of the policyholder due to injury, sickness, or infirmity.
- Protection is at 90% where claims arise under other types of policy with no upper limit.
- No protection is available for Goods in Transit, Marine, Aviation and Credit Insurance.

## 12. Your Responsibilities

In order for us to fulfil our responsibilities to you, you must:

- Disclose completely and accurately the necessary information to us
- Read the documentation we give you and let us know if there is anything that is unclear or that does not represent your requirements
- Comply with the terms and conditions of any arrangement we arrange for you.

### **13. Your Right to Cancel**

You have the legal right to cancel a policy within 14 days of receiving the full policy terms and conditions. Details pertaining to your right to cancellation will be explained in your policy.

Where you cancel your policy within the 14-day period, your premium will be refunded, provided you have not claimed or been involved in any incident likely to result in a claim during the period of insurance.

If you request cancellation of your policy within 14 days, after receiving your policy documents, within the first year of insurance, your full premium will be refunded. However, if you cancel your policy within the first 12 months, the insurer will not refund your premium.

If you have had continuous cover for more than 12 months, the insurer will issue a refund based on the unused days left to run on the policy less an administration fee.

The insurer may cancel the policy by sending 7 days' notice by registered post to you at your last known address. In such event, the insurer may return a proportionate part of the premium, provided the certificate of insurance has been returned.

Please note that if you do not pay your premium by the due date, your cover may be cancelled. This could take place immediately, or your insurer could give you notice of cancellation.

If you pay by instalments, there is the possibility that the amount paid prior to the cancellation date may not cover the overall amounts due up to the date of cancellation. In that situation, you will remain liable to pay the difference between those amounts.

If you wish to cancel your policy, please contact us.

### **14. Terminating your relationship with us**

Subject to your immediate settlement of any outstanding premiums and fees, you may instruct us to stop acting for you and we will not impose a penalty. Your instructions must be given in writing and will take effect from the date of receipt.

In circumstances where we feel we cannot continue providing services to you, we will give you a minimum of 7 days' notice. Valid reasons may include but are not limited to non-payment of premium or fees, failure to provide requested documentation or information, deliberate failure to comply with terms set out within the Terms of Business or the insurer's documentation, deliberate misrepresentation or non-disclosure.

Unless otherwise agreed in writing, if our relationship ends, any transactions previously initiated will be completed according to these Terms of Business. You will be liable to pay for any transactions concluded prior to the end of our relationship and we will be entitled to retain commission received for conducting these transactions, together with all fees charged by us for services provided.

## **15. Data Protection and Confidentiality**

We treat any personal data in accordance with the Data Protection Regulations.

The information we receive from you is used to provide you with quotations and arrange insurance on your behalf. Arranging insurance may involve the transfer of personal information to underwriters, agents or service providers, industry regulators and our auditors and they may use this information for research, statistical analysis and crime prevention. You have the right to cancel your authority to use such information.

Full details of the use and disclosure of your information is contained within the terms and conditions of any agreement, which you should read before signing.

All customer' records are treated as private and confidential.

If you want a copy of your records, for which there will be no charge, please send a request to Data Protection Officer at Dolmen Insurance Brokers Ltd, The Masters House, Abbey Yard, Newry, BT34 2EG, United Kingdom or [dpo@dolmen-insurance.co.uk](mailto:dpo@dolmen-insurance.co.uk).

Take note that as a General Insurance broker, we are not subject to Anti-Money Laundering rules and the Money Laundering Regulation, however, we are still required to have systems and controls in place to prevent financial crime and we are subject to the Proceeds of Crime Act 2002 (POCA). As such, we will obtain adequate 'Know Your Client' information from you, for example a copy of your driver's licence and your proof of address. In accordance with POCA, where we have information or a suspicion of financial crime, we are required to make a suspicious activity report to the National Crime Agency.

## **16. Governance**

This agreement is governed by the laws as apply in Northern Ireland and subject to the jurisdiction of Northern Ireland courts.

Effective Date 28 May 2025