



D O L M E N

INSURANCE BROKERS

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www.dolmen-insurance.ie



Protecting Credit Union Members



MOTORTRADEINSURE.IE

Dolmen Insurance Brokers Ltd

also trades as

CUsafe, Asian Insurance,

Motor Trade Insure

Farm Insurance Ireland

Dolmen Underwriting,

CYBERLIABILITYCOVER,

Indian Insurance,

Restaurant Association of Ireland

Members Insurance,

Total Financial Advice



Terms of Business

Effective Date: 31st July 2026

Registered in Ireland under Company Registration Number 293180

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

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Dolmen Insurance Brokers Ltd T/A Motor Trade Insure

Dolmen Insurance Brokers Ltd T/A Farm Insurance Ireland

TERMS OF BUSINESS

These Terms of Business set out the general terms 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 remain up to date as and from the Effective Date shown below. Please ensure that you read these terms thoroughly and if you have any queries, we will be happy to clarify them.

Authorised Status

Dolmen Insurance Brokers Ltd (C1269) is regulated by the Central Bank of Ireland as:

1. An Insurance Intermediary under the European Union (Insurance Distribution) Regulations 2018
2. An Investment Business Firm authorised under Section 10 of the Investment Intermediaries Act 1995 (as amended)
3. A Mortgage Credit Intermediary/Mortgage Intermediary authorised pursuant to Section 31(10) of the European Union (Consumer Mortgage Credit Agreements) Regulations 2016 and Section 151A(1) of the Consumer Credit Act 1995.

Copies of our regulatory authorisations are available on request. Our authorisations can be verified by contacting the Central Bank of Ireland on 1890 777 777 or visiting their website www.centralbank.ie.

Dolmen is also authorised by the Competition and Consumer Protection Commission as a Credit Intermediary. A copy of our authorisation is available on request.

Dolmen does not hold shareholdings in any insurer and likewise, no insurer has any shareholding in the firm. The firm does not have a ‘tied’ relationship with any institution that would compromise our ability to offer you broad-based advice and choice.

Codes of Conduct

Dolmen is subject to the Central Bank’s codes of conduct and Central Bank regulations which Dolmen must comply with, which offer protection to consumers and which can be found on the Central Bank’s website <https://www.centralbank.ie/>.

Services Provided

We provide advice and arrange transactions on behalf of clients in relation to general insurance, pensions, investments, life assurance and mortgages. As a Credit Intermediary, we can also arrange personal loans on behalf of clients, e.g. premium finance.

Distinction between Fair Analysis and Limited Analysis of the Market

When we provide advice, we may provide services on the basis of fair analysis of the market or limited analysis of the market depending on the particular service/product to be provided.

Fair analysis of the market means that a sufficiently large number of product providers available in the market are considered when identifying suitable providers/products for clients.

Limited analysis of the market means providing services on the basis of a limited number of contracts and product producers on the market, that is to say, while not tied to one product producer the services are not provided on the basis of a fair analysis of the market.

Non-Life Insurance Policies

We will offer broad-based advice on a fair analysis basis in relation to all classes of non-life insurance policies. We will identify and select a suitable product producer and on receipt of your instructions, we will transmit order on your behalf to one or more product producers. A list of product producers with which we deal is available on request. For certain classes of insurance, for example, where we have a specialist product line, we may select one or more preferred providers and arrange all such insurances with those providers.

Referrals to Irish Life Health

Dolmen Insurance Brokers Ltd has a referral facility in relation to health insurance. With your agreement, we may refer you to Irish Life Health DAC, which is regulated by the Central Bank of Ireland to provide health insurance products. In such cases, we do not provide advice on, or arrange, the health insurance policy and any advice, product recommendation, contract and ongoing service will be provided to you directly by Irish Life Health DAC. We will receive a **referral fee** from Irish Life Health DAC for such referrals. Details of this referral fee will be provided to you on request.

Life Insurance Policies

We have selected one preferred product provider, Irish Life Assurance plc., for life insurance plans (including life assurance, specified illness cover, income protection, unit linked savings, investments and pension plans), tracker bonds, and Personal Retirement Savings Accounts (PRSAs). We provide advice on a limited analysis basis, as we generally limit our analysis to products provided by Irish Life Assurance plc, unless you request us to consider other life insurers with which we hold an agency.

Insurance-Based Investment Products

As we have selected one preferred provider for insurance-based investment products, i.e. Irish Life Assurance plc., we provide advice on a limited analysis basis when choosing a suitable investment product for you, as we generally limit our analysis to products provided by Irish

Life Assurance plc. Should you specifically seek a financial product, and no such product is available from the range of products offered by Irish Life Assurance plc, we will conduct analysis of the product offerings available from the other insurance undertakings with which we hold an agency.

Non-Insurance Based Investment Products

In relation to non-insurance-based investment products we provide advice on a limited analysis basis. These products include structured products which may typically be listed bonds and shares, collective instruments, unit trusts and tracker bonds.

The product providers with which we currently hold agencies are: BCP Asset Management DAC, Cantor Fitzgerald, Independent Trustee Company Ltd, Newcourt Retirement Fund Managers Limited, Quest Retirement Solutions Ltd.

We provide advice on these products on a non-independent basis, as we may receive remuneration from the product providers for product placement.

All Insurance and Investment Products

We do not offer any opinion or advice (professional or otherwise) on any product provider or products offered by any provider unless Dolmen Insurance Brokers Ltd holds an agency to place business with such providers. Should you engage with such providers or invest with them, Dolmen Insurance Brokers Ltd takes no responsibility for any engagement or the soundness of any policy or investment you make.

Mortgages

Through the lenders or other undertakings with which we hold an agency, Dolmen can provide advice on and arrange mortgage products from the following range: fixed-rate loans, variable rate mortgages, capital and interest mortgages, interest-only mortgages and residential investment property. Dolmen provides mortgage advice on a limited analysis basis, i.e. providing services through agencies with Brokers Ireland Mortgage Services, through which we access the lenders with which they hold agencies.

We will need to collect sufficient information from you before we can offer any advice on housing loans. This is because a key issue in relation to mortgage advice is affordability. Such information should be produced promptly upon our request.

Sustainable Investments

Sustainable investing is the process of incorporating environmental, social and governance factors into investment decisions. Sustainability is a broad term with many branches. The key legislative background is derived from the EU Taxonomy regulation, the Sustainable Finance Disclosure Regulation ('SFDR') and the Insurance Distribution Directive ('IDD').

The key product providers with which we engage have developed responsible investment as part of their investment philosophies and sustainability policies. These providers are obliged to specify certain classifications of funds identifying whether or not they meet sustainability characteristics. Some funds have very clear sustainability characteristics, with potential Principal Adverse Impacts also identified. However, some funds may not meet the sustainable investing standards for various practical and technical reasons.

We will engage with you to identify your risk attitude towards sustainable investing. We aim to provide you with investments to match your sustainable investment preferences. In some instances, we may not be able to identify funds to meet these preferences and we will explain alternative options.

We take due care so that our internal remuneration policy with respect to investment or insurance advice on insurance-based investment products ('IBIPs') promotes sound and effective risk management in relation to sustainability risks and does not encourage excessive risk-taking with respect to sustainability risks.

Remuneration and Fees – Non-Life

Dolmen is remunerated by a professional fee for the initial work activity and time spent in providing advice and seeking terms/product producers 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 the policy year and at termination of a policy. A scale of fees is undernoted (the percentages shown represent percentages of premiums).

We are usually remunerated by commission received from the product producers (details available on request) 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 charge you. Some product producers do not pay a commission.

Commissions received from product producers are not offset against fees chargeable unless otherwise agreed with you in writing. All fees are shown on a per year/annual basis. Where a policy is effected for a period longer than one year, the fees payable will be the annual rates shown below multiplied by the policy term.

Standard Scale of Fees Charged

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

Private and Commercial Motor, Campers	Up to a maximum of 100% of the premium with a minimum of €50
Household, Travel, Holiday Home and all other Personal Line risks	Up to a maximum of 100% of the premium with a minimum of €50

Alterations to or Cancellations of Personal Lines policies during 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
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For Corporate Risks such as Commercial Property, Traders Combined, Employers and Public Liability, Motor Fleets, Engineering and all other business-related risks:

Initial Placement and Renewal of Policies	Up to a maximum of 100% of the premium with a minimum of €50
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Alterations to or Cancellations of Corporate policies during the insurance year which result in either an additional or refund premium, and the issue of duplicate documentation	Up to a maximum of 100% with a minimum of €50
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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.

Where we act as a wholesaling broker for particular product lines, we may charge fees for acting in that capacity in addition to our fees shown above.

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

Remuneration and Fees – Life, Pensions, Investments

For Life assurance, income protection, mortgage protection, pensions, investments, and savings policies, Dolmen is remunerated on a commission or fee basis from Insurers or other product providers. We may also receive renewal, trail, or indexation commissions. Where applicable, full details are included in the product information document distributed to you prior to a proposal being completed.

Dolmen may also opt to charge a fee in certain circumstances. If this occurs, you will be fully appraised of the cost involved in advance of providing a service.

Remuneration – Mortgages

Dolmen will normally receive remuneration from product providers or lenders by way of commission payments for business placed.

Details of mortgage commission will be included in a European Standardised Information Sheet (ESIS) which will be provided to you as part of your formal loan offer from the selected lender. Typically, we may receive commission of 1% of the mortgage drawn down. You have the right to request information on commission payable by different lenders.

You may elect to remunerate us by way of a fee for services provided. Where this arises, we will agree a fee basis with you in advance of providing a service.

Mortgage Fees

We reserve the right to charge a standard up-front commitment fee for arranging a residential mortgage. Details of this fee is outlined below:

Where applicant is sale-agreed on a property or switching from one lender to another, and the loan amount is below €200,000 **€500 fee is payable**

Where applicant seeks an Approval in Principle (AIP) with no property **€500 fee is payable (irrespective of loan amount)**
The fee is refunded in full upon mortgage completion where the loan amount exceeds €200,000

This fee basis represents the basis of our standard mortgage fees payable. However, we reserve the right to charge a fee on an alternative basis in any given circumstance and, if this applies, the revised basis will be set out in writing to you in advance of providing a service.

Our fee will be notified to the lender who will include this fee into the calculation of the APRC (Annual Percentage Rate Charge) and will be reflected in your ESIS. Please note that lenders may charge specific fees in certain circumstances and if this applies, these fees will be specified in your Loan Offer. Any fee payable will be notified and agreed in advance of any service being provided.

Lenders require that a valuation be carried out on a property to be mortgaged. You will be required to pay the valuation fee which will be advised to you prior to the valuation being arranged.

Additional Remuneration and Offsets

Dolmen may receive additional remuneration from insurers based on the persistency or profitability of our book of business within insurers. All commissions/remuneration received contribute to our costs associated with the provision of ongoing services to you and are not offset against fees chargeable unless specifically agreed with you in writing.

Summary of Remuneration

A Schedule of our Fees and charges together with a summary of the details of all arrangements for any fees, commission, other reward or remuneration paid or provided to us which we have agreed with product producers is available on our website: <https://www.dolmen-insurance.ie/>.

Ongoing Suitability

We do not conduct periodic suitability assessments of insurance-based investment products or financial instruments on an ongoing basis unless otherwise agreed with you in writing.

Regular Reviews

It is in your best interests that you review, on a regular basis, the products which have been arranged for you. As your circumstances change, your needs will change. You must advise us of those changes and request a review of the relevant policy/product so that we can ensure that you are provided with up-to-date advice and products best suited to your needs. Failure to contact us in relation to changes in your circumstances or failure to request a review, may result in you having insufficient insurance cover and/or inappropriate investments.

Conflicts of Interest

We aim to treat you fairly and it is the policy of Dolmen to avoid any conflict of interest when providing business services to its clients. We never deliberately put ourselves in a position where our interests, or our duty to another party, prevent us from discharging our duty to you. However, where an unavoidable conflict may arise, we will advise you of this in writing 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 various ways including cash, cheque and debit card in respect of all classes of insurance in the circumstances permitted. Payments received will be retained in our client premium account, which is a bank account solely for client monies. Premiums are due on or before renewal or inception date.

Under the Central Bank legislation, very strict rules apply to the payment of premiums to insurance companies. We will not be able to pay premiums to insurers if such payments have not been received from clients. Therefore, to avoid policy cancellation, premiums must be paid immediately prior to cover inception or renewal date, otherwise strictly within credit terms. Where a discrepancy of €10 or less arises between the amount due and the amount received to cover your insurance premium and our fees, we shall be entitled to write off the amount of the discrepancy in our accounts.

Failure to pay or default

We reserve the right to instigate cancellation proceedings 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 for any 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. In the event that you default on mortgage repayments, your home may be at risk, and this may also affect your credit rating.

Complaints

We aim to always provide the best possible service to you, however, if you are dissatisfied with the service you have received, you may lodge a complaint with us. While you are welcome to make a verbal complaint, it would be preferable that any complaints are made in writing. We will acknowledge receipt of your complaint in writing within 5 working days and we will fully investigate the matter. We will investigate the complaint as quickly as possible, and we will provide you with an update on the status of the complaint at intervals of no greater than 20 working days starting from the date on which the complaint is made. We will endeavour to resolve the complaint within 40 working days and our findings will be furnished to you within 5 working days of completion of our investigation.

If you are dissatisfied with the handling of and/or the response to your complaint, you are entitled to refer the matter to the Financial Services and Pensions Ombudsman (FSPO), 3rd Floor Lincoln House, Lincoln Place, Dublin 2 (01 567 700 / info@fspo.ie / www.fspo.ie). A copy of our complaints procedure is available on our website and on request.

Data Protection

Dolmen is a Data Controller and Data Processor as defined in the Data Protection Acts 1988 – 2018 (as may be amended) and the General Data Protection Regulation (EU) 2016/679 ('GDPR'). We are committed to protecting and respecting your privacy.

The data which you provide to us will be held on a computer database and/or paper files for the purpose of arranging transactions and services for you. We record client telephone calls for compliance, quality control, and verification purposes.

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 wish to receive such marketing information, please let us know below. We may provide referrals to you, and receive referrals from, other firms with which we have a formal business relationship and may share relevant information for 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 legislation (as amended or re-enacted from time to time) that our office holds about you and to have any inaccuracies in that information corrected. Your data may be transferred to a country which falls outside of the EU Commission list of adequate countries; however, we are advised that your insurer has the necessary safeguards in place to ensure that all recipients are GDPR compliant. For full details of how your personal data is used and stored, visit our website.

Your consent

The need to retain data varies widely with the types of data. Some data can be immediately deleted, and some must be retained until reasonable potential for future need no longer exists. Since this can be somewhat subjective, a retention policy is important to ensure that our guidelines on retention are consistently applied throughout the firm. All data used as a basis for a contract will be kept for the term of the said contract as outlined below.

How long we retain your information

The length of time we retain your data depends on various factors, such as regulatory rules and the type of financial product we have provided to you.

Those factors include:

- The regulatory rules contained in laws and regulations or set by authorities like the Central Bank of Ireland, for example, in the Consumer Protection Code
- The type of financial product we have provided to you, for example, we may keep data relating to a mortgage product for a longer period compared to data regarding a single payment transaction
- Whether we or you are involved in a legal dispute or other dispute with another party or each other
- The type of data we hold about you
- Whether you or a regulatory authority asks us to keep it for a specified period, for a valid reason
- Whether we use your data for long-term statistical modelling, provided that such modelling does not affect any decision we make about you
- As a general rule, we keep your data for a specified period after the date on which a transaction has completed or you cease to be a client.

Data Subject Access Request

Data subject access requests must be made in writing to the Compliance Officer, Dolmen Insurance Brokers Ltd. You must give relevant details needed to help us identify and locate all the information we may have (e.g. previous addresses, customer account numbers, etc.). We may also ask to verify your identity when such request is made. We may charge a reasonable fee for the administrative costs of complying with the request, where the request is manifestly

unfounded or excessive. We may also charge a reasonable administrative fee where additional copies of data are requested.

The Right to Erasure

A customer shall have the right to request that we erase personal data concerning them without undue delay, and we shall have the obligation to erase personal data without undue delay where the personal data is no longer necessary in relation to the purposes for which they were collected or otherwise processed, or the collected data is not lawful. While a customer may request, in writing, that their data be destroyed under the 'Right to be Forgotten' principle, the destruction will be subject to any legal obligations which we may have.

Type of Data Collected:

- Policy and investment information – name, address, email address, telephone numbers, date of birth, gender, marital or civil status, family circumstances, financial objectives, financial circumstances (including assets, liabilities, income, expenditure, banking, insurances and investments), employment, medical information where necessary, PPS numbers, copy passport or driving licence details, payment details, vehicle and property details, driving and claims history, relevant criminal convictions, penalty points, etc.
- Information can be obtained from sources other than you – penalty points, address look up, geocoding information, vehicle details and history, credit score, etc.
- Claims information – the circumstances of an incident, health information (injuries and relevant pre-existing health conditions), relevant criminal convictions, etc.

While the above covers a wide range of different types of information, it is provided as a general outline. Dolmen will only collect information which is relevant to the product or service to be provided to you. All information collected where there is a legal basis for such collection.

If you are representing an organisation and provide us with a personal email address for this purpose, we will use that email address for corresponding with you, where appropriate, in relation to any product or service required. We will also use that email address for marketing purposes where you have consented to receiving marketing information.

Sharing of Information

Information collected will be shared with product providers (or potential product providers) for the purposes of arranging transactions or services on your behalf, e.g. insurance companies. Information may also be shared with our support service providers, e.g. IT support companies, professional advisors, etc., who are subject to confidentiality agreements with Dolmen. Information may also be shared with regulatory bodies to which we are legally obliged to provide information.

Consumer Insurance Contracts Act 2019

The Consumer Insurance Contracts Act 2019 is aimed at enhancing consumer protection. The following sets out key provisions of the Act:

Subject to certain conditions, a consumer may cancel a contract of insurance, by giving notice in writing to the insurer, within 14 days after the date the consumer was informed that the contract is concluded. In the case of general insurance, the insurer cannot impose any financial costs on the consumer other than the cost of the premium for the period of cover.

The consumer is under a duty to pay their premium within a reasonable time, or otherwise in accordance with the terms of the contract of insurance.

A court of competent jurisdiction can reduce the pay-out to the consumer where they are in breach of their duties under the Act, in proportion to the breach involved.

Post-Contract Stage and Claims

If, in respect of the insurance contract the insurer is not obliged to pay the full claim settlement amount until any repair, replacement or reinstatement work has been completed and specified documents for the work have been furnished to the insurer, the claim settlement deferment amount cannot exceed

- 5% of the claim settlement amount where the claim settlement amount is less than €40,000, or
- 10% of the claim settlement amount where the claim settlement amount is more than €40,000.

An insurer may refuse a claim made by a consumer under a contract of insurance where there is a change in the risk insured, including as described in an “alteration risk” clause, and the circumstances have so changed that it has effectively changed the risk to one which the insurer has not agreed to cover.

Any clause in a contract of insurance that refers to a “material change” will be interpreted as being a change that takes the risk outside what was in the reasonable contemplation of the contracting parties when the contract was concluded.

The consumer must cooperate with the insurer in an investigation of insured events including responding to reasonable requests for information in an honest and reasonably careful manner and must notify the insurer of the occurrence of an insured event in a reasonable time.

If the consumer becomes aware after a claim is made of information that would either support or prejudice the claim, they are under a duty to disclose it. (The insurer is under the same duty).

If, when making a claim, a consumer provides information that is false or misleading in any material respect (and knows it to be false or misleading or consciously disregards whether it is) the insurer is entitled to refuse to pay and to terminate the contract.

Where an insurer becomes aware that a consumer has made a fraudulent claim, they must notify the consumer on paper or on another durable means advising that they are avoiding the contract of insurance. It will be treated as being terminated from the date of the submission of the fraudulent claim. The insurer may refuse all liability in respect of any claim made after the date of the fraudulent act, and the insurer is under no obligation to return any of the premium paid under the contract.

In addition, you should note the following:

You will be asked specific questions prior to taking out a policy, at renewal, and when you may require alteration to your policy. You are required to answer all questions asked by us, or the insurer, honestly and with reasonable care. Where you do not provide additional information after being requested to do so, it will be presumed by the insurer that any information previously provided remains unchanged.

An insured may repudiate liability or limit the claim payment if it establishes that there has been non-disclosure of material information by a consumer, and that the insurer would not have issued a policy or issued a policy on the terms on which it did, if that information had been known to the insurer. Likewise, where there has been misrepresentation by a consumer, an insurer may, depending on the type of misrepresentation, reduce the amount of a claim or refuse to pay a claim.

A copy of an application form or proposal form or Statement of Fact, where such is relevant to the particular contract, will be provided to you showing the insurer may, depending on the type of misrepresentation, reduce the amount of a claim or refuse to pay a claim.

Commercial Customers who are not considered to be Consumers under the Act must continue to bring to our attention all material information which may be relevant to the risk. Any failure to do so may invalidate any claim and render your policy void.

Cancellation / Cooling Off Period – Non-Life

A consumer under S.I. No. 853/2004 – European Communities (Distance Marketing of Consumer Financial Services) Regulations 2004 (the “Distance Marketing Regulations”) has the right to withdraw from an insurance policy as defined in the Distance Marketing Regulations 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 and you wish to avail of the cooling off period, the policy cannot be cancelled until you return the Certificate of Insurance and Windscreen Disc to us. The policy cannot be cancelled until the certificate of insurance and windscreen disc is received by Dolmen.

You, the customer, can cancel the 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 unexpired 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 the Cooling-Off Period) short term rates apply – please see policy terms and conditions. However, in relation to Camper Van insurance, where you cancel your policy during the first year (outside the Cooling-Off Period) you will not be entitled to any return of premium. Dolmen will be entitled to retain all brokerage fees which are charged and you will not be entitled to a refund or pro rata return of these fees in the event of policy cancellation. 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 your policy terms and conditions.

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.

Claims

It is essential that we are notified immediately of any claims or circumstances which could give rise to a claim. Delay in claim notification could invalidate your 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 there is no cover for defence costs incurred without the insurer's prior consent.

Compensation Scheme

Investor Compensation Company Limited (ICCL)

Dolmen is a member of the Investor Compensation Company Limited established under the Investor Compensation Act, 1998. The Act provides for the establishment of a compensation scheme and 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.

Where a right to compensation is established, the compensation payable will be the lesser of 90% of the client's loss, or €20,000.

For further information, contact the Investor Compensation Company Limited at (01) 224 4955.

Brokers Ireland Clients' Compensation and Membership Benefits Scheme (BIC)

We are also members of the Brokers Ireland Clients' Compensation and Membership Benefits Scheme. Subject to the rules of the scheme, the liabilities of its member firms up to a maximum of €100,000 per client (or €250,000 in aggregate) may be discharged by the fund on its behalf if the member firm is unable to do so, where the ICCL has failed to adequately compensate any client of the member.

Governing Law and Language

The laws of the Republic 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 the firm will be in English.

Effective date: 31 July 2026

