

## Terms of business

These terms of business set out the basis on which Earston Ltd t/a Covered.ie, (“The Company”) will provide business services to you as an individual private client of the firm. Please take a few minutes to read through these and if you have any questions please feel free to Contact us.

1. The full name of the company is Earston Ltd t/a Covered.ie, Irish. Our registered address is 5, Townyard House, Townyard Lane, Malahide, Co Dublin. Our registered CRO number is 409154.

2. The Company is authorised and regulated by the Central Bank of Ireland in relation to the sale of insurance instruments and PRSA’s. The company is subject to the Consumer Protection Code, Minimum Competency Code and Fitness & Probity Standards which offer protection to consumers. These Codes can be found on the Central Bank's website [www.centralbank.ie](http://www.centralbank.ie)

3. The Company holds a written appointment with, and is a member of, the IFG One Network. This gives the firm access to the products of the following life companies: Royal London, Friends First, Irish Life, New Ireland, Aviva, and Zurich Life.

4. We also hold direct agencies with a number of the providers listed above.

5. The Company holds written appointments with the following home insurance provider: Royal & Sun Alliance as well as a referral arrangement with [insure4less.ie](http://insure4less.ie)

6. The products for which the Company holds appointments and may advise upon, are life and pensions products including life assurance policies, specified serious illness and other protection type policies and pension policies.

7. In relation to products provided by the product producers listed above, the services which the Company is authorised:

- Advising you in relation to the nature of each of the products set out above and advising you as to which product is suitable for your needs.
- Receiving and transmitting orders on your behalf for a product(s) to the providers listed above.
- Submitting an application on your behalf to any of the providers listed above

8. The Company may receive commission and other payments from Life Companies when orders are transmitted. Summary details of Life Assurance commission will be included in a product information

document, which you are legally entitled to receive before an application for a product is completed, and full details will be included with your cooling-off letter.

9. The Company operates in the Republic of Ireland. We welcome enquiries from anyone interested in life or pension products who reside in the Republic of Ireland.

10. Covered.ie and the Product Underwriter ('we' 'us' 'our') are the registered data controllers in relation to personal information held about you for the purposes of the Data Protection Acts. The information that you provide and any other information provided by any third party in connection with or in relation to your application will be held by us on a computer database and/or in any other way. We collect and may continue to collect certain information about you or any individuals connected to your Policy in the course of conducting our relationship with you. Information you supply may be used for the purposes of underwriting and managing your insurance policy, administering claims and preventing fraud. It may also be used in compliance with regulatory, legal and tax laws and for participation in internal or market-level statistical exercises. For this purpose, information may be shared in confidence with third parties both inside and outside the European Economic Area such as our agents and service providers, regulatory bodies and authorities, private investigators, other insurance and financial services companies (directly or via a central register) and as required by law. Where we choose to have certain services provided by third parties, we do so in accordance with the applicable law and take reasonable precautions regarding the practices employed by the service provider to protect your information. We will ensure that transfers of data are lawful and that your information is kept securely and only used for the purposes for which it was provided. It may be necessary for us to collect sensitive data (such as medical conditions or criminal convictions) relating to you and others named on the insurance policy. Please do not send us any genetic test results. It is your responsibility to get consent from the other people named on your policy before sharing their information with us. We may check the information you provide against other information available to the public (such as court judgments). If you give us false information or fail to disclose information and we suspect fraud, we will record this. You have the right of access to the personal data held about you by us by sending a written request to: Compliance Officer, Earston Ltd t/a Covered.ie, Townyard House, 5 Townyard Lane, Malahide Co Dublin or directly to the Product Underwriter. You also have the right to require us to correct any inaccuracies in the information we hold about you by sending us a written request.

11. It is the policy of the Company 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 in writing before proceeding to provide any business service. If you have not been advised on any such conflict you are entitled to assume that none arises.

12. The Company will, if necessary, exercise its legal rights to receive any payments due to it, from clients for business services provided by it and to be reimbursed for any value obtained by it for clients arising from payments to it by clients which subsequently default.

13. Life assurance companies may withdraw benefits on default of payments due under any products arranged by the Company for your benefit. Details of these provisions will be included in your product terms and conditions.

Any complaint that you may have in relation to the business services provided should be made in writing to the Company outlining the nature of your complaint. The complaint will be fully investigated by us and a full response will be provided to you. We will aim to provide this response not later than 1 month from receipt of your complaint. In the event that you remain dissatisfied with the firm's handling of and response to your complaint you are entitled to refer your complaint to the Financial Services & Pensions Ombudsman's Bureau. This office is located at Regus House, Harcourt Centre, Harcourt Rd, Dublin 2.

These Terms of Business apply until further notice.