



**TERMS OF BUSINESS**  
**FOR DAREN O'NEILL, JOHN HAMILTON & DECLAN CONNOLLY TRADING AS CUSAFE**

**Legal Name:** Daren O'Neill, John Hamilton & Declan Connolly  
**Trading Name:** CUsafe  
**Address:** Unit E2 Nutgrove Office Park, Rathfarnham, Dublin 14  
**Contact numbers:** Phone – 1850 287233 / Fax – (01)2910905  
**Email:** [info@cusafe.ie](mailto:info@cusafe.ie)  
**Website:** [www.cusafe.ie](http://www.cusafe.ie)

**Regulatory Status**

Cusafe is regulated by the Central Bank of Ireland as a Multi-Agency Intermediary, registered number 55147. The trading name is registered with the CRO, number 388892.

**Description of Services Provided**

- |                              |                             |
|------------------------------|-----------------------------|
| ⤴ Home & Contents insurance  | ⤴ Wedding insurance         |
| ⤴ Private motor insurance    | ⤴ Car Hire excess insurance |
| ⤴ Travel insurance           | ⤴ Gadget insurance          |
| ⤴ Pet insurance              | ⤴ Small Business insurance  |
| ⤴ Commercial motor insurance | ⤴ Motor breakdown insurance |

In addition to these insurance services, clients may be referred via our call-centre or website to other regulated insurance intermediaries for services not currently provided by CUsafe, and may receive a discount on services provided by these undertakings.

**Remuneration Policy**

Cusafe is paid commission by underwriters and other insurance intermediaries, the rate of this commission varies by product and insurance company, in a range from 2.5% to 20%.

**Charges Imposed**

We may charge an administration fee on new policies, renewals and mid-term adjustments (including cancellations outside of the cooling-off period). We will discuss this fee with you in advance and it will also be outlined in your letter of suitability and/or renewal notice. **Note:** we may deduct our mid-term charge from rebates before forwarding same to you & we note that the signing of the attached Statement of Suitability is viewed as prior authorisation for this.

- |                               |                |
|-------------------------------|----------------|
| ⤴ Standard Administration fee | – up to €50.00 |
| ⤴ Mid-term adjustments        | – up to €50.00 |
| ⤴ Duplicate documentation     | – up to €50.00 |

**Conflict of Interest Policy**

It is our stated policy to avoid any conflict of interest when providing a service to our clients. Where an unavoidable conflict of interest arises, Cusafe will make the customer immediately aware of the situation and seek your written confirmation to proceed. At all times Cusafe endeavours to act to the best advantage of its customers in recommending the most suitable solution to each individual need.



### **Default on Payments by Clients**

Should a customer default on a payment due to Cusafe, the legal right of the company to pursue such payment will be exercised. Reimbursement will be sought for all payments made to insurers on behalf of clients where the firm has acted in good faith in renewing a policy of insurance for the client. Product Producers may withdraw benefits or cover on default of any payments due under any products arranged for your benefit. Details of these provisions will be included in your product terms and conditions.

### **Investor Compensation Scheme**

Cusafe is a member of the Investor Compensation Scheme provided by the **Investor Compensation Company Limited (ICCL)** which provides certain remedies to eligible clients on default by the firm. Compensation may be payable where money or investment instruments owed or belonging to clients and held, or in the case of investment instruments, administered or managed by this firm, cannot be returned to those clients for the time being and there is no reasonably foreseeable opportunity of the firm being able to do so.

A right to compensation will arise only:

1. if the client is an eligible investor as defined in the Act,
2. if it transpires that this firm is not in a position to return client money or investment instruments owned or belonging to the clients of the firm, and
3. to the extent that the clients loss is recognised for the purposes of the Act.

Where an entitlement to compensation is established, the compensation payable will be the lesser of:

1. 90% of the amount of the clients loss which is recognised for the purposes of the Investor Compensation Act 1998 or
2. Compensation of up to €20,000.

For more information see the ICCL website [www.investorcompensation.ie](http://www.investorcompensation.ie)

### **Complaints Policy**

It is the stated policy of the company to deal with complaints in an expedient and professional manner. Any complaint should be sent to Daren O'Neill or Hazel Tynan at our business address.

Any complaint made is recorded and acknowledged to you within 5 working days of the complaint being received. The outcome of any complaint will be communicated also in writing, within 5 days of completed investigations. Should the complaint take time to resolve, Cusafe will keep you informed on a regular basis, at intervals of not greater than 20 working days. If we have not resolved the complaint within 40 working days, we will inform you of the anticipated timeframe within which we hope to have it resolved and we will also advise you of your right to refer the matter to the **Financial Services Ombudsman**. A copy of the firm's Complaints Procedure is available on request.

Contact details of Financial Services Ombudsman as follows:

3<sup>rd</sup> Floor, Lincoln House, Lincoln Place, Dublin 2.

Lo call 1890 88 20 90, telephone 01 662 0899, fax 01 662 0890

Email: [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie)

### **Important Note**

By signing your Statement of Suitability, you are acknowledging and confirming that you have been provided with a copy of the Terms of Business of Cusafe and that you have read and agree to the terms outlined.