



Terms of Business

ARB Underwriting Limited's products are **not sold directly to the public**.

If you wish to purchase one of our products, please contact your insurance broker.

Authorised Status

ARB Underwriting Limited is regulated by the Central Bank of Ireland to undertake Insurance mediation under the European Communities (Insurance Mediation) Regulations 2005. This means that ARB Underwriting can place your business with insurance companies (sometimes referred to as Product Producers or Insurance Undertakings) with whom we hold Letters of Appointment.

Statutory Codes

ARB Underwriting is subject to and complies with the Consumer Protection Code, the Minimum Competency Code and the Fitness and Probity Standards as laid down by the Central Bank of Ireland. These codes can be accessed on its website at www.centralbank.ie.

Company Registration

ARB Underwriting is registered in the Companies Registration Office under Company No 168567 with registered offices at 9 Blackrock Business Park, Blackrock, Co Dublin.

Services Provided

ARB Underwriting is a tied agent for certain classes of Insurance business and we do not therefore carry out an analysis of the market in respect of any of the Insurance Products we offer. A copy of our authorisations and full list of Insurance Companies are available on request.

We use Insurance Companies that are of the highest standard and at all times try to provide clients with best value for money. However, we cannot guarantee the financial stability of the Insurance Companies with whom we place business.

The main characteristics of your insurance policy are set out in the Policy Terms & Conditions which you will be given and are available at any time from ARB Underwriting on request.

Lloyd's of London

ARB Underwriting is an approved cover holder at Lloyd's, giving ARB access to major international underwriters of various classes of general insurance.



Compensation Schemes/Client Protection

ARB Underwriting is a member of the Investor Compensation Company Limited (ICCL) established under the Investor Compensation Act 1998. This 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. In the event that a right to compensation has been established, the amount payable is 90% of your loss or €20,000 (whichever is the lesser).

Conflicts of Interest

It is our policy to avoid situations where there is a conflict of interest. Should such a situation arise or could be perceived to arise we will declare it as soon as is practicable to do so.

Cancellation

You, the customer can cancel your policy by notice in writing at any time to your Broker.

In the case of cancellation of motor insurance you must return the Certificate of Insurance and Windscreen Disc to ARB Underwriting.

We reserve the right to cancel your policy in certain circumstances, for example the non-payment of premiums (via your broker) or misrepresentation/non-disclosure of relevant information. When your policy ends or is cancelled we will send you any documentation and information that you are entitled to on request.

Governing Law and Language

The laws of Ireland form the basis for establishing relations between you and ARB Underwriting. All contracts, terms, conditions and communications relating to any policies you may enter into with this firm will be in English.

Complaints Procedure

We have a written procedure in place for the effective consideration and handling of complaints. Any complaints should be addressed in writing to the Complaints Manager, ARB Underwriting Limited, 9 Blackrock Business Park, Blackrock, Co Dublin. In the event that you are not satisfied with the firms handling of and response to your complaint, we will provide you with the contact details for the relevant authorities to facilitate further representation. This will not affect your statutory rights.

Data Protection

We collect your personal details in order to provide the highest standard of service to you and take great care with the information provided i.e. to keep it secure and to ensure it is only used for legitimate purposes. To fulfil these objectives we may share information with other affiliated professionals and Insurance Link. You have the right to request a copy of any 'personal data' within the meaning of the Data Protection Act 1988 and 2003 (as amended or re-enacted) that our office holds about you and to have any inaccuracies in that information corrected.