

## TERMS OF BUSINESS – EFFECTIVE DATE 24<sup>th</sup> March 2026

Gallivan Murphy Insurance Brokers Ltd, trading as GMIB; O'Donovan Insurances; Fitzgerald Insurances, Assured Partners, Quoteme.ie and CosmeticInsure.ie here-to referred to as Gallivan Murphy Insurance Brokers Ltd Killarney Business Centre, Upper High Street, Killarney, Co. Kerry.

TEL: (064) 663 4632 EMAIL: [info@GMIB.ie](mailto:info@GMIB.ie) WEB: [www.GMIB.ie](http://www.GMIB.ie)

COMPANY REGISTRATION NUMBER: 358826

This document sets out the basis on which Gallivan Murphy Insurance Brokers Ltd will provide business services to you as a client. It contains details of our regulatory and statutory obligations and the respective duties of both the firm and you in relation to such services. Please note that by proceeding with your Gallivan Murphy Insurance Brokers Ltd quotation or policy you agree to the terms as laid out in this Terms of Business document. By agreeing to these Terms of Business, you acknowledge that you have read and understand the information contained within your chosen quotation and/or policy. Please be advised that we will communicate and issue documents to you via email, where agreed.

### Regulatory and Authorised Status

Gallivan Murphy Insurance Brokers Ltd, trading, as GMIB; O'Donovan Insurances, Fitzgerald Insurances, O'Callaghan Insurances, Quoteme.ie and Cosmeticinsure.ie, is regulated by the Central Bank of Ireland, registered as an insurance intermediary under the European Union (Insurance Distribution) Regulations, 2018. Our Central Bank Reference Number is C27945. The firm is also regulated by the National Consumer Agency as a Credit Intermediary and we can arrange premium finance for your personal or commercial insurance policies. As with all credit agreements, terms and conditions apply and we strongly advise that you read all documentation relating to such agreements before entering into same. The firm is subject to Central Bank (supervision and Enforcement) Act 2013 (Section 48) (Consumer Protection) Regulations 2025 (Section 17A) (Standards for Business) Regulations 2025), Fitness and Probity Standards and the Minimum Competency Code. These codes are available for inspection on the Central Bank of Ireland's Website [www.centralbank.ie](http://www.centralbank.ie)

Copies of our regulatory authorisations are available on request. The Central Bank of Ireland holds registers of regulated firms. You may contact the Central Bank of Ireland on 0818 681 681 or alternatively visit their website at [www.centralbank.ie](http://www.centralbank.ie) to verify our credentials.

## Compensation Schemes/Consumer Protection

- Investor Compensation Company Ltd. (ICCL)

Gallivan Murphy Insurance Brokers Ltd is a member of the investor compensation scheme established under the Investor Compensation Act, 1998 (“Act”). This legislation provides for the establishment of a compensation scheme and to the payment in certain circumstances, of compensation to clients of firms (known as eligible investors) covered by the Act. However, you should be aware that a right to compensation will only arise where client money or investment instruments held by the firm on your behalf cannot be returned either for the time being or in the foreseeable future, and where the client falls within the definition of eligible investor as contained in the Act. In the event that a right to compensation is established, the amount payable is 90% of the client’s loss, which is recognised as being eligible for compensation, up to a maximum of €20,000.

- Brokers Ireland Compensation Fund

We are also members of the Brokers Ireland Compensation Fund. Subject to the rules of the scheme the liabilities of its members 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 above detailed Investor Compensation Scheme has failed to adequately compensate any client of the member. Further details are available on request.

## Services Provided

Our principal business is to provide advice and arrange transactions on behalf of clients in relation to general insurance products. A full list of insurers, product producers and lending agencies with which we deal is available on request.

We will offer broad based advice on a fair and personal analysis of available markets in relation to non-life insurance policies which will enable us to make a recommendation in accordance with accepted professional criteria. We will identify and select a suitable product producer and on receipt of your instructions we will transmit orders on your behalf to one or more product producers (a list of which is available on request). In some cases, we may be granted authority from an insurance undertaking to conduct tasks on their behalf, for which we will be remunerated. Where we place your business with this insurance undertaking under this authority you will be notified in advance of the placement. We cannot guarantee the financial stability of the Insurance Companies with whom we place business, but once a premium is paid to us and you have been

provided with a receipt these monies are deemed to be paid to the Insurance Company in question which gives comfort to our clients. We offer a limited analysis of the market for Health Insurance Products from Irish Life Health DAC. We also offer limited analysis of the market from Travel Insurance from BLueInsurance.ie. We do not guarantee nor make representations in regard to, and expressly disclaim responsibility for, the financial condition of insurers or product producers with which we place insurance. We will not indemnify clients in respect of the failure of any insurer or product producer. Full policy terms and conditions are contained in your policy document, a duplicate of which is available at any time on request. Please see our Remuneration and Fees section. Do not assume cover is in effect until such cover is explicitly confirmed by Gallivan Murphy Insurance Brokers Ltd. Please be advised that renewal notices are issued via email, where applicable.

It is in your best interest that you review, on a regular basis, the products which we have 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 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 investments which may no longer be suitable for you due to changes in your needs, objectives and attitude to risk.

We also offer schemes for Personal and Commercial Insurance across Camper Vans.

- The Zurich Camper Van Scheme

We have agreed special packages (Insurance Schemes) with specific product producers for particular types of cover catering for Affiliate Groups etc.. These packages and products producers are selected following a thorough and fair analysis of the market and an assessment that they are most suitable for typical consumers of that type of cover or for members of those associations. This is carried out on a periodic basis. Where we assess consumers as being eligible for these packages they are considered as being analysed as part of a group.

## Instructions for Policy Amendments

Please note that where an instruction is transmitted to amend your policy via phone message, text, e-mail or fax, changes in cover are only operable provided they have been confirmed by Gallivan Murphy Insurance Brokers Ltd.

## New Business & Renewal

A consumer may cancel a contract of insurance, by giving notice in writing to the insurer, within 14 working days after the date the consumer was informed that the contract is concluded. This does not affect the notice periods already provided under European Communities (Distance Marketing of Consumer Financial Services) Regulations 2004 (S.I. No. 853 of 2004) which is 14 days in respect of general insurance policies. The giving of notice of cancellation by you will have the effect of releasing you from any further obligation arising from the contract of insurance. The insurer cannot impose any 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.

## Optional Insurance Products or Additional Insurance Products

At the inception of a new policy or on a subsequent renewal we may offer you various optional insurance products or services such as legal protection or personal accident. Such optional covers or benefits will be clearly indicated to you as such and the cost will be shown separately on our documentation. If you wish to avail of these optional extras; covers or benefits please inform us or remit the appropriate premium. You do not have to purchase the optional products in order to purchase the insurance product.

## Money Laundering

Gallivan Murphy Insurance Brokers Ltd reserves the right to request additional information that may be required in order to comply with the Anti-Money Laundering requirements of the Criminal Justice (Money Laundering and Terrorist Financing) Act 2010, as amended by the Criminal Justice Act 2013 and the Criminal Justice (Money Laundering and Terrorist Financing) (Amendment) Act 2018.

Non-Consumer Commercial Clients (Turnover of €5 million or more in the previous financial year)

It is your responsibility to provide complete and accurate information for insurers when arranging an insurance policy, throughout the life of that policy and when you are renewing it. It is important that you ensure that all information provided, and all statements made on proposal forms, statements of fact, claim forms, and other documents are, to the best of your knowledge and belief, complete and accurate. Failure to disclose any material information to your insurers could invalidate your

insurance cover and could mean that all or part of a claim will not be paid or your policy cancelled.

If you have any doubts as to whether any information is material it should be disclosed.

Consumer Insurance Contracts Act 2019

Non-Consumer Commercial Clients (as noted above) have no duties and rights under the Consumer Insurance Contracts Act 2019. The sections below “Your Duty of Disclosure – Consumer” and “Completed Proposal Forms/Statements of Fact” therefore do not apply to Non-Consumer Commercial Clients.

Definition of Consumer

The Financial Services and Pensions Ombudsman Act 2017 defines a consumer as follows:

- (a) (i) a natural person, not acting in the course of business,
- (ii) a sole trader, partnership, trust club or charity (not being a body corporate), with an annual turnover in its previous financial year (within the meaning of section 288 of the Act of 2014) of €5 million or less, or
- (iii) an incorporated body that—
  - I. had an annual turnover in its previous financial year (within the meaning of section 288 of the Act of 2014) of €5 million or less, and
  - II. is not a body corporate that is a member of a group of companies (within the meaning of section 8 of the Act of 2014) with a combined annual turnover (in the previous financial year (within the meaning of section 288 of the Act of 2014) of the group of companies), of greater than €5 million, that—
    - A. is a customer of a financial service provider,
    - B. is a person or body to whom a financial service provider has offered to provide a financial service, or
    - C. has sought the provision of a financial service,
- (b) a consumer who was in relation to a credit agreement, a customer of the financial service provider in a case where a credit servicing firm undertakes credit servicing in respect of the credit agreement concerned,
- (c) an actual or potential beneficiary of a financial service, or

(d) an employee or a former employee entitled to benefit from an income continuance plan;

## Your Duty of Disclosure - Consumer

This duty of disclosure applies to consumers as defined above in the Financial Services and Pensions Ombudsman Act 2017.

You are required to answer all questions posed by us or the insurer honestly and with reasonable care. The test will be that of the 'average consumer'. The 'average consumer', per Directive No. 2005/29/EC of the European Parliament and of the Council of 11 May 2005, is one that is reasonably well informed and reasonably observant and circumspect, taking into account social, cultural and linguistic factors.

You are not under any duty to volunteer information over and above what is required to answer the questions posed to you. The questions we require you to answer are material to the risk to be undertaken by the relevant insurer, or the calculation of the premium by the relevant insurer, or both.

You will be required to answer specific questions. Where you do not provide additional information (after being requested to do so) it can be presumed that the information previously provided remains unchanged.

It is important that you answer all questions honestly and with reasonable care. Failure to do so may result in an insurer cancelling the contract, rejecting a claim or limiting the amount paid in the event of a claim only if it establishes that non-disclosure of material information was an effective cause of the insurer entering into the relevant contract of insurance and on the terms on which it did.

## Completed Proposal Forms/Statements of Fact

Completed proposal forms or statements of fact will be provided to you. These are important documents as they form the basis of an insurance contract between the insurer and you the consumer. You should review and confirm that the answers contained within are true and accurate.

## Cancellation

You, the customer, can cancel your policy by notice in writing at any time. Provided that all reasonable charges pertaining to costs incurred by Gallivan Murphy Insurance Brokers Ltd have been paid (as outlined in the charges section below) and provided that no incident giving rise to a claim or incident that might give rise to a claim has occurred in the current period of insurance, you may be entitled to a partial return of the premium

for the un-expired period of insurance unless the policy is on a minimum and deposit basis, 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 short term rates may apply and/or Insurers may charge a cancellation fee, please refer to policy terms and conditions. In the case of Motor Insurance you must return the Certificate of Insurance and Windscreen Disc to Gallivan Murphy Insurance Brokers Ltd. Insurance companies normally reserve the right to cancel policies at any time by giving appropriate notice to your last known address. Please refer to your policy terms and conditions.

## Failure to Pay or Default

We reserve the right to cancel your policy in certain circumstances, for example, non-payment of premiums; bank returns your cheque due to insufficient funds or any other reason; direct debit default / Close Brothers Premium Finance and/or Premium Credit Ltd default or misrepresentation/non-disclosure of relevant information. When your policy ends or is cancelled, we will provide you with any documentation and information you are entitled to on request. An administration fee may be charged to cover expenses in the event of a failure to pay or default.

## Claims

The policy wording will describe in detail the procedures and conditions in connection with making a claim. It should be noted that there is no cover for defence costs incurred without the insurer's prior consent. The firm may recommend professional Loss Assessors to handle Property Insurance claims and, if such a Loss Assessor is appointed by the client, the client is responsible for the payment of the Loss Assessor's fees. The firm may receive a referral fee when the recommended Loss Assessor handles the claim.

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 of 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.

The consumer must notify the insurer of a claim within a reasonable time, or otherwise in accordance with the terms of the contract of insurance. 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 the consumer makes a false or misleading claim 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 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 premiums paid under the contract.

## Complaints

This firm has a written procedure in place for the effective consideration and handling of complaints. Any complaints should be addressed in writing to the Managing Director, Gallivan Murphy Insurance Brokers Ltd. Each complaint will be recorded and acknowledged in writing within 5 working days of receipt, updates will be advised in intervals of not more than 20 working days and we will endeavour to resolve a complaint within 40 business days and findings will be furnished to you within 5 working days of completion of the investigation. In the event that you are not entirely satisfied with the firm's handling of and response to your complaint, you have the right to refer your complaint to the Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, D02 VH29. Tel: 01 567 7000.

## Conflicts of Interest

It is the policy of our firm to avoid conflicts of interest in providing services to you. However, where an unavoidable conflict of interest arises we will advise you of this in writing before providing you with any service. A full copy of our conflicts of interest

policy is available on request. In some cases, we may be a party to a profit-share arrangement with product producers. Agreements to this effect are in place with the following: Allianz, Aviva, Axa, FBD, Liberty, RSA, Willis and Zurich. Any business arranged with these providers on your behalf is placed with them as they are at the time of placement the most suitable to meet your requirements taking all relevant information, demands and needs into account.

## Data Protection

Gallivan Murphy Insurance Brokers Ltd complies with the requirements of the General Data Protection Regulation 2018 (GDPR) and the Irish Data Protection Act 2018. The data which you provide to us will be held on a computer database and paper files for the purpose of arranging transactions on your behalf. The data will be processed only in ways compatible with the purposes for which it was given and as outlined in our Data Privacy Notice and Data Protection Policy. We would also like to keep you informed of insurance, and any other services provided by us or associated companies with which we have a formal business arrangement; which we think may be of interest to you. We would like to contact you by way of letter, email or telephone call. If you would like to receive such marketing information please complete the permission statements contained in the Terms of Business acknowledgement letter attached. We may receive referrals from such firms and may advise them of any transactions arranged for you. You have the right at any time to request a copy of any 'personal data' (within the meaning of the GDPR) that our office holds about you and to have any inaccuracies in that information corrected. Please contact us at [info@GMIB.ie](mailto:info@GMIB.ie) if you have any concerns about your personal data.

## CCTV, Call and Voice Recording

Gallivan Murphy Insurance Brokers Ltd may record telephone calls, inbound and outbound, for regulatory, quality, training and verification purposes. CCTV recording facilities are also in place in our offices. These facilities are in place for security, quality, training and verification purposes. All data captured by these facilities are managed in accordance with the General Data Protection Regulation 2018 and the Irish Data Protection Act 2018.

## Governing Law and Language

The laws of Ireland form the basis for establishing relations between you and Gallivan Murphy Insurance Brokers Ltd. All contracts, terms, conditions and communications relating to any policies or services you may enter into with the firm will be in English.

## Quotations

All quotations are valid for 7 days unless otherwise stated and all quotations and cover are subject to acceptance by the insurer concerned. Quotations sought through our websites are provided based on certain assumptions. A quotation sought through our websites does not constitute evidence of cover, you will be contacted by phone to reconfirm your details and have your policy arranged. Cover does not come into force until it has been confirmed to you by Gallivan Murphy Insurance Brokers Ltd. The terms of your chosen policy shall take precedence over any statement, representation, act or omission which may have been made by Gallivan Murphy Insurance Brokers Ltd and which conflicts with any terms of your chosen policy. You must check all details on any proposal form or statement of facts and pay particular attention to any declaration you are asked to sign. It is important that you read all documents issued to you and ensure that you are aware of the cover, limits, warranties, conditions and other terms that apply. Please note that failure to comply with same could invalidate your policy.

## Cooling Off Period

A consumer has the right to withdraw from an insurance policy (as defined under European Communities (Distance Marketing of Consumer Financial Services) Regulations 2004 SI No 853 of 2004) within 14 working days of the start date of the policy (except in the case of travel policies whose operative period is for one month or less) 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 Gallivan Murphy Insurance Brokers Ltd quoting your policy number provided that no claim or adjustment has been made or is intended to be made or no incident has occurred which is likely to give rise to a claim or for travel policies. Should this right be exercised the insurance company may charge for the period you are on cover. For motor insurance the Certificate of Insurance and Windscreen Disc must be received by Gallivan Murphy Insurance Brokers Ltd before the policy can be cancelled. Please note that the policy set-up charge is non-refundable if you choose to withdraw from the policy within the cooling off period.

## Handling Clients' Money/Receipts

Gallivan Murphy Insurance Brokers Ltd will accept payments by cash, cheque, electronic funds transfer, debit and credit card in respect of all classes of insurance in the circumstances permitted under our regulatory authorisations. . We cannot accept cash or negotiable instruments in any other circumstances. For certain Insurance Products, we may request that all payments are made payable to the provider of the

product in question. A receipt will be issued for all payments received and should be retained by you in a safe place. Under the Central Bank (supervision and Enforcement) Act 2013 (Section 48) (Consumer Protection) Regulations 2025 (Section 17A) (Standards for Business) Regulations 2025) strict rules apply in relation to payment of premiums to product producers. We will not be able to pay premiums to product producers for a client where the premiums have not been received by the firm. Therefore, to avoid policy cancellation, premiums must be paid strictly within credit terms. Clients must pay at inception of a contract or on or before renewal date or as invoiced in the case of mid-term alterations. Insurance companies may cancel cover where a client fails to meet their obligations in relation to payment terms and conditions.

## Remuneration and Fees

### General Insurance

Gallivan Murphy Insurance Brokers Ltd may be remunerated by a professional fee for the initial work activity and time spent in seeking the best terms, advice, product and product producer for your specific needs.

Pursuant to Central Bank (supervision and Enforcement) Act 2013 (Section 48) (Consumer Protection) Regulations 2025 (Section 17A) (Standards for Business) Regulations 2025), please see a summary of the details of all arrangements for any fee, commission, other reward or remuneration paid or provided to Gallivan Murphy Insurance Brokers Ltd which we have agreed with product producers on our websites. An administration fee is also charged for the activity involved in the renewal of the policy and also for any alterations that take place during and at termination of the policy. We may earn our remuneration on the basis of fee, commission and any other type of remuneration, including a non-monetary benefit or on the basis of a combination of these methods. A non-monetary benefit will only be accepted if it enhances the quality of the service to our clients. Where an override commission is received, this will be disclosed to you in general terms. The range of commission payable varies depending on the class of business being placed. Some product producers do not pay any commission. A compliance charge may apply and is detailed in the overall amount due. Our fees/charges will be communicated to you in advance of new business, renewal and mid-term alteration stage and will be clearly set out in our documentation issued to you. Services can be provided solely on a fee basis if the client so wishes, so that no commission will be taken from the premium charged by the product producer. Where you choose to pay in full for our service by fee, we will notify you in writing in advance and agree the scale of fees to be charged if different from fees outlined below. Where it

is not possible to provide the exact amount, we will provide you the method of calculation of the fee. All premiums are subject to a Government Levy, where applicable. An additional 1% Government Levy will also apply on all motor insurance policies, as per the requirements of the Insurance (Amendment) Act 2018. Please note that some Insurers will charge Levy at different rates. We direct you to your schedule for further information on the Levy charged.

## Scale of Fees

Class of Business	Initial Fee	Renewal Fee	Policy Alterations / Cancellation Fee
Private Motor and Light Commercial Vehicles	Up to a maximum of €500	Up to a maximum of €500	Up to a maximum of €55
Household, Travel, Caravan, Boat and all other Personal Lines Insurance	Up to a maximum of €500	Up to a maximum of €500	Up to a maximum of €55
Commercial Insurance	Up to a maximum of 100% of the premium	Up to a maximum of 100% of the premium	Up to a maximum of €5,000

Personal Lines Fees (House, Motor, Travel, Mobile Home /Caravan) Maximum Fee €500 Standard Minimum Fee €350. All Personal Lines New Business and Renewals are subject to a standard minimum charge of €350 or as otherwise agreed in advance of the product purchase or service provided.

AIG Telematics Motor*	Fee
New Business & Renewal Set Up Charge	Up to €400
Prestige Underwriting Online Portal Motor & Home	
New Business & Renewal Set Up Charge	Up to €400

\* AIG Telematics Motor

To avail of the Telematics Co-Pilot policy, you must have a telematics device installed in your car within the timeframe specified in the policy terms and condition. The telematics device must remain in use at all times. Failure to comply with these

conditions or driving in an unacceptable manner highlighted in the policy terms and conditions, may result in cancellation of your policy. €125 non-refundable device installation charge included in your product pricing.

A fee of up to €75 may be charged for the provision of duplicate documentation. Gallivan Murphy Insurance Brokers Ltd enjoy profitability arrangements with some product producers that enable the firm to offer preferential rates for some classes of business.

**Premium Rebate Administration Charges:** We incur significant costs in cancelling policies/seeking premium rebates for clients and this service is subject to an administration charge of €55.

**Health Insurance:** We are remunerated by commission only.

**Finance Charges:** Where premiums are financed by Insurers, Close Brothers Premium Finance, Premium Credit Ltd or other high cost credit providers, details of interest rate and all charges will be separately provided in the agreement at inception. We may receive a commission from these companies in respect of high cost credit agreements up to 7% of the annual premium. An administration fee of up to €30 applies for the set-up and renewal/rollover of premium finance arrangements. Should there be a default of a payment, we will charge a fee for recovery of the defaulted payment of up to €30. In the event that the loan is to be reinstated following a default, a charge of up to €40 may be applied. If you do not meet the repayments on your credit agreement, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.

**Direct Debit Administration Fee:** An administration fee of up to €30 applies for the set-up of scheduled direct debit payments.

**Charges on Direct Debit Defaults and Dishonoured Cheques:** Gallivan Murphy Insurance Brokers Ltd will charge a minimum of up to €30 for processing each and every: (i) Direct Debit Default by the client and (ii) cheque received from the client which is subsequently dishonoured by the bank. Cheques may be dishonoured for various reasons including: insufficient client funds, payments stopped by clients (stopped cheques) etc. This charge is in addition to any charge that may be levied by the Product Producer and/or High Cost Credit Provider.

**Supplementary Charges:** Should a particular project or circumstance require us to charge any additional fees, they will be specifically advised in advance. The calculation of such charges will be based on various factors such as, though not limited to the

complexity of matters under consideration, any commission payable (including none) by Insurers, time spent, qualification levels and numbers of personnel involved. Please note that some insurance companies may collect our administration charge on our behalf for direct debit policies. We reserve the right to amend these fees should the complexity of the product/service require a higher fee or in the event that the product/service provided is not remunerated by a product producer in the usual way. In such circumstances we will confirm and agree the fee with you at the time of providing the service. A summary of the details of all arrangements for any fee, commission other reward or remuneration paid or provided to us which have been agreed with product providers is available in our office or on our website.

## Gallivan Murphy Insurance Brokers

T/A O'Donovan Insurances, Chapel Row, Killaloe, Co. Clare, V94 XD71 Tel : (061) 376 103 Email: [info@odonovaninsurances.com](mailto:info@odonovaninsurances.com) Website: [www.odonovaninsurances.com](http://www.odonovaninsurances.com)

T/A Fitzgerald Insurances, Strand Street, Kanturk, Co. Cork, P51 DF20 Tel: (029) 502 48 Email: [support@fitzgeraldinsurances.ie](mailto:support@fitzgeraldinsurances.ie) Website: [www.fitzgeraldinsurances.ie](http://www.fitzgeraldinsurances.ie)

T/A Assured Partners, Quoteme.ie, Cosmeticinsure.ie, Quoteme.ie: Blackthorn Business Park, Coe's Road, Dundalk, Co. Louth, A91 C7KF Tel: 0818 22 33 44 Email: [info@quoteme.ie](mailto:info@quoteme.ie) Website <https://www.quoteme.ie/>

Assured Partners: Blackthorn Business Park, Coe's Road, Dundalk, Co. Louth, A91 C7KF Tel: 042 935

9000 Cosmeticinsure.ie: Blackthorn

Business Park, Coe's Road, Dundalk, Co. Louth, A91 C7KF Tel: 042 935 9000

<https://cosmeticinsure.ie/> Assured Partners: Kennedy Road, Navan, Co. Meath, C15

HA24 Tel: 046 902 1855 Email: [navan@assuredpartners.ie](mailto:navan@assuredpartners.ie) Assured Partners: Dawson

Street, Monaghan, Co. Monaghan, H18 FH75 Tel: 047 64998 Email:

[monaghan@assuredpartners.ie](mailto:monaghan@assuredpartners.ie)