



SECTION 1.0: Correspondence and Contact Details

25Plus.ie
PO Box 151
Letterkenny
Co Donegal
Tele: 1890 927 334

SECTION 2.0: Our service to you - We act as an Intermediary (Broker) on your behalf (the client). We sell products on a limited analysis of the market. We arrange products with the following providers

SECTION 3.0: Whose products do we offer? –

Product	Underwriter
Private Car Insurance	AIG Europe Limited*
Home Insurance	UK General Insurance Ltd on behalf of UK General Insurance (Ireland) Ltd**
Travel Insurance	AIG Europe Limited*
Cancer Care	AIG Europe Limited*

* AIG Europe Limited is authorised and regulated by the Financial Conduct Authority of the United Kingdom, and is regulated by the Central Bank of Ireland for conduct of business rules

**UK General Insurance Ltd is regulated by the Financial Conduct Authority of the United Kingdom. UK General Insurance (Ireland) is regulated by the Central Bank of Ireland.

SECTION 4.0: Service we will provide you with – 25Plus has been designed as an internet product that provides you with the ability to administer the product yourself. You do have the option of call us at anytime if you are unable to do this.

SECTION 5.0: Who we are and who regulates us - 25Plus.ie is a trading name of MCL Insurance Services Ltd. MCL Insurance Services Ltd, 66 Railway Road, Coleraine, Co Derry, BT52 1PG is authorised and regulated by the Financial Conduct Authority and is regulated by the Central Bank of Ireland for conduct of business rules.

SECTION 6.0: What will you have to pay us for our services?

We usually receive a commission from the insurer with whom we place your business. Commission is earned in full when your insurance is placed and therefore we do not refund commission.

In addition, we normally make the following charges to cover the administration of your insurance.

(Car & Home Only)

New Business & Renewals	€10
Permanent Adjustments	€25
Temporary Adjustments	€20
Documentation Request	€20

6.1 Non-Internet Business

All telephone handled adjustments and renewals will be subject to a €10 handling charge.

6.2 Blank

6.2.1 NTU'D "Not taken Up Policies"

If we have been asked to provide cover and the policy is cancelled before inception any returned monies will be subject to the following charges

Product	Charges
Car	€25.00
Home	€25.00
Travel	€10.00

6.2.2 Temporary Charges – Motor Insurance

Temporary Charges as detailed below are weekly premiums

Temporary Additional Drivers

Drivers Age	Additional Premium
21 – 24	€51.50
25 +	€41.00

Temporary Additional Vehicles

No Of Groups Higher	Additional Premium
0 – 5	€41.00
6 - 10	€51.50

Temporary Substitution of Vehicles

No Of Groups Higher	Additional Premium
0 – 5	€20.00
6 - 10	€41.00

- Temporary adjustment charges are not refundable
- In terms of acceptance, temporary changes are subject to normal underwriting criteria
- The above premiums are exclusive of government levy @ 5%

6.2.3 Return Premiums

We will refund any rebate due to you within 5 business days of determining the refund amount. Note, if you pay by instalments, the rebate from the product provider will be added to your account and then the outstanding balance / refund will be determined.

6.3 Premiums and Financial Aspects

In order to offer you credit facilities, we are registered under the Consumer Credit Act and our licence number is 559768.

We normally accept payment by cheque and credit/debit cards. You also have the option of spreading your payments through a credit scheme that we have arranged with Close Premium Finance.

Close Premium Finance can be contacted on **1890 928281**. If you wish to make any adjustments to your direct debit details, such as a change of address, or payment dates please contact the above number directly.

For New Business we will require a deposit of 25%. This deposit is non-refundable, should we be forced to cancel the policy due to incomplete documentation.

All new business will also be subject to a €10 arrangement fee.

6.4 Direct Debit Payments

Should you default on a Direct Debit or there is an outstanding balance following cancellation of the policy, we reserve the right to collect payment arrears by credit/debit card.

We may keep certain documents, such as your insurance policy documents or certificate, while we are awaiting full payment of premiums. In these circumstances, we will ensure that you receive full details of your insurance cover and will provide you with any documents that you are required to have by law.

6.5 Client Account Management

Premiums that we collect from you are held in a statutory trust insurance broking account specifically for the purpose of holding clients premiums. By virtue of agreements we hold with insurers, we collect premiums as agent of the insurer. Therefore, once we have collected premiums from you, under the terms of agreements with insurers, those premiums are treated as having been paid to the insurer. We will remit the premiums to the insurers, after deduction of our commission, in accordance with the terms of our agreements with insurers. We shall only withdraw commission after we have received the premium from you, and in accordance with the Central Bank of Ireland conduct of business rules and agreements that we hold with insurers.

6.6 Disclosure of Commission

If you would like to know the amount of commission that we are paid in respect of your insurance contract, this information is available on request.

SECTION 7.0: Cancellation Rights –

(Motor Insurance)

The Mediation Contract is the agreement between you and us for the insurance mediation services that we provide to you in respect of your insurance requirements.

Once you have entered into the mediation contract with us, you are entitled to a period of reflection during which you may decide whether to proceed with the purchase of the mediation contract. The duration of this cancellation period is 14 days and commences from either:

- the day of conclusion of the mediation contract; or
- the day on which you receive the full terms of the mediation contract detailing the full contractual terms, conditions and information of the contract; whichever is later.

To cancel this contract, please write to us, with a **signed letter** at the address shown in section 1.0, returning the certificate of motor insurance sent to you with your reasons for cancellation. The policy will not be cancelled until we are in receipt of the relevant documentation.

If the policy is cancelled within the cancellation period any return premium will be net of a €25 administration charge.

If you cancel the policy after the cancellation period your refund will be calculated on the following basis

Period of Cover	Up to 1 mth	Up to 2 mths	Up to 3 mths	Up to 4 mths	Up to 5 mths	Up to 6 mths	Up to 7 mths	Up to 8 mths	Over 8 mths
Proportion of annual premium retained	25%	30%	40%	50%	60%	70%	80%	90%	100%
Proportion of annual premium refunded	75%	70%	60%	50%	40%	30%	20%	10%	0%

If we are forced to cancel the policy due to non-payment or we have not received any of the information we have repeatedly requested any cancellation return will be subject to a further €25 (€50 in total) charge to cover additional administration costs.

(Home Insurance)

The contract can be cancelled at any time by either party in writing by giving 7 days notice. If you wish to give notice of cancellation, again please write to us at the above address as detailed in Section 1.0. If we are required to cancel the contract we shall write to you at the last known address we have for you on our records. Any cancellation after the "Cooling off" period will be a pro-rata basis and subject €50 administration charge. (This charge will be in addition to any insurer charges)

(Travel Insurance)

If this cover is not suitable for you and you want to cancel your Insurance, you must contact 25Plus Customer Service by e-mailing support@25Plus.ie within 14 days of buying your Insurance or the date you receive your insurance documents. We will refund the premium (minus any charges as detailed in Section 6) you have paid within 30 days of the date you contact us to ask to cancel the insurance provided you have not travelled, made a claim or an event which could give rise to a claim has not occurred before you asked to cancel the Insurance within the 14-day period

7.1 Cancellation Conditions

1. There will be no return following cancellation after an accident/claim
2. For Direct Debit cases any interest will be deducted from any return
3. If paying by Direct debit and you make a claim the full amount will immediately become due
4. Please allow up to 5 days for a return

SECTION 8.0: Your Duty to us (Disclosure) - It is your responsibility to provide complete and accurate information to insurers when you take out a policy, throughout the life of your policy and when you renew the insurance. Failure to disclose information pertaining to your insurance, or any inaccuracies in information provided, could result in your insurance policy being invalid or cover not operating fully.

It is important that you ensure that all statements you make on proposal forms, claims forms and other documents, are full and accurate. If a form is completed on your behalf, you should check that the answers shown to any questions are true and accurate before signing the document.

SECTION 9.0: Confidentiality and Data Protection –

MCL Insurance Services Ltd abides by the Data Protection Acts 1988 and 2003. If you have any queries with regards to Data Protection you may contact us or alternatively the Office of the Data Protection Commissioner, Canal House, Station Road, Portlannington, Co.Laois, Ireland, Tel +353 57 868 4800. We will treat all information we hold about you as private and confidential even when you are no longer a customer. We will not keep any information we hold about you for any longer than is necessary. Your personal information may be shared with any of the Insurance companies offering quotations through MCL Insurance Services for the policy you hold with MCL Insurance Services Ltd. For some purposes information may be shared with third parties inside and outside EEA. We record telephone conversations for verification and training purposes. We may also use your information for marketing purposes but only with your specific consent. You have the right of access to the personal data we hold about you and the right to correct any inaccuracies in your information. Our full Data Protection Statement can be found with your Policy Documents should you purchase a policy with us.

Under the Data Protection, individuals have a right to see personal information about them that we hold in our records. A charge of €6.35 is made for this service. If you wish to exercise this right, or have any other related queries, you should write to us at the above address.

SECTION 10.0: Use for Marketing Purposes - We may use the information held about you, to provide you with information about other products and services which we offer and which we feel may be appropriate to you by email, telephone, post or other means.

You may exercise your right to give notice to stop data being processed for marketing purposes by contacting us at any time. Please contact us at the above number or write to us at the above address.

SECTION 11.0: Claims Handling

Claims Numbers

Product	Number
Private Car (Accidents)	01 859 9700
Private Car (Windscreens)	01 859 9899
Home	01 2075110
Travel	01 261 1540
Cancer Care	01 208 1400
Breakdown	01 804 4328

(Motor Insurance)

Any accident must be reported to us immediately. Do not delay in reporting any accident no matter how small it may appear at the time of occurrence.

All Claims are handled by: Motorists Insurance Services Limited (MIS), 37 Comber Road, Dundonald, Belfast, BT16 2AA

Any solicitors/third party letters/correspondence received must be passed to MIS immediately, unanswered, by return post. Such incidents must be reported immediately (regardless of whether you are of the opinion it will not lead to a claim) or as soon as practically possible and thereafter in writing to enable a proper investigation to be carried out. We will appoint a loss adjuster and/or a claims investigator on your behalf. After investigation if it is clearly identified by the insurer that such an incident will give rise to a claim you may be requested to pay any policy all claims excess applicable (i.e. your contribution of each and every claim set out in your insurance policy)

We shall forward any payments in respect of any claim, to you, without delay. In cases in which settlement has been issued by the insurer direct to a third party we will inform you once we receive formal notice from your insurer. An update on the progress of any claim under your policy can be obtained at any time by contacting the number above.

(Home Insurance)

UK General Claims Services is administered by Cunningham Lindsey Ireland. They can be contacted at:

**Cunningham Lindsey Ireland
Infinity House
South County Business Park
Leopardstown
Dublin 18
Telephone 01 2075110**

(Travel Insurance)

AIG Europe Limited Claims Services is administered by OSG Travel Claims who are chartered loss adjusters and provide travel insurance claims administration services on behalf of AIG Europe Limited.

You must register a claim by contacting;

**AIG Europe Limited Claims Services,
OSG Travel Claims,
Merrion Hall, Strand Road, Dublin 4.**

Phone: (01) 2611540
E-mail: travel@osg.ie

Please note: All claims must be notified as soon as it is reasonably practical after the event which causes the claim. If our position is prejudiced by the late notification of a claim then this may affect our acceptance of a claim. AIG Claims Services are open Monday to Friday between 9am and 5pm. A claim form will be sent to you as soon as you tell them about your claim. Claim forms can also be downloaded from **www.osgtravelclaims.ie**

SECTION 12.0 Renewals - It is our policy to ensure renewal terms are issued to you in good time to enable you to make an informed decision regarding the renewal. If information is requested by us for renewal you must supply it immediately as any delay could mean a delay in offering renewal/and or us not being able to offer renewal terms at all. We may withhold any documentation regarding your renewal until we have received confirmation of your intentions to renew or if we have any outstanding payments or documentation

SECTION 13.0: Other Taxes and Costs - Other taxes and costs, or both, may exist in relation to the products and services offered by us which are not paid through, nor imposed by us.

SECTION 14.0: Complaints - It is our intention to provide you with a high level of customer service at all times. If there are occasions where we do not meet these standards, either contact a member of staff or write to the Compliance Officer at the address in section 1.0 or complaints@25Plus.ie. Whether you contact us verbally or in writing we will acknowledge your complaint in writing within 5 working days, advising you of who is dealing with the matter and further details regarding our complaints procedure. We aim to resolve any complaints within 20 working days. A copy of our full complaints procedure is available at anytime upon request.

If the complaint is dissatisfied with the handling or the outcome of the complaint, the complainant may contact the Financial Services Ombudsman, Third Floor Lincoln House, Lincoln Place, Dublin 2 or phone 1890 882090 – www.financialombudsman.ie

SECTION 15.0: Documentation – We wish to take care of the environment and reduce the amount of printed documentation. As a result we will only forward your certificate of insurance by post. All other documentation including policy wording can be viewed and printed from our website. In addition all documentation relevant to the contract of insurance such as the Statement of Facts can be viewed from your online account..

We may also hold some documentation from time to time if we have any payments or requested information from you outstanding.

SECTION 16.0: Governing Law - This agreement shall be governed by the laws of Northern Ireland and the parties agree herewith that any dispute arising out of it shall be the subject to the non-exclusive jurisdiction of Northern Ireland.

Consumer Distance Sales Notice – General Insurance

This notice is issued to you as a consumer pursuant to EC (Distance Marketing of Consumer Financial Services) Regulation 2004. For the purposes of this Notice a consumer is a natural person acting for purposes outside his/her trade, business or profession. "Distance sales" is where there has been no face to face contact between you, the consumer and us, 25Plus.ie

25Plus.ie

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Our Service

We act as an Intermediary (Broker) on your behalf (the client). We sell products on a limited analysis of the market. We arrange products with the following providers

Product	Underwriter
Private Car Insurance	AIG Europe Limited*
Home Insurance	UK General Insurance Ltd on behalf of UK General Insurance (Ireland) Ltd**
Travel Insurance	AIG Europe Limited*
Cancer Care	AIG Europe Limited*

Quotations for Insurance

Quotations for insurance will be valid for a specified period of time. You will be advised in the quotation how long the quote is valid.

The Price Payable by you

The price payable for the insurance policy is the premium (including government levies/premiums taxes). The total price to be paid by you for the service including all related fees, charges and expenses and all taxes paid through the supplier or if an exact price cannot be specified, the basis for calculating the price so as to enable you to verify it, in addition to payment arrangements and any discounts or loadings are disclosed in an attached quotation letter, where applicable

Cooling off/Right of Withdrawal

Once you have entered into the mediation contract with us, you are entitled to a period of reflection during which you may decide whether to proceed with the purchase of the mediation contract. The duration of this cancellation period is 14 days and commences from either:

- the day of conclusion of the mediation contract; or
- the day on which you receive the full terms of the mediation contract detailing the full contractual terms, conditions and information of the contract; whichever is later.

To cancel this contract, please write to us, with a **signed letter** at the address shown in section 1.0 of the Terms of Business, returning the certificate of motor insurance sent to you with your reasons for cancellation. The policy will not be cancelled until we are in receipt of the relevant documentation.

Cancellation

Both you and the insurer can cancel the policy in accordance with the terms and conditions set out in the insurers policy document by giving notice to us at the above address. Please refer to the policy document for more information

Complaints

It is our intention to provide you with a high level of customer service at all times. If there are occasions where we do not meet these standards, either contact a member of staff or write to the Compliance Officer at the address in section 1.0 or complaints@25Plus.ie. Whether you contact us verbally or in writing we will acknowledge your complaint in writing within 5 working days, advising you of who is dealing with the matter and further details regarding our complaints procedure. We aim to resolve any complaints within 20 working days. A copy of our full complaints procedure is available at anytime upon request.

If the complaint is dissatisfied with the handling or the outcome of the complaint, the complainant may contact the Financial Services Ombudsman, Third Floor Lincoln House, Lincoln Place, Dublin 2 or phone 1890 882090 – www.financialombudsman.ie

Governing Law and Language

This agreement shall be governed by the laws of Northern Ireland and the parties agree herewith that any dispute arising out of it shall be the subject to the non-exclusive jurisdiction of Northern Ireland. All communications between us will be in English

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