

Please refer to the following information which I would request that you read carefully:

1. Special Notices
2. Premium Payment Options
3. Suitability Statement

Special Notices

- You are obliged to disclose all material information likely to influence acceptance, assessment or pricing of this risk. Failure to do so may invalidate your insurance cover. An example of material information may include any convictions or prosecutions pending, a change of occupation / address, use of the car etc, but is not limited to details regarding any penalty points incurred by you or a driver named on your policy. If you are in doubt as to whether or not the information is material then it should be disclosed. Subject otherwise to terms and conditions of the policy.
- Our Terms of Business have been revised since last renewal. The revised document is available on our website www.jvhutton.com/terms-of-business or at our office.

Premium Payment Options

- Debit/Credit card (in office or over phone)
- Cheque (made payable to JV Hutton Ltd)
- Finance instalments through Premium Credit Finance (talk to your account handler for further details)
- Direct Debit via your Insurer (subject to availability)
- Electronic Fund Transfer

JV Hutton Ltd

IBAN: IE68BOFI90042086034526

BIC: BOFIE2D

All premiums must be paid on or before due date for cover to be in force. There are no days of credit on Insurance policies.

Suitability Statement

This is an important document which sets out the reasons why the product(s) or service(s) offered or recommended is/are considered suitable, or the most suitable for your particular needs, objectives and circumstances.

- Our understanding of your requirements for insurance protection
- The advice from you and your risk advisors as to the nature and extent of possible or probable risk exposures to your business
- Your attitude to carrying policy excesses/deductibles
- The extent and nature of the cover provided
- The price of the product
- The technical expertise and services provided by the insurers

As your dedicated broker we transact business on the basis of a fair analysis of available markets, i.e. we provide advice to our clients on the basis of a sufficiently large number of contracts and providers available which will enable us make a recommendation in accordance with accepted professional criteria e.g. competition, availability and market capacity as well as price.

Notice: Under the Credit Reporting Act 2013, lenders are required to provide personal and credit information for credit applications and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements.