



### **Authorised Status**

Elstwell Ltd t/a Chill.ie (the Firm), Carraig House, Brookfield Terrace, Blackrock, Co Dublin, [Tel:1890302626](tel:1890302626), Fax:1850 302525, Email: [info@chill.ie](mailto:info@chill.ie) Web site: [www.Chill.ie](http://www.Chill.ie) is regulated by the Financial Regulator as a Multi Agency and Mortgage Intermediary. This Firm does not have any "tied" relationships with any institution that would compromise our ability to offer you independent advice and choice. This Firm is also a member of the Irish Brokers Association (IBA). We hold Professional Indemnity Insurance to the level of €2,600,000. Elstwell Ltd. t/a Chill.ie is authorised to provide the following services:

- Receive and transmit orders on your behalf for a product(s) to one or more of the Product Producers from which the company holds appointments including PRSA.

### **Terms of Business**

I am writing to you to give you some important consumer information regarding this brokerage. Below please see information setting out the terms under which this firm will provide insurance and investment services to you. Please ensure that you read through this document. If you require further clarification regarding any matter we will be happy to deal with your queries. These terms shall apply to any business service provided to you now and will remain in force until further notice.

### **Handling Clients' Money**

Elstwell Ltd t/a Chill.ie will accept payments in cash and by cheque in respect of all classes of insurance in the circumstances permitted under Section 25G of the Investment Intermediaries Act, 1995. Elstwell Ltd t/a Chill.ie is not authorised to accept cash or negotiable instruments in any other circumstances.

### **Where the client fails to pay:**

In the event that a client fails to pay within the credit terms agreed when cover is arranged, the Firm will advise the Product Producer involved and cover will be cancelled.

### **Receipts**

Elstwell Ltd t/a Chill.ie shall issue a receipt for each non negotiable or negotiable instrument or payment received. Pursuant to Section 30 of the "Investment Intermediaries Act 1995 (as amended)". These are issued with your protection in mind and should be stored safely.

### **Remuneration Policy**

Elstwell Ltd t/a Chill.ie is remunerated by both commission and fees for arranging or for the provision of advice regarding life, non life and mortgage business. Fees are charged on the under noted scale, and cover the sourcing of the product, administration costs, claims handling and standard advice on product placement.

#### **Description**

#### **Brokers' Fee**

##### **Non - Life**

Household	15% Subject to minimum €50
Motor	15% Subject to minimum €50
Liability	15%
Property	15%
Combined	15%
Other	15%

A handling fee of €50.00 may apply to any policy that is taken out with us and subsequently cancelled or not taken up because the information given to us over the phone or on line was incorrect. It is important that correct information is supplied at all times as this forms the basis of the contract with the insurance company. A €50.00 alteration fee may be charged to alter the start date of any policy once payment has been received and/or cover had been confirmed. A service fee of €35.00 may be charged for mid term policy alterations. All fees where charged will be clearly itemised.

### **Life Assurance**

In respect of life assurance contracts the company is remunerated by commission.

### **Money Laundering**

Elstwell Ltd t/a Chill.ie (the firm) reserves the right to request any facts about a client which it reasonably believes it needs to know in order to comply with the Anti-Money Laundering Provisions of the Criminal Justice Act, 1994(as amended) and the financing of Terrorism Act 2005.

### **Data Protection:**

Elstwell Ltd t/a Chill.ie is registered as a Data Controller under the Data Protection Act 1988, and 2003. You are entitled under the Data Protection Act to inspect all personal information held on file by Elstwell Ltd t/a Chill.ie upon request and to require Elstwell Ltd t/a Chill.ie to correct any errors of fact that may exist. Any requests should be forwarded to the Compliance Officer.

### **Conflict of Interest**

It is the policy of the firm to avoid any conflict of interest when providing business services to its clients. However, where an unavoidable conflict may arise we will advise you of this in writing before providing any business service. If you have not been advised of any such conflict you may assume that none arises. Elstwell Ltd t/a Chill.ie may be in receipt of soft commissions from Hibernian Insurance, Eagle Star, Royal Sun Alliance.

### **Complaints**

This company has a written procedure in place for the effective consideration and handling of complaints as required by the financial regulator. This procedure ensures that complaints will be recorded and acknowledged in writing within 5 days. All complaints will be fully investigated and the outcome of the investigation will be communicated to the person who raised the complaint. The company's complaints policy is available on request. All complaints should be referred to the Complaints Officer. In the event that you remain dissatisfied with the company's handling of a response to your complaint, contact may be made with the Financial Services Ombudsman.

### **Consumer Protection**

Investor Compensation Company Ltd. (ICCL)

This firm is a member of the investor compensation scheme established under the Investor Compensation Act,1998. This legislation provides for the establishment of a compensation scheme and to the payment, in certain circumstances, of compensation to clients of firms covered by the Act. However, you should be aware that a right to compensation will only arise where money or investment instruments held by this firm on your behalf cannot be returned either for the time being or for the foreseeable future and where the client falls within the definition of eligible investor as contained in that Act. In the event that a right to compensation is established, the amount payable is the lesser of 90 per cent of your loss which is recognised as being eligible for compensation or €20,000. In addition to the Compensation available under the "Investor Compensation Act,1998" Elstwell Ltd t/a Chill.ie is bonded through its membership of IBA for €200,000 with an inner limit of €65,000 per client. Elstwell Ltd t/a Chill.ie will only recommend insurance companies authorised to transact business in Ireland by the Financial Regulator. All insurance companies authorised to transact business in the European Union must comply with rigid margins of solvency requirements in accordance with the provisions of the EU Directives.

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### **Client Acknowledgement:**

I acknowledge and confirm that I have been provided with a copy of the terms of business for Chill.ie and that I have read through and understand these terms:

Signed: \_\_\_\_\_

Date: \_\_\_\_\_