

You are dealing with an Irish Brokers association member and as such you are afforded more protection than clients who either deal directly with Insurance companies or deal with brokers that are not affiliated with the Irish Brokers association, in the event that the Broking firm should become unable to meet its financial obligations to you. All Irish Brokers association members are part of a compensation fund which allows the client to claim in circumstances that the court has ruled or the Financial Regulator is determined that the firm is unable to meet its financial obligations to you, the client.

What is this compensation Fund?

<ul style="list-style-type: none"> • Amounts Covered: • The compensation fund of the Irish Brokers Association covers a member of the Association for €250,000 in aggregate or €100,000 maximum per claim • Claims are paid ONLY if the defaulting investment firm (Broker) is a CURRENT member of the Irish Brokers Association. • Claims can only be made in relation to Insurance products as defined by the Investment Intermediaries Act 1995 	<ul style="list-style-type: none"> • .Advantages to you, The Client • Gives you peace of mind that should your broker firm become unable to meet its financial obligations to you that there is another mechanism in place so you, the client will not be at a loss subject to the limits as advised. • Gives you the Client, protection over and above the statutory cover from the ICCL which amounts to €20,000, giving you an over all protection of up to €120,000 • Please note a claim can only be made to the IBA compensation fund once a claim has been dealt with through the ICCL (Investor Compensation Company Ltd)
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Why Deal with an Irish Broker Association member?

<ul style="list-style-type: none"> ▪ You are protected by the Irish Brokers Association Compensation Fund, this is unique and exclusive to clients who deal with members of the Irish Brokers Association ▪ The Fund is not an insurance company but a fund voluntarily established by all members of the Association as a prudent additional security for you, the client. ▪ Monetary Limits of this scheme are far greater than the statutory scheme to which all brokers pay into so this compensation fund is EXTRA protection for you the client at NO cost. ▪ Impartiality of a broker is not biased towards or against any particular insurer ▪ A broker is Independent and offers advice on the whole market ▪ Best price ▪ Reasons why document given to you outlining all options available to you ▪ Brokers provide an invaluable service to you in the event of the claim and will help you through the claims process, saving you time

Please note that this leaflet is for Information purposes only, Terms and Conditions apply