



AmTrust International Underwriters
An AmTrust Financial Company

SCHEDULE OF INSURANCES- PROFESSIONAL INDEMNITY INSURANCE

POLICY NUMBER: B2000/OMP602879

THE INSURED: Brian Murray t/a Brian Murray Financial Services

ADDRESS: Let the Hare Sit
Ballymerrigan
Glenealy
Co. Wicklow

BUSINESS DESCRIPTION: Insurance Mediation activities as disclosed in the proposal form dated 8th March 2017

PREMIUM: €1,732.50 incl. of 5% Irish government levy

PERIOD OF INSURANCE: From: 24th March 2017 to 23rd March 2018 (Both Dates Inclusive)

RETROACTIVE DATE: 11th February 2005

DATE OF PROPOSAL: 8th March 2017

TERRITORIAL LIMITS: Worldwide Excluding the USA and Canada

JURISDICTION: Worldwide Excluding the USA and Canada

LIMIT OF INDEMNITY: €1,500,000 Any One Claim in respect of General Insurance Work. Defence Costs and Expenses are in addition.

€1,500,000 Any One Claim in respect of Life, Pensions, Mortgage & Investment Work. Defence Costs and Expenses are inclusive.

Please note this policy provides cover for Mortgage Credit Intermediary activities under the European Union (Consumer Mortgage Credit Agreements) Regulations 2016 and the Consumer Credit Act, 1995 (as amended) to the above limit of indemnity subject to you/the firm being authorised by The Central Bank of Ireland to carry out such activities and always subject to the terms, conditions and exclusions of the policy wording.



Please note this policy provides cover for IIA activities to the above limit of indemnity subject to you/the firm being authorised by The Central Bank of Ireland to carry out such activities and always subject to the terms, conditions and exclusions of the policy wording.

EXCESS: €2,000 of each and every claim made against them in respect of General Insurance Work. Excess is exclusive of Defence Costs & Expenses.

€2,000 of each and every claimant for claims made against them in respect of Life, Pensions, Mortgage and Investment Work. Excess is inclusive of Defence Costs & Expenses.

Applicable Wording and Conditions (Attached)

Policy Form: AmTrust International Underwriters DAC – General Insurance, Mortgage, Life, Pensions & Investment Intermediaries Policy Wording AMTRL 131327V1.

Endorsements (attached):

Title: **Code:**

<u>Extensions:</u>	<u>Operative/Inoperative</u>
Loss/Damage to Documents	Operative
Libel & Slander	Operative
Automatic Acquisitions	Operative
Public Relations Recovery	Operative
Dishonesty of Employees	Operative
Data Protection Act	Operative
Financial Services/Ombudsman Bureau	Operative

It is hereby agreed and understood that the “Premium Payment Warranty” in the attached policy wording is deleted and replaced by the following:

“Unless otherwise stated in the schedule the Insured undertakes that the premium will be paid in full to the Coverholder by payment of the premium within 60 days of inception of this policy (or in respect of any additional instalment premium, when due)

If the premium due under this policy has not been paid to the Coverholder by the 60th day from the inception of this policy (and in respect of any additional or instalment premium, by the date they are due) this policy shall be automatically cancelled with effect from inception”.



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The Insurance Cover to which this document relates was granted by the holder of a binding authority in Ireland granted on behalf of AmTrust International Underwriters DAC for the class of business underwritten and has been issued in Ireland in accordance with Section 94 of the Insurance Act 1936.

The holder of this binding authority is:

Coverholder: Robertson Low Insurances Limited.
No. 10 The Courtyard,
Kilcarbery Park,
Dublin 22.

Without prejudice to the generality of the foregoing, the Underwriters hereon agree that the construction of the terms, and the validity and effect, of this Policy are governed by Irish law. Any dispute or difference arising under or in respect of this Policy shall be subject to and determined within the exclusive jurisdiction of the courts of the Republic of Ireland.

SEVERAL LIABILITY CLAUSE:

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

LSW 1001 (Insurance)

Underwriters Authorisation

Nicola Shaw

*For Robertson Low Insurances Ltd on
behalf of AmTrust International
Underwriters DAC.*

Date: 6th April 2017

This Schedule outlines the basis of your Insurance Policy which is underwritten by AmTrust International Underwriters DAC. AmTrust International Underwriters DAC is registered in Ireland under company number 169384 and is authorised and regulated by the Central Bank of Ireland.