

### Schedule 1 – Commission

- a) Commission is payable at the rate of 10 % of Gross premium.
- b) Subject to clause (c) below, commission will be paid by no later than the 15<sup>th</sup> of the month following the month in which the premium is written.
- c) If the amount due to be paid by DeCare to the "Intermediary" is less than €400 the payment will be deferred until the amount due is greater or equal to this amount.
- d) Notwithstanding clause (c) DeCare will pay any amounts due to the Intermediary by the 15<sup>th</sup> of the month following the end of each quarter.
- e) Should the "intermediary" be paid commission in respect of premium that for any reason is subsequently not paid to DeCare or is paid and is later reimbursed to the member. DeCare will be entitled to claw back the commission on the unpaid or reimbursed amount.

In the event of such circumstances occurring the Intermediary agrees to return promptly to the Insurer commission previously paid to it under any Policy of Insurance whether the occurrence takes place during or after the term of this Agreement.

As stated in clause 6.1.4 of the contract Commission payable to the Intermediary by DeCare in respect of Insurance Policies may be subject to set-off against any monies due to DeCare from the Intermediary.

If any dispute arises as to the amount of Commission payable by the Insurer to the Intermediary, such dispute shall be referred to independent auditors for settlement and their certificate shall be binding on both Parties.

- f) If the Intermediary ceases to be the Policyholder's Intermediary of record during the term of any annual Policy of Insurance, the Intermediary shall nevertheless be entitled to the entire Commission payable by the Insurer pursuant to clause (a), subject to the provisions of clause (e), with respect to that annual Policy of Insurance.
- g) If the Intermediary becomes the Policyholder's Intermediary of record at any time after the commencement of the term of any annual Policy of Insurance, the Intermediary shall not be entitled to any Commission for the remainder of the term of the annual Policy of Insurance.

DeCare Dental, IDA Business Park, Claremorris, Co. Mayo, F12 KD85.

Tel: 094 9378608 LoCall: 1890 130 017 [www.decaredental.ie](http://www.decaredental.ie)

This policy is underwritten by DeCare Dental Insurance Ireland DAC.

DeCare Dental Insurance Ireland DAC trading as DeCare Dental is regulated by the Central Bank of Ireland.

Board of Directors: Dennis Casey (USA), John Dillon, Dani Fjelstad (USA), Alan Holmes, Seamus Ravanagh, Stephen Schlegel (USA), Maureen Walsh.

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