



INSURANCE BROKER

Terms of Business Document

AUTHORISED STATUS

Gruppo Laera S.r.l. is registered as an insurance/reinsurance intermediary for Life and No-Life products under the European Union (Insurance Distribution) Regulations 2018. Copies of our regulatory authorisation are available on request. Italian Single Register of Intermediaries (RUI) holds registers of regulated firms. You may visit their website at <https://servizi.ivass.it/RuirPubblica/> to verify our credentials. Please ensure you read these terms thoroughly and if you have any queries please contact the undersigned who will be happy to clarify any queries raised. If any material changes are made to these terms, we will notify you as soon as possible.

CODES OF CONDUCT

Our firm is subject to the following Codes of conduct issued by the IVASS (Istituto per la Vigilanza Sulle Assicurazioni). These codes offer protection to our clients and all the Codes can be found on the IVASS's website <http://www.ivass.it>.

REGULATORY STATUS

'Gruppo Laera S.r.l. is regulated by the IVASS.

FAIR AND PERSONAL ANALYSIS

Gruppo Laera S.r.l. provides its non-Life services on a fair analysis basis.

We are granted authority from an insurance undertaking to conduct tasks on their behalf, for which we will be remunerated. Where we place your business with this insurance undertaking under this authority you will be notified in advance of the placement.

We will also offer assistance to you in relation to processing claims on policies taken out with us and in seeking renewal terms on your cover.

FEES & CHARGES

Gruppo Laera S.r.l. provides its non-Life services on a fair analysis basis.

Gruppo Laera S.r.l. is remunerated by commission received from the product producers for the work involved in placing an order and finalising the product with them on your behalf, details of which are available upon request.

ACTIONS IN EVENT OF DEFAULT

Gruppo Laera S.r.l. will, if necessary, exercise its legal rights to receive any payments due to it from clients in the event that clients default in relation to any amount due to the firm. A product provider may withdraw benefits or cover on default of any payments due under any products arranged for your benefit - details of these provisions will be included in your product terms and conditions

REGULAR REVIEWS

It is in your best interests that you review, on a regular basis, the products which we have arranged for you. As your circumstances change, your needs will change. You must advise us of those changes and request a review of the relevant policy so that we can ensure that you are provided with up to date advice and products best suited to your needs. Failure to contact us in relation to changes in your circumstances or failure to request a review, may result in you having insufficient insurance cover and/or inappropriate investments.

DISCLOSURE OF INFORMATION

Any failure to disclose material information may invalidate your claim and render your policy void.

BetterTogether is a registered trademark of Gruppo Laera S.R.L., a company authorized to operate the insurance brokerage business with registration in the Italian Single Register of Intermediaries (RUI) no. B000083415

Fiscal Code and VAT Number 14798161007

Capital Capital fully paid € 10,000.00

Registration Rea RM-1546610)

Registered Office and Operating Office: Via Flavio Stilicone, 151 - 00175 Rome

Phone: 06.764908 Fax 06.06764908

Mail: info@bettertogether.cloud

CONFLICTS OF INTEREST

It is the policy of our firm to avoid conflicts of interest in providing services to you. However, where an unavoidable conflict of interest arises we will advise you of this in writing before providing you with any service. A full copy of our conflicts of interest policy is available on request.

COMPLAINTS

Whilst we are happy to receive verbal complaints, it would be preferable that any complaints are made in writing. We will acknowledge your complaint in writing within 5 business days and we will fully investigate it. We shall investigate the complaint as swiftly as possible, and the complainant will receive an update on the complaint at intervals of not greater than 20 business days starting from the date on which the complaint is made. On completion of our investigation, we will provide you with a written report of the outcome. In the event that you are still dissatisfied with our handling of or response to your complaint, you are entitled to refer the matter to the Financial Services and Pensions Ombudsman (FSPO). A full copy of our complaints procedure is available on request.

DATA PROTECTION

We are subject to the requirements of the General Data Protection Regulation 2018.

Gruppo Laera S.r.l. is committed to protecting and respecting your privacy. We wish to be transparent on how we process your data and show you that we are accountable with the GDPR in relation to not only processing your data but ensuring you understand your rights as a client.

The data will be processed only in ways compatible with the purposes for which it was given and as outlined in our Data Privacy Notice, this will be given to all our clients at the time of data collection.

We will ensure that this Privacy Notice is easily accessible. Please refer to our website

www.bettertogether.cloud, if this medium is not suitable we will ensure you can easily receive a copy by hard copy.

Please contact us dpo@bettertogether.cloud if you have any concerns about your personal data.

LIQUIDATION OF PRODUCT PROVIDERS

Gruppo Laera S.r.l. is Insurance Brokers and not Product Provider.

At the time of inception of a policy of insurance and payment of the premium its legal relationship with the policyholder is deemed to have ended as the broker has discharged its service in full.

We do not guarantee nor make representations in regard to, and expressly disclaim responsibility for the financial security of Insurance Companies and Product Providers with which we place business. Once money has been passed from the Broker to the Product Provider any request for reimbursement or chargeback due to non-provision of service must be requested from the Product Provider as the Broker is deemed to have discharged the service provided in full and takes no responsibility if a service is not provided by the Product Provider due to liquidation or other situations which may arise.

DOCUMENTATION

Gruppo Laera S.r.l. will issue all relevant insurers documents to its clients. These should be read to ensure that they are in accordance with the insurance requirements. It is also of vital importance that these documents be retained in a safe place as these documents are the basis of the contract between the Insured and the Insurer.

Gruppo Laera S.r.l. will issue a Summary of covers for the benefit of their clients. These Summaries are not intended to be a definitive interpretation of the policy cover, terms and conditions. For the full details of the cover, terms and conditions please refer to the policy documents.

TERMS OF BUSINESS ACKNOWLEDGEMENT & CONSENT

Terms of Business Effective Date 01/10/18

Client Name: _____

Sullivan Insurances (Limerick) Limited t/a Sullivan Insurances, Slattery Sullivan Insurances, Carey Corbett Sullivan Insurances is regulated by the Central Bank of Ireland.

Terms of Business

Attached are the Company's Terms of Business, which outline the basis on which we provide services to our clients. Please ensure that you read this document carefully. These Terms of Business apply to all business transactions undertaken for you or services provided to you and will remain in force until further notice. Should we make any material changes to our Terms, we will advise you in advance of providing any further services to you.

Customer Signature Date.....

CONSENT TO CONTACT

Here at Gruppo Laera S.r.l., we take your data protection seriously and will only use your data as discussed with you in our privacy statement. However, from time to time may wish to contact you in relation to other products and services we provide.

Agreed methods of contact

- ☐ Email
- ☐ Phone
- ☐ SMS
- ☐ Post
- ☐ Fax
- ☐ Please do not contact me

Customer Signature Date.....

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