

## CUSTOMER TERMS OF BUSINESS

These are the “Terms of Business” of **Assist Insurances Limited trading as BundleBee, Assist Insurances**. This document is a requirement of the Central Bank of Ireland and is intended for Your protection as a consumer.

This Agreement is between ‘You’ the client or potential client (‘You, Your’) and **Assist Insurances Limited trading as BundleBee, Assist Insurances** (‘We, Us, Our’) and applies to all work that We carry out on Your behalf. Please read this Agreement carefully and contact Us if there is anything in this Agreement with which You disagree or do not understand. It sets out the terms and conditions under which We will provide business services to You, it contains details of Our regulatory and statutory obligations and the respective duties of both Us and You in relation to such services. We are required to issue the terms under which We do Our business with You in advance of transacting business with You.

### 1. INTRODUCTION

Assist Insurances Limited trading as BundleBee, Assist Insurances (‘We, Us, Our’) is located at Unit 11, Westpoint Business Park, Whitemill Industrial Estate, Wexford, Co. Wexford Y35 F8CY. We can be contacted by way of email to [info@bundlebee.ie](mailto:info@bundlebee.ie) or phone (01) 568 5040.

We arrange and administer policies on Your behalf with insurers.

This insurance policy is underwritten by:

Arch Insurance (EU) Dac  
Block 3, The Oval  
160 Shelbourne Road  
Ballsbridge  
Dublin 4

Arch Insurance (EU) Dac is regulated by the Central Bank of Ireland.

You are deemed to have accepted these terms and conditions by virtue of engagement with Us, from the moment the engagement commences, regardless of:

- (i) the means or method of instruction and/or whether or not a formal signature, letter, fax, e-mail or other printed instruction is obtained, received or sent; and/or
- (ii) whether or not a policy of whatever kind is placed with Us.

### 2. AUTHORISED STATUS

We are regulated by the Central Bank of Ireland. We are registered as an insurance intermediary under the European Union (Insurance Distribution) Regulations 2018. Copies of Our regulatory authorisations are available on request and are displayed in the public areas of Our offices. The Central Bank of Ireland holds registers of regulated firms and You may contact them on 0818 681 681 or, alternatively, visit their website at [www.centralbank.ie](http://www.centralbank.ie) to verify Our credentials.

### 3. CODES OF CONDUCT

We are subject to and comply with the provisions of the “Consumer Protection Code”, “Minimum Competency Code” and the “Fitness and Probity Standards” which offer protection to consumers. These codes of conduct are available on the Central Bank’s website [www.centralbank.ie](http://www.centralbank.ie).

### 4. OUR SERVICE TO YOU

We will administer contracts of insurance on Your instructions. We do not provide advice to You on the suitability or otherwise of any of the products We sell.

We do not give You a personal recommendation about the insurance products offered. You are responsible for ensuring that it is suitable for You. We will provide You with the names of those insurers with which We conduct business.

We aim to treat You fairly and to meet the following outcomes in all Our dealings with You:

- You can be confident that the fair treatment of customers is central to Our corporate culture.
- The products and services that You have chosen are designed to meet Your insurance needs as far as reasonably possible.
- We will provide You with clear information and keep You appropriately informed before, during and after the point of sale.
- You will not face unreasonable post-sale barriers to make a complaint and these will be handled by Us.
- We will give You appropriate information about the products and services You use including details of any costs or charges, if any, in addition to Your premiums.

## 5. CONFLICTS OF INTEREST

We are committed to providing a professional standard of service to Our clients and, accordingly, We endeavour to manage any conflicts of interest that may arise. Conflicts can arise in the course of Us providing any service between:

1. Assist Insurances Limited trading as BundleBee, Assist Insurances (including Our managers, employees, appointed representatives or any person directly or indirectly linked to them by control) and a client of Ours; or
2. One or more of Our clients.

We will inform You if a conflict situation occurs and agree with You the most appropriate way of dealing with it. It may be necessary for information to be handled by different departments within Assist Insurances Limited trading as BundleBee, Assist Insurances (commonly referred to as “Information Barriers”).

This will require that persons employed in one department of Our business withhold such information from those engaged within another department of Our business. However, some circumstances may require that We do not act for one (or both) of the parties if the conflict cannot be adequately addressed by Our internal controls. We will discuss this with You where this is the case. For further details please request a copy of Our “Conflicts of Interest” policy.

## 6. SECURITY

Whilst We make every effort to ensure that cover is placed with a financially strong company We do not guarantee the solvency of any insurer We place business with. If an insurer becomes insolvent You may still be liable to pay the premium whether in full or pro-rata. We deny any liability in the event of an insurer becoming insolvent. Our selection of insurer is based on Our knowledge and experience. We do not offer alternative quotations. The insurers with whom We have arrangements can be viewed on Our website at [www.bundlebee.ie](http://www.bundlebee.ie).

## 7. YOUR OBLIGATIONS

### Policies Governed by Irish Law - Duty of Disclosure

When instructing Us to place or to renew insurances You have a duty of disclosure. You must answer all questions asked of You truthfully and with reasonable care – the test will be that of the ‘average consumer’<sup>1</sup>. It is Your responsibility to fully disclose, in a clear and accessible manner, all material facts regarding Your

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<sup>1</sup> Average consumer as per Directive No. 2005/29/EC of the European Parliament and of the Council of 11 May 2005 is reasonably well informed and reasonably observant and circumspect, taking into account social, cultural and linguistic factors.

insurance policy. A material fact is any information which may influence the acceptance or assessment of Your proposal or alter the judgment of an insurer in assessing risk. All material facts should be disclosed and, if You are unsure as to whether a fact is material, it should be disclosed. This duty continues throughout the term of Your insurance.

Failure to answer all questions honestly and with reasonable care can result in us being able to rely on proportionate remedies for misrepresentation which include, but are not limited to, voiding the contract of insurance. If a policy is cancelled by us for any reason, including payment default, you may encounter difficulty in purchasing insurance in the future.

As Your circumstances change Your needs may also change. You must advise Us of any changes You wish to make. Failure to contact Us in relation to changes in Your circumstances may result in You having incorrect or insufficient insurance cover in place.

#### **Completed proposal forms/statement of fact**

Completed proposal forms or Statement of Facts will be provided to you. These are important documents as they form the basis of insurance contract between the insurer and you the consumer. You should review and confirm that the answers contained within are true and accurate.

#### **8. QUOTATION PERIODS**

All quotations provided will be valid for the period stated on the written quotation. The premiums payable can only be confirmed upon receipt of proposal forms and other relevant documentation We ask for.

#### **9. COOLING OFF PERIOD/RIGHT OF WITHDRAWAL**

You may cancel a contract of insurance by giving Us notice in writing, and returning Your certificate and insurance disc, within fourteen (14) working days after the date You were informed that the contract is commencing.

The giving of notice of cancellation by You will have the effect of releasing You from any further obligation arising from the contract of insurance. Other than a proportionate charge for the days You were covered We will not impose any costs on You.

#### **10. LANGUAGE OF COMMUNICATION**

All communications between You and Us, including all communication of terms and conditions, will be in English unless otherwise agreed in writing.

#### **11. ELECTRONIC COMMUNICATION**

Both parties may communicate with each other using electronic mail and attachments. Both parties accept the inherent risks of using such means of communication. Both parties are responsible for checking that messages received are complete and both agree that in the event of a dispute neither will dispute the legal evidential standing of an electronic document. Any Agreement reached using electronic mail will be binding on both parties.

Although We have in place virus protection software You should use Your own virus protection software. Neither We nor You accept any responsibility to the other for viruses that may enter Our respective systems or data via Our electronic communications.

We are unable to accept instructions from You by means of text messages or other electronic messages or messages received other than via Our corporate e-mail addresses or, where relevant, by any software We have asked You to use for the purposes of providing information relevant to Your insurances.

#### **12. TELEPHONE COMMUNICATION**

Both parties may communicate by telephone but it is agreed that no instructions that require action will be left on any messaging service since neither party can guarantee that they will be received or actioned. For quality assurance, verification, training and monitoring purposes, to assist in the complaint's procedure and/or to help detect fraud We may record incoming and outgoing telephone calls and such calls may be monitored.

### 13. ANTI-BRIBERY AND CORRUPTION

You agree to comply at all times with all laws and regulations that apply to You relating to anti-bribery and corruption. We will not accept any form of payment, gift or service, the intention of which could be considered to result in the improper performance of Our obligations to You. If We reasonably believe that You have attempted to offer a bribe or engaged in activities contrary to applicable anti-bribery and corruption laws and regulations, We have the right to terminate Our Agreement with You immediately.

### 14. SANCTIONS

We shall not provide any services and shall not be liable to pay any sums or provide any benefit to You to the extent that the provision of such services, payment of such sums or provision of such benefit would breach or expose Us to any enforcement or other adverse action under sanctions, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America. If You have any concerns in relation to any of the above You should let Us know.

### 15. DATA PROTECTION

We and the insurers for whom We act will hold personal data You provide in accordance with all current and applicable data protection laws and principles. Personal data means data relating to a living individual who is or can be identified either from the data or from the data in conjunction with other information.

In order to provide insurance quotes, administer insurance policies, handle/deal with any claims Assist Insurances Limited trading as BundleBee, Assist Insurances and insurers for whom We act need to collect and process personal data about You. If You do not provide the information We need We may not be able to offer You a quote or provide services to You. The types of personal data that are processed may include:

Category	Type of Data Collected
Individual details	Name, address (including proof of address), other contact details (e.g. email and telephone numbers), gender, marital status, date and place of birth, nationality, employer, job title, employment history and family details (including their relationship to You).
Identification details	Identification numbers issued by government bodies or agencies including Your passport number, Your Driving Licence Number and tax identification number.
Anti-fraud details	Anti-fraud data such as sanctions, criminal offences and information from various anti-fraud and claims databases related to You or any other person to be covered by this policy.
Special Categories of Personal Data	Certain categories of personal data which have additional protection under EU data protection law.
Claims Information	Information about previous or current claims (including other unrelated insurances) which may include data relating to Your health (e.g. injuries and pre-existing conditions), relevant criminal

	convictions or other special categories of personal data mentioned above.
Policy Information	Information about the quotes You receive and policies You take out.

By providing Us with Your information You consent to all of the information You have provided being used, processed, disclosed, transferred and retained for the purposes of underwriting, processing, claims handling and fraud prevention. If other people are to be covered by a policy You have their consent to provide their information and their information may be used for the purposes stated above as if their information was Yours.

We may hold and share information about You and any other person's personal data that You have provided with Our agents and service providers, other insurers and their agents, any intermediary who acts or acted for You, recognised trade, governing bodies (of which We are a member or by whom We are governed), and An Garda Síochána or other appropriate law enforcement bodies in other jurisdictions.

Information You supply may be used by Us and Our partners (both inside and outside the European Economic Area) for the purposes of administering Your policy (including underwriting, processing, claims handling and fraud prevention).

Assist Insurances Limited trading as BundleBee, Assist Insurances and its panel of insurers reserve the right to confirm driving licence details with the appropriate licencing authority.

A copy of the Assist Insurances Limited trading as BundleBee, Assist Insurances "Data Privacy Policy" can be viewed on Our website [www.bundlebee.ie](http://www.bundlebee.ie) or requested in writing to Customer Services at Assist Insurances Limited trading as BundleBee, Assist Insurances, Unit 11, Westpoint Business Park, Whitemill Industrial Estate, Wexford, Co. Wexford, Y35 F8CY.

You have a right of access to and a right to rectify data concerning You under the current Data Protection legislation. Should You wish to exercise this right, please write to Customer Services, Assist Insurances Limited trading as BundleBee, Assist Insurances, Unit 11 Westpoint Business Park, Whitemill Industrial Estate, Wexford, Co. Wexford, Y35 F8CY.

## 16. COMPLAINTS

When things go wrong You may wish to raise a complaint with Us. A complaint can be raised by You orally or in writing. Our "Complaints Policy" is set out below.

### Complaints Procedure – Our Objectives

- To address reported customer dissatisfaction quickly, courteously and effectively.
- To ensure a fair and equitable resolution to any complaint.
- To retain customer confidence and respect.
- Where appropriate, to update Our procedures to avoid any reoccurrence of the problem.
- To achieve a situation where Our customers feel that We have properly addressed their complaint.
- To do Our utmost to resolve any complaint as efficiently and effectively as possible.
- Our complaints handling procedure (below) outlines what We do in the event of a complaint.

### Complaints Procedures

- Assist Insurances Limited trading as BundleBee, Assist Insurances will establish and maintain a complaints file for each formal complaint together with a full record and all details relevant to the investigation of the complaint. All complaint records will be kept for 6 years.

- Upon receipt of an oral complaint, we will provide the option to have the complaint addressed through the firms established complaints procedure. We will permit and facilitate submission of complaints in writing by post and by electronic means.
- When a complaint is received, Assist Insurances Limited trading as BundleBee, Assist Insurances will record the details and we will fully investigate it. We will issue an acknowledgement letter within five (5) working days. The letter will contain a copy of Our complaint's procedures.
- The complainant will be given the name of one or more people who will be their point of contact regarding the complaint until the complaint is resolved or cannot be progressed any further.
- We shall immediately review the file and will provide You with updates in writing or on another durable medium on the progress of the investigation into Your complaint at intervals not exceeding twenty (20) working days starting from the date on which the complaint was made; and
- Assist Insurances Limited trading as BundleBee, Assist Insurances will attempt to resolve Your complaint within forty (40) working days of receiving it. If Your complaint has not been resolved after forty (40) working days We will inform You of the anticipated timeframe within which We hope to resolve the complaint.

Within five (5) working days of completion of the investigation We will advise You on paper or another durable medium of:

- the outcome of the investigation into Your complaint
- where applicable, the terms of any offer, settlement or compensation being made
- that You can refer the matter to the FSPO; and
- the contact details of such FSPO as provided below. Any telephone calls made in connection with this policy may be monitored or recorded for training and quality control purposes

**The address to send Your complaint to is:**

Assist Insurances Limited trading as BundleBee, Assist Insurances  
Unit 11 Westpoint Business Park  
Whitemill Industrial Estate  
Wexford  
Y35 F8CY  
Telephone: +353 (01) 568 5040  
Email: [info@bundlebee.ie](mailto:info@bundlebee.ie)

If You are dissatisfied with the final response You may refer Your complaint to:

Financial Services and Pensions Ombudsman  
Lincoln House  
Lincoln Place  
Dublin 2  
D02 VH29  
Telephone: +353 (0)1 567 7000  
Email: [info@fspo.ie](mailto:info@fspo.ie)  
Website: [www.fspo.ie](http://www.fspo.ie)

## 17. PAYMENT OF PREMIUM AND OTHER MONIES

You must pay Us all amounts due in accordance with the terms and the payment date specified on Our documentation or otherwise in accordance with the terms of the contract. As We are under no obligation to fund premium(s) to insurers on Your behalf, failure to pay the monies due by the payment date may lead to Your policy being cancelled.

## 18. CANCELLING YOUR POLICY

Your Policy may be cancelled:

Date: May 2026

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Keep In Touch:

Phone: 01 568 5040

Email: [info@bundlebee.ie](mailto:info@bundlebee.ie)

Website: [www.bundlebee.ie](http://www.bundlebee.ie)

Registered Office: Unit 11, Westpoint Business Park, Whitemill Industrial Estate, Wexford, Y35F8CY

Directors: Ciara Wright, Ray Murphy, Ray Kennedy, Cooltara Trustees Limited (Company Secretary)

Assist Insurances Limited trading as BundleBee, Assist Insurances is regulated by the Central Bank of Ireland. Registered in Ireland. Company Number 488028

- 1) By You, the insured, provided You have not made or incurred any claims during the current period of insurance but such instruction will only be effective from the date of receipt by the insurer of the Certificate of Motor Insurance and Insurance Disc. Please send these to:

Assist Insurances Limited trading as BundleBee, Assist Insurances, Unit 11 Westpoint Business Park, Whitemill Industrial Estate, Wexford, Y35 F8CY.

- 2) By the insurer, sending to You, the insured, ten (10) working days notice of cancellation in writing by ordinary pre-paid post to Your last known address.

## A. Cancellation by You

- (i) Within the "Cooling-Off Period"

You may cancel this policy within fourteen (14) working days of the start date or renewal date, without penalty and without giving a reason, by returning Your Certificate of Insurance and the insurance disc to Us. We will refund the premium(s) less a proportionate amount for the days You were insured by Us.

- (ii) Outside the "Cooling-Off Period"

If You cancel this policy outside the "Cooling-Off Period" and You have not made or incurred any claims during the current period of insurance, We will:

- Keep any premium(s) You paid in respect of the following sections:
  - Section 4: Windscreen and Glass Breakage
  - Section 5: Breakdown Assistance
  - Section 6: Motor Legal Protection
  - Section 13: Personal Accident Benefits
  - Section 14: Keycare
- Calculate the proportionate part of the premium paid in respect of the unexpired term of the policy for the remaining sections;
- An administration charge of up to €50.00 may be deducted from any refund allowed;
- Refund You the proportionate balance of the premium(s) You have paid less any administration charge.

## B. Cancellation by Us

We will:

- a. Work out a proportionate part of the premium(s) in respect of the unexpired term of the policy.
- b. Refund the balance of the premium(s) You have paid.
- c. Where the amount of any refund due to You is less than €10.00 You will have the choice of:
  - a) Receiving the premium(s) as a rebate; **or**
  - b) Receiving a reduction from a renewal premium(s) or other premium(s) currently due under the Policy; **or**
  - c) Asking Us to make a donation of the rebate amount to a registered charity on Your behalf

Any cancellation by either the insurer or the insured shall be without prejudice to any rights or claims of the insurer or the insured arising prior to the expiration of such notice of cancellation.

The insurer will, in either event, return to the insured a proportionate part of the premium(s) paid in respect of the unexpired term of the Policy subject to the following:

- i. No refund will be allowed if an incident giving rise to a claim occurred during the period of insurance.  
or

ii. No refund will be allowed if the premium(s) for the period of insurance has not been paid to the insurer.

## 19. CLIENT MONEY

We, in the course of carrying on insurance distribution, handle client money in accordance with the Central Bank of Ireland's Premium Handling Rules which are designed to protect You. A copy of these rules are available on request.

We will accept payments by electronic bank transfer as permitted under Our regulatory authorisations. Bank Debit Card, Credit Card and Cheque payments may be accepted at Our discretion. We are not authorised to accept cash or negotiable instruments in any other circumstances.

### Risk Transfer

When handling client money We are required by law to act as agent for the insurer, i.e. risk transfer applies. Where risk transfer applies You will be protected to the extent that any premiums We receive from You are treated as having been received by the insurer when they are received by Us. Where the Agreement extends to premium refunds, any premium refunds will be treated as received by You only when they are actually paid to You.

### Segregation of Bank Accounts

Client money is kept separate from Our own money. Client money will be deposited into a designated 'Client Premium Account'. Any interest earned on client money will be retained by Us.

### Commission

Where risk transfer applies commission will become due and payable to Us for Our own account immediately on settlement of the premium provided this is consistent with the terms of business of the insurer to whom the premium is payable.

### Payment to Third Parties

We may transfer client money to another person, such as another intermediary, in this or in another jurisdiction for the purpose of effecting a transaction through that person.

## 20. OUR REMUNERATION

We are remunerated for Our services in the following ways:

### Commission

We may receive commission from the insurer which is a percentage of the total annual premium for the work involved in placing or renewing Your policy. Any commissions received are not offset against any fees, either in part or in full.

### Fees

We may charge a fee in addition to any commission. We are paid by an insurer when You incept a policy for the first time, when You renew or amend a policy or if You cancel a policy before it expires. The most We will charge You is:

<b>New Policy</b>	Up to a maximum of €150.00
<b>Renewal of Policy</b>	Up to a maximum of €150.00
<b>Policy Alterations/Cancellation</b>	Up to maximum of €50.00
<b>Duplicate Documentation</b>	Up to maximum of €50.00

We may alter Our fees structure from time to time but We will inform You prior to any increased charge being applied.

All fees and charges applied by Us will be declared within Our quotations and/or in other correspondence issued to clients. All such fees and charges are non-refundable in the event of policy alteration and/or cancellation.

## **Other Income**

In addition to commission and fees We may receive other income from insurers or third parties, including but not limited to, additional payments based upon pre- agreed criteria.

## **Our Commitment to Transparency**

You are entitled, at any time, to request information regarding any commission or other income which We may have received. We will provide full details in writing where such request is made within seven (7) working days. Pursuant to requirements of the Central Bank of Ireland's Consumer Protection Code, a summary of the details of all arrangements for any fee, commission, other reward or remuneration provided to the Us by product producers is available on Our website [www.bundlebee.ie](http://www.bundlebee.ie).

## **21. INSTRUCTIONS FROM THIRD PARTIES**

On occasion, policyholders authorise Third Parties to make instructions to alter their policies, such as motor dealers advising Us of a change of vehicle. We accept such instructions in good faith as a facility to You. However, in such circumstances, We do not accept liability for any loss, damage or injury arising out of any error or incorrect instruction given or providing any information where the request for information is invalid. If You do not wish Us to accept such instructions on Your policy from any person other than as authorised under the relevant Data Protection Acts, please advise Us by email to [info@bundlebee.ie](mailto:info@bundlebee.ie).

## **22. LIMITATION OF LIABILITY**

Nothing in this Agreement shall limit or exclude Our liability for personal injury or death caused by negligence, fraudulent acts or any liability to You arising under Our regulatory obligations insofar as We are prohibited from limiting Our liability to You in relation to same.

In respect of all other claims arising out of or in connection with this Agreement We will not be liable for any loss or damage where there is no breach of a legal duty owed to You by Us where such loss is not a reasonably foreseeable result of any such breach or for any increase in loss or damage resulting from a breach by You of any term of this Agreement.

We will have no liability in respect of losses relating to Your business such as lost data, lost profits or business interruption. Our total aggregate liability in respect of all claims arising out of or in connection this this Agreement shall be limited to the sum of €1 million unless otherwise agreed in writing. You acknowledge and agree that You shall only be entitled to make a claim against Us and not against any individual employee, director or officer of Ours.

## **23. GOVERNING LAW**

This Agreement is governed by and construed in accordance with the laws of Ireland. Any disputes in relation to these "Terms of Business" shall be subject to the exclusive jurisdiction of the Courts of Ireland.

## **24. THIRD PARTY RIGHTS**

No other person has any rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Agreement other than any associated and/or subsidiary companies or parent undertakings of Assist Insurances Limited trading as BundleBee, Assist Insurances and/or individual employees, directors or officers of Ours. This provision shall not affect any right or remedy of a third party which exists or is available apart from the Contracts (Rights of Third Parties) Act 1999.

## **25. SEVERABILITY**

If any provision of this Agreement is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable such invalidity or unenforceability shall not affect the other provisions of this Agreement which will remain in full force and effect.

## 26. ENTIRE AGREEMENT

This Agreement sets out the entire Agreement between Us in relation to the subject matter within the scope of this Agreement and supersedes any previous Agreement, representations and understandings between Us in such respect with effect.

## 27. AMENDMENT TO TERMS

We may amend the terms of this Agreement at any time by giving You fourteen (14) working days notice in writing. If You do not agree to the amended terms You may cancel this Agreement/Insurance from the date when the new terms would otherwise take effect.

## 28. NOTICES

Any notice given under or in connection with this Agreement shall be in writing and shall be:

- a) Delivered by hand or by pre-paid post or other next working day delivery service to Your last known address; or
- b) Sent by email to Our account executive that You normally deal with (in respect of notices sent by You to Us) or to You or Your nominated individual (in respect of notices sent by Us to You).

Any notice shall be deemed to have been received:

- a) If delivered by hand on signature of a delivery receipt; or
- b) If sent by pre-paid post or other next working day delivery service at 9.00 am on the second Business Day after posting; or
- c) If sent by email at the time of transmission or, if this time falls outside business hours in the place of receipt, when business hours resume. In this clause, "business hours" means 9.00am to 5.00pm Monday to Friday on a day that is not a public holiday in the place of receipt.

## 29. DURATION

This Agreement shall commence from the date that You first take out a policy with Us. This Agreement shall then continue until cancelled in accordance with the termination clause below.

## 30. TERMINATION

This Agreement shall automatically terminate on the date that any policies You hold with Assist Insurances Limited trading as BundleBee, Assist Insurances are terminated or not renewed and there are no active policies remaining.

You or We may terminate this Agreement by giving thirty (30) days notice in writing. In the event of termination by You, We will be entitled to receive all fees or premiums due and payable (whether or not these have been received by Us) in relation to policies taken out prior to the termination of this Agreement, other than where such termination is in relation to Our breach of this Agreement or as a result of Us not providing the Services in accordance with any specific additional service Agreement entered into with You.

Either party may terminate this Agreement immediately by giving notice in writing to the other party if the other party:

- Is in material or repeated breach of this Agreement and, if such breach is capable of remedy, does not rectify such breach within thirty (30) days of receipt of written notice of it;
- In the event or suspicion of fraud, non-disclosure, misrepresentation or dishonesty (including acting in contravention of the Bribery Act or similar legislation);

- Immediately, without notice, should either party become the subject of voluntary or involuntary liquidation or administration proceedings or (if applicable) become the subject of an action in bankruptcy or make or propose any composition with creditors or otherwise acknowledge its insolvency, suspend its activities or upon a resolution being passed or an order made for its winding up.

In the event that this Agreement is terminated We will no longer provide You with any services and You will be unable to make any further transactions on Your policies except where We are required to continue under the terms of Our delegated authority granted by the insurer.

Subject to any regulatory requirements applying, any commission or fee is considered to be fully earned when Your insurance(s) incepts and any unpaid commission or fee will be due and payable to Us upon termination. Any unpaid fees may also be due and payable prior to inception of Your insurance(s) subject to the terms of the relevant fee Agreement. Where a policy or policies is cancelled mid-term, (if permitted in accordance with its terms), We will deduct a proportion of the commission element from any return premium provided by the insurer(s) as reasonably necessary to sufficiently cover Our costs.

If, after termination of this Agreement, You still require services from Us these will be subject to a new written Agreement and We reserve the right to make an additional charge for these services. However, there is no obligation on Us to agree to perform such services.

Nothing in this section will affect Your ability to terminate Your insurance in accordance with the terms of the policy or Your right to cancel, without giving any reason and without penalty, within fourteen (14) working days from the commencement of the policy.

### 31. EFFECTIVE DATE

These “Terms of Business” are effective for policies administered directly by Assist Insurances Limited trading as BundleBee, Assist Insurances without a retail intermediary representing You, on or after 1<sup>st</sup> March 2026, subject to a copy being issued to Our existing and prospective clients in advance of any such transactions. A copy having once been issued, said terms apply to all and any subsequent transactions unless and until amended “Terms of Business” are issued or otherwise notified to clients.