



Terms of Business

1. Services

Irish Public Bodies Mutual Insurances Ltd. underwrites non-life insurance products. In addition, it arranges insurance cover for risks it does not underwrite itself.

2. Charges

The charges imposed by the company are the premiums, including applicable government levies and premium taxes.

3. Conflicts of Interest

It is the policy of the company to have appropriate structures in place to avoid any conflict of interest as far as possible. Where an unavoidable conflict arises, it is the policy of the company to declare that conflict.

4. Default

Insurance policies allow an insurer to cancel or repudiate cover in the event of default by the policyholder in relation to the terms and conditions of the policy, including non-payment of premium.

5. Complaints

If you feel that we have not performed to expectations, we will investigate and seek to resolve any complaint as quickly as possible. Written complaints will be acknowledged in writing within five business days. A full copy of our complaints procedure is available on our website at www.ipb.ie.