

# Gadget Insurance

## Summary Remuneration Arrangements



### About Gadgetinsurance.com

Gadgetinsurance.com is a trading name of Cover-More Blue Insurance Services Limited (“Cover-More”). Cover-More (C29373) is a regulated insurance intermediary. As required by the Central Bank of Ireland’s Consumer Protection Code, we provide you with a clear summary of all commission, fees, and other remuneration arrangements agreed between Cover-More and the insurers we work with.

This information helps you understand how we are paid for the services we provide.

### What is Remuneration?

Remuneration is a payment we receive from insurance companies (also known as product producers) for the services we provide to both you and the insurer. These services include arranging your insurance policy, supporting ongoing policy administration, and assisting with marketing and distribution.

### Who Underwrites Your Policy?

For this policy, your insurance is underwritten by Zurich Insurance Europe AG who are registered in Germany under HRB 133359, with registered address at Platz der Einheit 2, 60327 Frankfurt am Main, Germany. Zurich Insurance Europe AG is authorised and regulated by Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin), firm reference number 10005151

### How Are We Paid?

For arranging and servicing your policy, we are remunerated for our services by receiving a commission from the underwriter, Zurich Insurance Europe AG. The commission is 46% (Forty Six per cent) of the total premiums paid.

### Profit Share

In some cases, we may receive an extra payment called a “profit share.” If the insurer’s business performs well after paying claims and covering expenses, we may be rewarded with an additional amount based on the overall financial results of the insurance policies we help distribute. This payment is separate from our standard commission and depends entirely on the insurer’s performance.

**1 July, 2026**

*Cover More Blue Insurance Services Limited, trading as Gadgetinsurance.ie, is regulated by the Central Bank of Ireland.*