

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 White Horse Insurance Ireland dac, a company registered in Ireland No 306045. White Horse Insurance Ireland dac’s Registered Office is Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is regulated by the Central Bank of Ireland.

How Are We Paid?

For arranging and servicing your policy, we are remunerated for our services by receiving a commission from the underwriter, White Horse Insurance Ireland dac. 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.

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