Pet Insurance
Summary Remuneration Arrangements

About Petinsurance.ie

Petinsurance.ie is a trading name of Cover-More Blue Insurance Services Limited ('Cover-More'). Cover-More is an insurance intermediary regulated in Ireland by the Central Bank of Ireland (CBI reference C29373). 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, known as product producers, for the services we provide to both you and the insurer. These services include arranging your insurance policy, helping with ongoing policy administration, and supporting marketing and distribution activities.

Who Underwrites Your Policy?

For this policy, your insurance is underwritten by Burns & Wilcox Global Solutions Europe B.V., for and on behalf of Sava Insurance Company d.d.. Sava are regulated by the Insurance Supervision Agency of Slovenia E.U. and passported on a freedom of service to the Republic of Ireland and are regulated by the Central Bank of Ireland for conduct of business rules.

How Are We Paid?

For arranging and servicing your policy, we are remunerated for our services by receiving a commission from the underwriter, Burns & Wilcox Global Solutions Europe B.V. The commission we receive is 28% (twenty eight percent) of the total premiums paid.

Additional Charges

In addition, we charge an administration fee of €6.00 if you purchase your policy over the phone and €4.50 if you purchase your policy online.

In addition, we also charge €4.50 for processing any changes which you ask us to make to your policy after the point of purchase, but no charge will be made for cancellation within the statutory cooling off period of 14 days.

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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