Annual Travel Insurance

Summary Remuneration Arrangements

annualtravelinsurance

About Annualtravelinsurance.com

Annualtravelinsurance.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, 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?

Your insurance is underwritten by Zurich Insurance Europe AG. Zurich Insurance Europe AG is a company registered with the commercial register in Germany under HRB 133359, with a 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.

Cover-More Blue Insurance Services Limited is appointed as a Managing General Agent to act on behalf of the insurer, Zurich Insurance Europe AG.

How Are We Paid?

Cover-More Blue Insurance Services Limited (trading as Annualtravelinsurance.com) receives a commission from the Underwriter, Zurich Insurance Europe AG.for arranging and servicing your policy. The commission that we receive is 33% (Thirty Three per cent) of the total premiums paid. Further details on our remuneration, our role and our services are set out in our Terms of Business.

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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