

# Summary Remuneration Arrangements

## About Blue Insurance

Blue Insurance 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 disclosure is intended to help 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 NEWLINE EUROPE VERSICHERUNG AG, a company registered in Germany with Bundesanstalt für Finanzdienstleistungsaufsicht (registration number 5228), located at Schanzenstr. 38, 51063 Cologne, Germany.

## How Are We Paid?

For arranging and servicing your policy, we are remunerated for our services by receiving a commission from the underwriter, NEWLINE EUROPE VERSICHERUNG AG. The commission is 52% (Fifty-Two 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.

*Cover More Blue Insurance Services Limited is regulated by the Central Bank of Ireland.*