Last updated: September 2026

These Website Terms & Conditions govern your access to and use of www.completeinsurances.ie.

This website is operated by **Complete Insurance Brokers Limited trading as Complete Insurances**, an Irish registered company (Company Number **810806**), with an address at **The Old Brewery, The Glen, Kinsale, Co. Cork, P17 W263**.

Complete Insurance Brokers Limited trading as Complete Insurances is regulated by the Central Bank of Ireland.

By accessing or using this website, you agree to these Website Terms & Conditions. If you do not agree with them, you should not use the website.

1. Purpose of this Website

This website is intended to provide general information about Complete Insurances, the services we provide and the insurance and pension products on which we may provide advice or assistance.

The information contained on this website is provided for general information purposes only. It does not take account of your individual financial circumstances, objectives, needs or requirements and should not, by itself, be regarded as a personal recommendation or individual financial advice.

Before making a financial decision, you should consider your individual circumstances and, where appropriate, obtain professional advice.

Where Complete Insurances provides regulated financial advice to you, this will be provided as part of our formal advisory process and subject to the applicable regulatory requirements and documentation.

2. Intended Users

This website and the services described on it are intended primarily for persons ordinarily resident in the **Republic of Ireland**.

Nothing contained on this website constitutes an offer or solicitation to provide financial services in any jurisdiction in which Complete Insurances is not authorised or permitted to provide those services.

You must not use this website for any unlawful purpose or in any manner which could damage, disable, interfere with or compromise the operation or security of the website.

You must not attempt to gain unauthorised access to the website, its servers, systems or networks.

3. Accuracy of Information

Complete Insurances takes reasonable care to ensure that information published on this website is accurate, clear and up to date.

However, insurance products, pension products, premiums, policy terms, taxation rules, legislation, investment information and other financial information can change over time.

We therefore cannot guarantee that all information displayed on the website will at all times be complete, accurate or current.

Where information is important to a financial decision, you should contact Complete Insurances so that the relevant information can be confirmed before you rely upon it.

Information relating to a particular insurance or pension product should also be considered alongside the relevant provider's terms, conditions, policy documentation, product information and other applicable documentation.

4. Quotes, Applications and Enquiries

Any quote, premium indication, calculation, illustration or other figure displayed or provided through this website is subject to the relevant product provider's terms, underwriting requirements, eligibility criteria and acceptance.

A quote does not guarantee that cover will be available or that a particular insurer or product provider will accept an application.

Submitting an enquiry, requesting a quote or completing a form through this website does not, by itself:

- create an insurance policy or pension contract;
- guarantee that an application will be accepted;
- create insurance cover;
- constitute a personal financial recommendation; or
- guarantee that any particular premium, benefit or product will remain available.

Insurance cover will only commence once the relevant insurer has accepted the application and any conditions required by the insurer for the commencement of cover have been satisfied.

You should not cancel or alter an existing insurance policy or financial arrangement until you have received appropriate confirmation regarding any replacement arrangement.

5. No Guarantee of Product Availability

Products, providers, premiums, benefits, investment options and other services referred to on this website may change or be withdrawn without notice.

The availability and suitability of a financial product will depend on your individual circumstances and the terms and requirements of the relevant product provider.

References to products or services on this website do not constitute a guarantee that they will be suitable or available to you.

6. Intellectual Property

Unless otherwise stated, the content of this website, including text, branding, logos, graphics, design, layout and other materials, is owned by or licensed to **Complete Insurance Brokers Limited trading as Complete Insurances**.

You may view, download or print material from this website for your own personal and non-commercial use.

You may not, without our prior written permission:

- reproduce or republish substantial portions of the website;
- commercially exploit website content;
- redistribute website material;
- modify or create derivative works from our content;
- use our branding or logos; or
- make website content available through another website, online service or publication.

Nothing in these Terms & Conditions affects intellectual property rights belonging to third parties whose materials may appear on this website.

7. Third-Party Websites and Links

This website may contain links to websites operated by insurers, pension providers, regulatory authorities and other third parties.

These links are provided for information and convenience only.

Complete Insurances does not control third-party websites and is not responsible for their availability, security, privacy practices, accuracy or content.

The inclusion of a link does not necessarily mean that Complete Insurances endorses all information, products, services or opinions contained on that website.

When you leave our website, you should review the applicable terms, privacy notices and cookie policies of the website you are visiting.

8. Limitation of Liability

To the fullest extent permitted by law, Complete Insurances shall not be liable for losses arising solely from reliance on general information contained on this website where individual advice should reasonably have been obtained or where information has subsequently changed.

We do not accept responsibility for loss resulting from temporary interruption, technical failure, unauthorised interference or circumstances outside our reasonable control affecting the availability of this website.

Nothing in these Website Terms & Conditions excludes or limits any liability which cannot lawfully be excluded or limited, nor does anything contained in these Terms & Conditions affect your statutory rights as a consumer.

9. Website Availability and Security

We take reasonable measures to maintain the availability and security of our website.

However, no website or method of transmitting information over the internet can be guaranteed to be completely uninterrupted or secure.

Access to this website may occasionally be suspended or restricted to allow for maintenance, upgrades, security measures or circumstances outside our reasonable control.

You are responsible for using appropriate security measures on your own devices when accessing the website.

Where you are providing confidential, financial, medical or other sensitive information, you should only provide it through communication channels or processes authorised by Complete Insurances.

10. Privacy and Personal Data

Complete Insurances respects your privacy and processes personal data in accordance with applicable data protection legislation.

Details of how we collect, use, store and protect personal information, the lawful bases on which we process information, who information may be shared with and your data protection rights are set out in our **Privacy Notice**.

Please refer to our **Privacy Notice** for further information.

11. Cookies

This website may use cookies and similar technologies to operate the website, remember preferences, understand how the website is used and, where applicable, improve our services.

Where consent is required for a particular type of cookie, that cookie will not be activated until you have provided the required consent.

Further information regarding the cookies used on this website and how you can manage your preferences is available in our **Cookie Policy**.

12. Changes to the Website

Complete Insurances may update, amend, remove or replace information contained on this website from time to time.

We may also change the design, functionality, products, services or features available through the website.

We are under no obligation to maintain outdated material on the website.

13. Changes to These Terms & Conditions

We may update these Website Terms & Conditions from time to time to reflect changes to our services, website, regulatory requirements or applicable law.

The most recent version will be published on this page together with the date it was last updated.

Your continued use of the website following publication of updated Terms & Conditions will be subject to the version then displayed on the website.

14. Severability

If any provision of these Website Terms & Conditions is found by a court or other competent authority to be invalid, unlawful or unenforceable, that provision will be treated as severable.

The remaining provisions will continue to have full force and effect.

15. Governing Law and Jurisdiction

These Website Terms & Conditions and your use of this website are governed by the laws of **Ireland**.

The Irish courts shall have jurisdiction in relation to disputes arising from the use of this website, subject to any mandatory rights available to consumers under applicable law.

16. Contact Us

If you have any questions regarding this website or these Website Terms & Conditions, please contact:

Complete Insurance Brokers Limited trading as Complete Insurances
The Old Brewery
The Glen
Kinsale
Co. Cork
P17 W263

Contact details are available on our **Contact Us** page.

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