



## TUF MEMBERSHIP SERVICES



- Home Insurance
- Laptop & Computer Cover

**1890 300 745**  
[www.fmr.ie](http://www.fmr.ie)



- Credit Cards
- Personal Loans

**1890 81 87 60**  
[www.halifax.ie](http://www.halifax.ie)



- Car Insurance
- Over 50s Life Assurance
- Current Account
- Solid Saver Savings Account

**1890 22 22 44**  
[www.postbank.ie](http://www.postbank.ie)



- Travel Insurance

**1890 300 745**  
[www.brassington.ie](http://www.brassington.ie)

Reminder - All union subscriptions are tax deductible  
Check with your union representative for details

## • Home Insurance Plan

**FMR have been providing you, our Union members with secure, comprehensive protection for your homes and contents for over 20 years.**

**So, before you renew, why not consider what we can do for you!**

Simply, call us on **1890 300 745** and one of our team will be delighted to provide you with a no obligation, highly Comprehensive & Competitive quotation.

**Thousands of your colleagues are happy they did!**

- **0% Interest Direct Debit - so you can spread your cover over 12 easy payments at no extra charge....**
- **Accidental Damage on Buildings & Contents**
- **All Risks Cover**
- **Plus many other benefits for you**

**TUF Membership Services - Home Insurance Plan**  
**Call us today on 1890 300 745**

## • Laptop & Computer Cover

Select Cover Required: Value of Item (inc. VAT)	1 Year	3 Year
€0 - €750	€55	€129
€751 - €1200	€65	€159
€1201 - €2100	€89	€199

### What is Covered?

- Laptop against theft including when stolen from a locked car.
- Theft from home or business premises is covered even where no forcible entry has occurred.
- Cover for laptops whether in office, home, car or hotel.
- Accidental damage includes such common occurrences as units dropped, knocked, coffee spillages and units being accidentally crushed or driven over.
- Worldwide cover.

### What is Not Covered?

- Thefts from unattended cars where the item is not in a locked car boot or glove compartment.
- Electrical and mechanical breakdown, wear and tear, deliberate loss and willful damage are not covered.
- There is no automatic reinstatement after a claim, a reinstatement fee will have to be paid if you wish to recommence cover.
- There is no cover for loss of data, bespoke software or other consequential losses.
- Fraud and dishonesty.

\*Terms and conditions apply.

Flood Maguire & Robertson Ltd is regulated by the Irish Financial Services Regulatory Authority as an Authorised Advisory Agent

## • Credit Cards

### What's so great about the Halifax Credit Card?

- 0% Interest on balance transfers & purchases for 6 months
- No annual account fee
- A super low rate after 6 months
- 2 great colours to choose from
- Add up to 3 additional cardholders FREE



#### It's great value:

**Get 0% for 6 months** on balance transfers and purchases. After 6 months the Halifax Credit Card gives you a super low interest rate.

#### It gives you choice:

Once you have picked what great offer you want then you can choose which colour credit card you prefer - either **Classic Black** or **Hot Pink**.

#### It's convenient & Safe:

You can use your Halifax Credit Card at home or abroad in over 27 million places worldwide, wherever the VISA symbol is displayed.

#### It's flexible:

You can have up to 3 additional cardholders added to your account at no additional cost - And remember you still only pay one Government stamp duty.

**Terms and conditions.** Information correct as at 01/01/09. Lending terms and conditions apply. Cash advance fee 1.5% or a minimum of €1.90; Foreign Exchange fee 1.75%. Default charges apply for late, over limit and returned payment fee of €7.00 each. There is also a Government Stamp Duty Fee of €30 per account. See our notification offers and charges leaflet for further details. To avail of the Halifax Credit Card you must be over 18, a permanent resident in the Republic of Ireland, receiving a regular income and satisfy us as to your ability to repay. Telephone calls will be recorded. Halifax is a registered business name of Bank of Scotland (Ireland) Limited, which is regulated by the Financial Regulator.

## • Personal Loans

### What's so great about the Halifax Personal Loan?

**It's amazing value:** Our **fixed** rates are some of the lowest around! There are no hidden costs, **no set up fees** and **no arrangement fees** either!

**It's fixed:** Because your interest rate is fixed; your repayments are fixed. So, even if interest rates rise, **your repayments will stay the same.**

**It's flexible:** You can borrow any amount from **€2,500 to €50,000** and choose a loan term that suits you best from 1 to 5 years.

**It's convenient:** You even have the option to **defer your first repayment** for up to 2 months.

**It's open to everyone:** You must be 18 and a permanent resident in the Republic of Ireland and have an account capable of making repayments by direct debit.

**It's quick and easy:** Our online application allows you to submit your loan request in less than ten minutes.

And remember you **don't** have to be a Halifax customer to avail of these great rates!

**Warning: You may have to pay charges if you pay off a fixed-rate loan early.**

**Terms and conditions.** Information correct as at the 01/01/09. Lending terms and conditions apply. To avail of the Halifax Personal Loan you must be over 18, a permanent resident of the republic of Ireland, have an account capable of making direct debits, receive regular income and satisfy us as to your ability to repay. Credit facilities are subject to repayment capacity and financial status. Telephone calls will be recorded. Halifax is a registered business name of Bank of Scotland (Ireland) Limited, which is regulated by the Financial Regulator.

## • Car Insurance - Great cover at a great price

With competitive prices that include lots of great benefits, One Direct offers great value car insurance. So don't just renew, check out what we can do for you!

- **24 hour Breakdown Assistance**  
That means you get roadside help if and when you need it, in Ireland and the UK.
- **Hold on to your No Claims Bonus**  
You won't lose your No Claims Bonus for windscreen, fire or theft claims.
- **We keep you on the road**  
By giving you Third Party Cover when you drive other people's cars\* and a courtesy car\*\* for 7 days if required in the event of an accident.
- **FREE €50 worth of Prize Bonds**  
For all new car insurance policy holders for the duration of your policy.
- **REMEMBER to ask us about**  
Our range of available discounts AND our flexible payment options.

As a member of our group scheme, take a look at what else is on offer!

- **Easy Payment Plan**  
You can spread your payments over 10 months at no extra cost and pay at your local post office or by direct debit.
- **Free Journeywise Cover**  
Journeywise cover for any person insured up to EUR26,000. Terms and conditions apply, for full details please ask the sales agent.  
\*Provisional licence holders and certain occupations do not qualify.  
\*\* Only available if using Hibernian approved repairer.

## • Over 50s Life Assurance - Life Assurance Cover

If you're aged between 50 and 75 and you want cash to provide financial support for your family and loved ones when you die, then you want Over 50s Life Assurance cover where acceptance is absolutely guaranteed without a medical.

- **We guarantee to accept your application**  
If you're aged between 50 and 75, you can get cover.
- **No medical check-up or report**  
Whatever your medical history, we can arrange Life Assurance for you.
- **Life Assurance immediately**  
No waiting and no having to check if you're covered – once we receive your completed application and your first payment – cover is arranged!
- **Premiums cease at the age of 85**  
But life cover will continue until you die. So, after age 85 you don't have to pay anything more but you will still be covered.
- **€62.50 worth of Prize Bonds**  
For all new policy holders for the duration of your policy.
- Plus Group scheme members get **2 Months Free Life Assurance Cover**

Call us today on **1890 22 22 44** or log onto [www.onedirect.ie](http://www.onedirect.ie) for a quick quote. Remember quote your Group Scheme Number when you call to ensure you get the special benefits you are entitled to.

- **SIPTU Group Scheme Number:** 10055.
- **TEEU Group Scheme Number:** 20035.

- **Everyday Account** - The simple straightforward current account

An all-in-one current account we made simple to help you keep on top of your day-to-day finances

- **Free banking on your day-to-day transactions**

You don't pay to lodge or withdraw money, to set up direct debits or standing orders, for electronic transfers or internet banking and you don't pay fees to set up or renew an overdraft.

- **Internationally-accepted ATM/debit card**

You immediately get all the convenience of a card you can use in shops and retail outlets all over the Republic of Ireland and worldwide, where you see the Maestro symbol.

- **Secure online banking**

With the Everyday account, you'll receive a special BankSmart security device that makes it a really safe way to bank online. So, now with Postbank, you can do your banking at home.

- **Earn real interest with our Everyday Saver option**

When you choose our Everyday Saver option we'll open a Solid Saver account for you, so you start earning real interest on your savings.

- **Solid Saver** - Making saving worthwhile

If you're looking for a great savings account, our Solid Saver makes putting your money away really rewarding.

- **Great Rate of Interest**

We offer one of the highest on-demand rates\* you can get from a bank in Ireland. That means your money will grow faster and it won't take forever to save up for what you want.

- **No notice period**

You can get your money out when you want. Solid Saver gives you access to your money with no fixed term.

- **It's flexible**

You choose how much you want to lodge and when. Lodge a lump sum and watch it grow, save for something special or just put the money away for a rainy day.

- **Friendly face-to-face banking**

Postbank uses the Post Office network, so you'll probably already know the friendly face behind the counter when you call in.

\*Rates are variable. Information correct as at 12/08/08

Call us today on **1890 22 22 44** for an application form and further information or log-on to [www.postbank.ie](http://www.postbank.ie) Remember to quote your Group Scheme Number when you call.

• **SIPTU Group Scheme Number:** 10055 • **TEEU Group Scheme Number:** 20035

## • Worldwide Annual Multi-trip Travel Insurance

### Worldwide Annual Multi-trip Travel Insurance: Only €65\* for SIPTU/TEEU members

\* Available from 1st January – 31st December 2009. Terms may be subject to change on 1st January 2010

#### Summary of cover:

- This policy covers SIPTU and TEEU members, their spouse (or partner) plus all of their unmarried dependent children aged under 19 years, or aged under 23 years if still in full time education. All children to be resident in the same dwelling as the parent(s).
- This policy covers you and your family for 12 months from the date the policy is taken out.
- Children 17 years and under are also covered travelling without a parent provided the trip is no longer than 30 days duration.
- The cover is Worldwide including trips within the Republic of Ireland provided they involve at least two nights stay in pre-booked accommodation. Travel up to 45 days in any one trip.
- Covers Winter and Water Sports including Scuba Diving up to a max. depth of 30m.

#### Cover includes:

- Medical & Emergency Expenses, up to €6,400,000
- Loss of deposit or Cancellation, up to €3,900
- Baggage & Personal Effects, up to €2,000
- Personal Accident, up to €30,000
- Personal Money, up to €635
- Personal Liability, up to €1,300,000
- Legal Expenses, up to €35,000

**For full policy terms and conditions please contact 1890300745**

A.R. Brassington & Company Limited T/A Brassington Insurance is regulated by the Irish Financial Services Regulatory Authority as an Authorised Advisor. Registered no. 7920 Registered Office: 25/28 North Wall Quay, Dublin 1.



## TUF MEMBERSHIP SERVICES

### Find out more

**For more detailed information on our products and services  
please contact our providers directly,  
or you can contact us on 01 629 4000  
or email us at**

**[siptumarketing@fmr.ie](mailto:siptumarketing@fmr.ie) or [teemarketing@fmr.ie](mailto:teemarketing@fmr.ie)**

**In addition, information on TUF Membership Services  
can also be found on**

**[www.siptu.ie](http://www.siptu.ie) or [www.teeu.ie](http://www.teeu.ie)**



# Membership Services

To find out more about any of the TUF Membership Services simply fill out this coupon and return it (no stamp necessary) to:

**TUF Membership Services**

Freepost Flood Maguire & Robertson Ltd, Unit J2, Maynooth Business Campus, Maynooth, Co. Kildare.

Name:

Address:

Date of Birth:

Contact Phone Number:

Mobile Number:

E-mail Address:

Workplace Name:

Workplace Address:

Would you like further information on:

- Car Insurance
- Home Insurance
- Laptop & Computer Cover
- Travel Insurance
- Credit Cards
- Personal Loans
- Over 50s Life Assurance
- Current Accounts
- Savings Accounts
- Health Care Plans

Renewal Date

Renewal Date

*By submitting this completed form, you are giving your consent to be contacted by the relevant organisations using the contact details given above with regard to the product(s) you have selected. TUF membership Services is coordinated on behalf of SIPTU and TEEU by Flood Maguire and Robertson Ltd.*