

Benefits of INMO Rewards



**Savings of
up to €691**



Benefits of joining INMO Rewards!

Supported by Cornmarket

9 months FREE Income Protection worth €506!*

Apply to join the INMO Income Protection Scheme within 3 months of joining INMO Rewards to avail of this free offer. Benefits include:

- A regular income of up to 75% of your salary if you can't work due to illness or injury (less any other income e.g. half pay, Ill Health Early Retirement Pension, Temporary Rehabilitation Remuneration, State Illness Benefit to which you may be entitled).
- Death Benefit of typically twice your annual salary.
- A once-off lump sum of 25% of salary if you suffer a 'Specified Illness', e.g. cancer, multiple sclerosis.**

This offer is not available to existing members of any Salary/Income Protection Scheme



administered by
Cornmarket.

€80 off Car Insurance!

You or your spouse/partner can get an additional €80 off an already great rate if you are a new Cornmarket Car Insurance customer. Choose from 3 levels of cover with great benefits such as:

- 24-hour Breakdown Rescue & Drive-way Assistance
- Comprehensive driving of other cars
- No Claims Discount protection (2 unlimited claims in a 3 year period)
- €50 discount for existing Cornmarket Car Insurance customers who join INMO Rewards (available at the next renewal date).

Discounts are subject to a minimum premium of €334.65.

You must request a quote within 1 year of joining INMO Rewards.



€75 off Health Insurance!

As the largest Health Insurance broker in Ireland, in one phone call we:

- Compare the plans from all the insurers on the market
- Advise you on how to avoid or minimise loading charges
- Could save you hundreds of Euro, without compromising your cover.

Please note: this discount will be applied by waiving our administration fee.



Lowest price Life Insurance on the market PLUS a 5% discount!

You could save money by reviewing your Life Cover.

We will:

- Compare 6 Life Insurance Companies in one place to find you the best cover at the best price
- Pricematch Guarantee so you get the lowest price on the policies we quote
- Offer an additional 5% discount (where the premium is more than €15 per month).

Lowest Pricematch offer is €13.13 per month for Mortgage Protection Plans and €15.00 per month for Level Term Plans.



Tax Return Service (no refund, no fee)

As a new INMO member you could be due a tax refund if you have changed jobs, returned from abroad or simply had a previous part-time job.

- 89% of PAYE employees overpay tax every year***
- The average tax refund was €1,200 for PAYE Public Sector employees in 2016 – many were nurses & midwives***
- To date, our team has claimed back over €40 million on behalf of Public Sector employees.***
- On your first year anniversary of joining INMO Rewards, we will contact you about this service. If you would like us to claim a refund on your behalf, a fee of €45 plus 15% of your refund will apply – subject to a minimum refund of €51.75 (offer available to PAYE income earners who do not have any other income and are not existing members of Cornmarket's Tax Return Service).



For full terms and conditions, visit cornmarket.ie/inmo-rewards-terms. Offers are effective from 01/06/17, subject to change and are only available through certain Schemes. You must sign up to Rewards within 3 months of joining the INMO. Only one discount can be used with each eligible proposal. You can only avail of a Rewards Programme once through Cornmarket. Discounts must be requested at quotation stage and cannot be issued retrospectively. You must request a quote within one year of joining INMO Rewards for car, home and health insurance and these must be requested over the phone. Income Protection: Terms & conditions apply. Benefits are subject to acceptance of a claim. *Savings based on an INMO member earning a salary of €35,000. Free cover starts from the date you are accepted into the Scheme. **Please contact Cornmarket for the policy definition of each illness and its pre-existing conditions. You must request a quote within 1 year of joining for car, home and health offers. Car Insurance: Discounts are only available to INMO Rewards members taking out Car Insurance through Cornmarket's Nurses & Midwives' Car Insurance Scheme underwritten by Aviva Insurance Limited. €80 discount is made up of €50 off plus an extra 10% off your premium. Tax Return Service is available one year after joining. ***Source: Cornmarket Retail customer statistics, 2016. Cornmarket's Tax Return Service is not a regulated financial product and is part of Cornmarket Retail Trading Ltd, a wholly-owned subsidiary of Cornmarket Group Financial Services Ltd.

Benefits of joining INMO Rewards!

€30 off Home Insurance

You or your spouse/partner can avail of this discount plus great benefits including:

- 24-hour, 365 days-a-year emergency HomeRescue Service
- Cover for theft inside the home
- The option to cover loss/theft of items outside the home (e.g. Smartphones, iPads and Tablets)

Discount is based on the minimum premium of €279.92. You must request a quote within 1 year of joining INMO Rewards.

Only available to new Cornmarket Home Insurance Customers who are INMO Rewards members taking out an Aviva home insurance policy through Cornmarket. Entry criteria, terms & conditions apply.



Visit [cornmarket.ie](https://www.cornmarket.ie)

For more information on Rewards,
phone Cornmarket on **(01) 408 6265**.

INMO Rewards are provided by Cornmarket Group Financial Services Ltd.

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