



PRODUCT GUIDE

WRIGHTWAY UNDERWRITING LTD
LIMEKILN HOUSE
DRINAGH
WEXFORD

053-9167100

INFO@WRIGHTWAY.IE

WWW.WRIGHTWAY.IE

“Our business is about people”

ALL PROPOSAL FORMS, CLAIM FORMS AND PRODUCT GUIDE ARE AVAILABLE TO DOWNLOAD FROM OUR [WEBSITE](#)

WRIGHTWAY PRODUCTS AND SERVICES

FLEET & HAULAGE

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SINGLE HGV'S, FLEET & HAULAGE

We offer a complete range of cover at highly competitive prices, combined with first-rate knowledge & expertise making it easy to provide for all your clients insurance needs.

- Third Party Only / Third Party Fire & Theft / Comprehensive / Stand Alone ADF&T
- Artics / Rigids / Tippers / Light Commercial
- Full / Step-Back No Claims Bonus Protection
- Introductory discounts available for driving experience
- Hire & Reward / Carriage of Own Goods
- Single / Multi-Vehicle / Fleet Operators
- Insured Only Driving / Open Driving
- Young drivers considered
- Ireland / UK / EU cover available
- Windscreen cover on Third Party Fire & Theft / Comprehensive
- Declaration facility for Fleet risks
- €6.5m Third Party Property Damage Limit of Indemnity available

- Underwriting & Claims Authority

- Commission to Broker - 5%

This is a summary of cover, for full policy cover refer to the Policy Document

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ACCIDENTAL DAMAGE FIRE & THEFT FOR TRAILERS

We offer a stand alone ADF&T trailer policy, giving full flexibility to your clients at very competitive rates.

- Single or Multiple Trailers
- Ireland / UK / EU cover available
- Insureds Own or Third Party Trailers (in the Insureds custody and control)
- Dry / Refrigerated trailers
- Special Type trailers by referral

- Commission to Broker - 10%

This is a summary of cover, for full policy cover refer to the Policy Document

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CARRIERS LIABILITY (GOODS IN TRANSIT)

We have some of the widest policy wordings on the Market. We cover both Dry and Refrigerated Goods; Containers and Trailers. We can tailor a policy to suit the demands of your client's business.

- Where we hold Binding Authority, we have Underwriting and Claims Authority
- Dry Goods and Refrigerated Goods
- Ireland / UK / EU cover available
- Increased IRHA & CMR levels of cover on request
- Containers (not belonging to the Insured) as Standard up to €63,500
- Trailers & Containers (belonging to the Insured Optional Extension)
- Policy Excess €600

- Commission to Broker - 10%

This is a summary of cover, for full policy cover refer to the Policy Document

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EMPLOYERS AND PUBLIC LIABILITY (HAULAGE)

We have a number of facilities in place providing Employers Liability and Public Liability for the haulage industry, and can provide flexible policies with competitive rates as a package or stand alone.

- Public Liability / Employers Liability / Products Liability
- € 2.6m Public Liability Limit of Indemnity as standard (extension to € 6.5m available)
- € 13m Employers Liability Limit of Indemnity as standard

This is a summary of cover, for full policy cover refer to the Policy Document

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PROPERTY INSURANCE (HAULAGE)

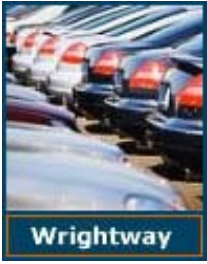
We have a facility in place to cover outbuildings, workshops and other such buildings as an extension to our existing EL/PL scheme.

- Outbuildings, workshops, etc, up to €150,000 Sum insured
- Contents the property of the Insured (excluding stock) up to €50,000 Sum insured
- Policy excess €250 each and every claim

This is a summary of cover, for full policy cover refer to the Policy Document

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ONE PLUS - OWN GOODS FLEET POLICY

Suitable for own goods risks consisting of two or more vehicles, combining all vehicle types into one easy to manage policy.

One premium, one policy, one renewal date.

- Underwritten by Euro Insurances Ltd
- Comprehensive / Third Party Fire & Theft Cover
- Commercial Vehicles / Private Cars / Special Types
- Target Drivers 21 – 70 years Full or Provisional Licence
- Open Driving 25 – 70 years full licence as standard
- Drivers 17+ years considered
- Drivers with Provisional Licence considered
- Consideration given to proposers with Accidents/Penalty Points/Convictions over 5 years
- Use: Carriage of Own Goods for Commercial Vehicles and Class 2 for Private Cars
- Standard ADF&T excess € 500, other excesses considered
- Windscreen cover as standard on TPFT & Comp
- Covers a wide range of occupation

- Underwriting & Claims Authority

- Commission to Broker - 5%

This is a summary of cover, for full policy cover refer to the Policy Document

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SHOP & OFFICE INSURANCE

Specifically aimed at the Retail and Office business sector our policy is designed to offer some of the widest cover to give your client confidence on which to build their business.

- Underwritten by Catlin Underwriting Agencies Ltd at Lloyds.
- Geographical limits – Ireland

Summary of Cover:

- All-risks on Buildings up to € 1,000,000
- All-risks on Contents & Stock up to € 500,000
- Deterioration of Stock up to € 5,000
- Glass, including signs and sanitary ware up to € 20,000
- Good in transit up to € 10,000
- Fire brigade charges up to € 6,500
- Money up to € 20,000
 - Money at premises € 10,000 automatic
 - Money in transit up to € 10,000 automatic
 - Theft by employee up to € 10,000 automatic
- Computer breakdown up to € 25,000
- Business interruption up to 18 months indemnity period
- Legal liabilities
 - Employers liability € 13,000,000
 - Public & Products liability € 2,600,000
- Standard policy excess € 300
- Minimum Premium Office € 400
- Minimum Premium Retail € 750
- Underwriting and Claims Authority
- Commission to Broker – 15%

This is a summary of cover, for full policy cover refer to the Policy Document

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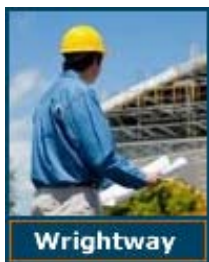
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EMPLOYERS AND PUBLIC LIABILITY (CONSTRUCTION)

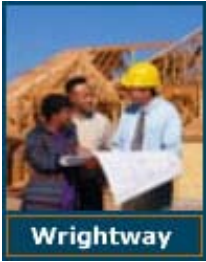
We have a binding authority in place providing employers and public liability.

- Our Liability product is aimed at Building contractors and Allied Trades men.
- Underwriters are Liberty International.
 - Employers Liability € 13 m
 - Public Liability € 2.6 m (or € 6.5 m if required)
- Risk management discounts available
- Minimal policy excess of €1,000
- Quotations within 24 hours
- Policy documentation issued within 21 days
- Risk management service included on larger risks
- Commission to Broker - 12%

This is a summary of cover, for full policy cover refer to the Policy Document

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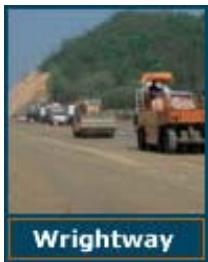


CONTRACTORS ALL RISKS

The widest cover available at very competitive terms, for all forms of construction, annual and single contract projects.

- Covers all forms of Construction Projects including buildings in the course of Construction, Alteration or Refurbishment
- Offers cover on either Annual or Single Projects Basis
- Leading edge market policy wording
- Underwriters of this Exclusive Facility are 'A' rated Insurers
- Recent cover improvements include:
 - Off-site Storage up to 25% of Contract Price
 - Expediting Costs up to 25% of normal repair cost
 - Professional Fees now up to € 1,500,000 per claim
 - Debris Removal up to € 1,000,000 per claim
 - Escalator Clause of 25% of original contract price
 - Full Automatic Reinstatement of Sum insured following a loss
 - Cover for Fire Brigade Charges up to € 100,000 per claim
 - Cover of Increased Costs of Construction of up to € 1,000,000
 - Showhouses contents automatically covered for up to € 50,000
 - Speculative building, completed houses covered up to 180 days after the completion of the last house on site
- Competitive terms available
- Cover available for OWN and HIRED Plant and Equipment
- Cover on Plant is on a '24 hour any location, including transit' basis
- We also offer policies on a sterling basis.
- Very large capacity available to appropriate risks
- Minimum premium €515.00 including 3% Government Levy (€500.00 exclusive)
- Minimum excess €650
- Policy issue within 21 days
- Quotation issued within 24 hours of receipt of faxed '*Contractors All Risks Insurance Enquiry Form*' which can be signed by the Broker and doubles as the Proposal Form
- Commission to Broker – 15%
- [REFER TO CONTACT LIST - CONSTRUCTION DEPARTMENT](#)

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PLANT ROAD RISK COVER (SPECIAL TYPES)

This policy offers Third Party Only, Third Party Fire & Theft or Comprehensive cover on all Special Types vehicles.

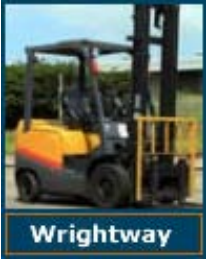
- Underwritten by Zurich Insurance plc
- Covers all forms of Special Types vehicles
- Covers a wide range of occupations
- Open Drive 17 - 70 years with full or provisional appropriate license / ticket.
- Standard €1.3m TPPD limit, €6.5m available
- Fleet discounts available

- Commission to Broker – 5%

This is a summary of cover, for full policy cover refer to the Policy Document

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FORKLIFT PACKAGE

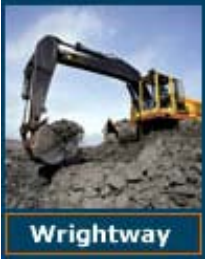
We are now offering a forklift package for all trades.

- Premises Risk only
- Cover is comprehensive including inspection.
- Premium € 500.00 inclusive of government levy for forklifts valued up to € 20,000. Premium varies when value is in excess of € 20,000.
- Excess €375.00 each and every loss.
- Commission to Broker – ADF&T Including Inspection – 15%
– Third Party Only – 5%

This is a summary of cover, for full policy cover refer to the Policy Document

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PLANT ALL RISKS

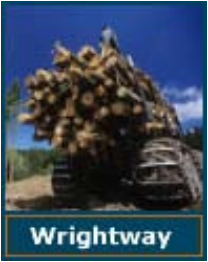
All Risks Insurance on contractors plant and equipment, owned and/or hired, written on either a specified item or blanket basis.

- Covers all forms of Contractors Plant and Equipment (ADF&T)
- Offers cover on either a Specified Item or on a Blanket basis
- Underwriters are HSB Engineering Insurance Limited.
- Minimum premium - €370.80 inclusive of Government levy (€360.00 + 3%)
- Minimum excess € 650.00
- Policy issue within 21 days
- Quotation issued within 24 hours of receipt of faxed '*Plant All Risks Insurance Enquiry Form*' which can be signed by the Broker and doubles as the Proposal Form
- Commission to Broker – 15%

This is a summary of cover, for full policy cover refer to the Policy Document

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FORESTRY / LOGGING

We are now offering a comprehensive package for forestry / logging machines

- Accidental Damage Fire & Theft
- Third Party Motor
- Inspection & Fragmentation

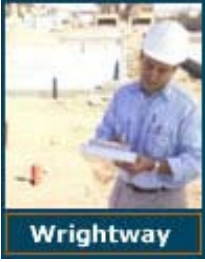
- Product aimed at Forestry Contractors.
- Cover for accidental damage, fire & theft on plant.
- Maximum value any one item not exceeding €500,000.
- Territorial limits - Republic & Northern Ireland.
- Cover in Europe also available

- Commission to Broker – 10%

This is a summary of cover, for full policy cover refer to the Policy Document

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INSPECTION COVER

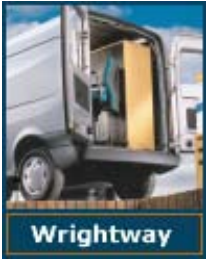
We offer inspection cover with all our plant / equipment quotations but also do stand alone policies.

- In line with required statutory legislation
- Inspection can be arranged for :
 - Special Types vehicles
 - Passenger lifts
 - Warehouse contents
 - Pressure plant
- Minimum Premium €350.20 including Government Levy
- Commission to Broker – 15%

This is a summary of cover, for full policy cover refer to the Policy Document

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TRANSIT INSURANCE (OWN GOODS, TOOLS & EQUIPMENT)

Our Transit Insurance is suitable for clients requiring cover for Tools and equipment whilst in the Insured's vehicle. The policy is designed to complement our Builders & Allied Trades men and Small Fleet Policies but it is also available as a standalone product.

- Underwritten by Royal & Sunalliance Insurance plc
- Covers Tools and Equipment whilst in a van
- Geographical Limits Ireland
- Cover During Loading & Unloading
- Theft Cover whilst goods are secured in the van
- Sums insured
 - up to € 5,000 € 179.00
 - up to € 10,000 € 269.00
 - up to € 15,000 € 660.00
 - up to € 20,000 € 900.00
- Standard Policy Excess €130 each and every claim
- Commission to Broker - 5%

This is a summary of cover, for full policy cover refer to the Policy Document

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WRIGHTWAY STANDARD - PRIVATE CAR

Proposers and drivers from 21 years upwards

- Comprehensive
- Third Party, Fire and Theft
- Third Party only

- Underwritten by Zurich Insurance plc
- Insured Only and Insured & Named Drivers
- Target Drivers 21 – 70 years Full or Provisional Licence
- Maximum Value €70,000
- Quotes with Accidents/Penalty Points/Convictions over 5 years
- Use: SD&P, Class 2, Class 3
- Introductory discounts available
- Advanced driving discounts
- Driving Other Cars (over 25 years with Full Licence)
- NCB Protection
 - 2 year Step-Back Bonus with no affect of NCB for a fire or theft claim
 - Full NCB protection available for 1 Year NCB+ (1 unlimited claim per 12 month period of Insurance)
- Windscreen: One unlimited windscreen available on comprehensive automatic
Option to include for additional premium on third party, fire and theft
- Accessories Cover on comprehensive and Third party, fire and theft risks
- **Standard Comprehensive Policy Benefits also include:**
 - Personal Accident
 - Medical Expenses
 - Fire Brigade Charges
 - Replacement of Locks
 - New for old
 - Roadside breakdown assistance and RTA Assist
- Policy Excess from €125 on comprehensive (Quotes with higher Excess options available)
- Quotes available from Open GI / Relay / SSP or referral by e-mail to Personal Lines department
- Underwriting and Claims Authority
- Commission to Broker - 5%

➤ [REFER TO CONTACT LIST – PERSONAL LINES DEPARTMENT](#)

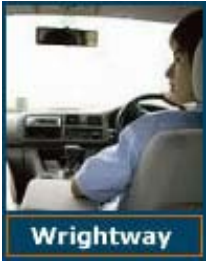
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WRIGHTWAY CHOICE 1 – PRIVATE CAR

Proposers and drivers from 25 years upwards

- Comprehensive
- Third Party, Fire and Theft

This product is designed to suit individuals holding a motoring conviction or penalty points.

- Underwritten by Euro Insurances Ltd
- Underwriting and Claims Authority
- Insured only, and Insured and named
- Target drivers 25 – 70 years with full license
- Up to 11 penalty points accepted
- Driving Other Cars (over 25 years with Full Licence)
- Maximum value is €50,000
- Policy Excess €250 ADF&T
- Windscreen cover €400 limit subject to approved repairer (optional on TPF&T)
- Quotes available for Open GI / Relay / SSP or referral by email to Personal Lines Team
- **Standard Benefits**
 - Fire Brigade Charges
 - Replacement of Locks cover
 - 30 day full EU cover
 - €190 standard audio equipment cover
 - Breakdown Assistance including Home Start
- Optional Full NCB Protection - 1 unlimited claims per 12 month period of Insurance
- 2 year Step-Back Bonus with no affect of NCB for a fire or theft claim
- Commission to Broker – 5%

This is a summary of cover, for full policy cover refer to the Policy Document

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WRIGHTWAY ELITE – PRIVATE CAR

This product offers a wide range of benefits which are standard to the policy.

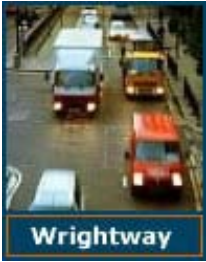
- Comprehensive
- Third Party, Fire and Theft

- Underwritten by Zurich Insurance plc
- Insured only and Insured & Named drivers
- Target: drivers 25 – 70 years, full licence
- Cars up to the value of €150,000
- €190 Accidental Damage excess
- Quotes available from OpenGI/Relay
- **Standard policy benefits include:**
 - Motor Assist
 - New for old car
 - Free 60 days EU cover
 - Fire brigade cover
 - Medical expenses
 - Personal accident benefits
 - Replacement of locks
 - One unlimited windscreen available on comprehensive automatic
- Optional Full NCB protection available (2 claims in 3 year period)
- Underwriting & Claims authority
- Commission to Broker - 5%

This is a summary of cover, for full policy cover refer to the Policy Document

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WRIGHTWAY VAN PLAN - COMMERCIAL VEHICLE

Proposers and drivers aged 21 upwards. Carriage of own goods.

Why not combine this product with our Transit (Tools & Equipment) cover for your client?

- Underwritten by Catlin Insurance (UK) Ltd
- Comprehensive, Third Party Fire & Theft, TPO cover available
- Body Types: Vans, Jeeps, Chassis Cab, Crew Cab, Pick Up
- Single Vehicles up to 3,500kgs Gross Vehicle Weight
- Insured Only and Insured & Named Drivers
- Target Drivers 21 – 70 years with Full Licence (Provisional Licences as Named Drivers Only)
- Driving other Vans - for any Proposers who are over 25 years of age holding a Full Appropriate Licence which is included at no additional charge. The extension does not extend to any Company policies. This will be included from 01/04/2011 for New Business and 01/05/2011 for Renewals.
- Consideration given to proposers with Accidents/Penalty Points/Convictions over 5 years
- Introductory discounts available
- Mirror NCB available
- Automatic Inclusion of:
 - 2 year Step-Back Bonus with no affect of NCB for a fire or theft claim
 - Fire Brigade Charges
 - Replacement of locks
- Windscreen Cover – Comprehensive and TPF&T
 - €400 cover limit for windscreen or windows included automatically for Comprehensive subject to repairs/replacements carried out by our approved repairer All Glass. Cover for sunroofs, roof panels, lights or reflectors are not covered.
 - The limit of € 250 will apply if any other repairer carries out the repair/replacement.
 - Optional Windscreen Cover can also be availed of on TPF&T risks for an additional charge of € 35 + levy
- Policy Excess from € 250 – AD Only
- Open Driving has been amended from 25 – 70 years with a Full Appropriate Licence to 24 – 70 years with a Full or Provisional Appropriate Licence with effect from 01/04/2011 for New Business and 01/05/2011 for Renewals.
- Optional NCB protection available on Comprehensive
- Quotes available from OpenGI/Brokersoft or on referral by e-mail to the Personal Lines Department
- This product is now available on a Statement of Fact basis and can be transmitted via EDI on the Brokersoft system.
- Underwriting & Claims Authority
- Commission to Broker - 5%

For full details of Rating Criteria, please refer to the Van Plan Rating Guide

➤ [REFER TO CONTACT LIST – PERSONAL LINES DEPARTMENT](#)

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WRIGHTWAY HOME PROTECTOR

Rates on Open GI/Relay and Spike quotation systems offering a comprehensive Household Policy at very competitive terms and attractive standard benefits.

- Underwritten by Zurich Insurance plc
- Owner Occupier, Let Property, Holiday Homes and Contents only
- Discounts available for: Smoke Alarms, Burglar Alarms, Age of policyholder discount, Voluntary excess discounts and NCB discounts
- **Standard Policy Benefits include:**
 - Optional Accidental Damage Cover on buildings and contents (AD cover is only available on owner occupier risks)
 - Trace and Access (up to €750)
 - Fire Brigade charges (up to €1,500)
 - Money
 - Property in the open (up to €500)
 - Deeds and Registered bonds and other personal documents
 - Stamps or Coins forming part of a collection
 - Freezer contents (up to €400)
 - Replacement of Locks (max €400)
 - Contents temporarily moved (15% of Contents Sum insured)
 - Christmas gifts cover & Wedding gifts cover
 - Optional for New Business - Family Legal Protection insured with DAS Legal Expenses Insurance Company Ltd which includes the following:
 - Employment disputes
 - Contract disputes
 - Bodily injury
 - Property protection
 - Tax protection
 - Jury service
 - Legal defence
 - €250 Policy Excess
 - €75 Excess applies for Personal Money / Freezer Contents / Contents in the Open & Unspecified All Risks (if applicable)
 - €500 Excess for escape of water/oil
 - €1,250 Excess for subsidence or ground heave
 - €200 additional Excess applies for Let Properties
 - €50 additional Excess applies for Holiday Homes
- Home Essential Option offers a 12.5% discount in return for a €750 Excess in addition to that above with the exception of Subsidence or Ground Heave, Personal Money/Freezer Contents/Contents in the Open and Unspecified All Risks (if applicable)
- Quotes available from HIQS system (Spike)
- This product is now available on a Statement of Fact basis and can be transmitted via EDI.
- Underwriting & Claims Authority
- Commission to Broker - 17.5%

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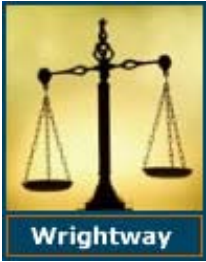
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CLAIMS

We have a dedicated team of claims handlers, carrying a wealth of knowledge and experience, who negotiate settlement of all claims with understanding, fairness and without unnecessary delay.

Our dedicated claims department handles all classes of claims, from windscreen through to personal injury claims, from first notification to final settlement.

The policy of our Claims Department is to settle all claims efficiently, quickly and fairly. This requires a need for early investigation and appointment of field staff. In order to achieve this, we have set up a panel of field support which will liaise with you and your Insured and claimants in a manner which reflects the philosophy of efficient claims handling. Our panel includes the following:

- Motor assessors
- Accident Investigators
- Engineers
- Solicitors
- Loss Adjusters
- Medical Consultants
- Barristers
- Private Investigators

We continue to strive to improve Customer Service and we are always aware that our claims service is not only a financial transaction, but a process which must be administered with understanding, fairness and without unnecessary delay.

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RISK MANAGEMENT

Wrightway Underwriting Ltd provides unique Risk Management Services which strives to improve the overall running of your client's business and to assist in keeping your clients claim frequency levels to a minimum. Wrightway Underwriting continues to lead the way in Risk Management.

The service consists of site visits by our Risk Manager where a full risk assessment is carried out. This service strives to improve the overall running of their business and to assist the Insured in keeping their claim frequency levels to a minimum.

In relation to motor fleet, we also provide:

- Accident Prevention brochures for each driver
- Pre-employment Packs for the Insured to ensure correct driver vetting at pre-employment stage
- Accident Prevention Procedure handbook for the driver
- Accident Prevention Driver PowerPoint Presentation
- Accident analysis in order to pin point high risk areas and prevent further reoccurrences

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WRIGHTWAY PRODUCT GUIDE – CONTACT THE TEAM AT WRIGHTWAY

BELOW ARE THE CONTACT DETAILS OF YOUR DEDICATED STAFF, WHO WILL BE PLEASED TO PROCESS YOUR ENQUIRIES. IF YOU ARE UNSURE, PLEASE PICK A NAME AND WE WILL MAKE SURE YOUR COMMUNICATION REACHES THE RIGHT DEPARTMENT.

CONSTRUCTION & CONSTRUCTION LIABILITY

MANDY FURLONG (TEAM LEADER)	- NEW BUSINESS	053-9167140	MFURLONG@WRIGHTWAY.IE
ANNE-MARIE DEMPSEY	- MIDTERM ADJUSTMENTS / DOC ISSUE	053-9167141	ADEMPSEY@WRIGHTWAY.IE
LINDA CONWAY	- RENEWALS	053-9167142	LCONWAY@WRIGHTWAY.IE
JULIE O'HARA		053-9167143	JOHARA@WRIGHTWAY.IE

CONSTRUCTION@WRIGHTWAY.IE

COMMERCIAL DEPARTMENT:

MANDY FURLONG	053-9167140	SME@WRIGHTWAY.IE	MFURLONG@WRIGHTWAY.IE
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SINGLE HGV's, FLEET & HAULAGE

LINDA ROBERTS (TEAM LEADER)	053-9167151	LROBERTS@WRIGHTWAY.IE
BARBARA O'CONNOR	053-9167145	BOCONNOR@WRIGHTWAY.IE
CATHERINE HILLIS	053-9167148	CHILLIS@WRIGHTWAY.IE
EMMA RYAN	053-9167113	ERYAN@WRIGHTWAY.IE
RACHEL SHEIL	053-9167146	RSHEIL@WRIGHTWAY.IE

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