



*The*  
Insurance  
Institute



Ollscoil  
Teicneolaíochta  
an Atlantaigh

Atlantic  
Technological  
University

# 2025/2026 Examination Regulations Certificate in Insurance Product Advice (APA) Certificate in Insurance Practice (CIP)

## June 2026

### **Examination Regulations 2025/2026**

Examinations are conducted in accordance with the Academic Regulations of Atlantic Technological University (ATU) as adapted by The Insurance Institute - <https://www.atu.ie/policies-and-procedures>

Students should be aware that in certain circumstances, updates to these Regulations may have to be made during the course of a semester from a quality assurance perspective. Any such updates will be solely at the discretion of the Institute and students will be notified of any relevant changes.

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## 1 Registering for Examinations

a) A candidate must fulfil all of the following requirements in order to register for examinations in each academic year. The candidate must:

- be properly registered as a member of The Insurance Institute,
- have no outstanding fees or debts of any kind due to The Insurance Institute or ATU,
- have access to a PC or laptop (no other devices are permitted) with a functioning camera and microphone, working speakers, 4GB of RAM and a reliable internet connection (minimum 2 Mbps) in instances where an examination is only offered online.

b) Candidates who are unsuccessful in assessments (who failed to reach the pass mark or who did not sit) can re-register for that module for a subsequent sitting, paying the appropriate re-registration fee.

c) Candidates will be registered for the repeat examinations on submission of the appropriately completed application and payment of the relevant fee by the date specified for registration. In instances where the module includes a mid-semester assessment (MSA), repeat candidates are unable to carry any marks gained in an MSA into a repeat sitting. The Insurance Institute does not accept any responsibility for any communications sent or received through the postal system. It is the responsibility of every candidate to ensure that they are registered for relevant assessments, including, where necessary, repeat examinations by the relevant deadline date.

d) Candidates registering for an examination should note that the examination will be set and assessed in English. Candidates whose first language is other than English should ensure that their standard of English is such that they are comfortable being assessed no differently to candidates whose first language is English. Lack of fluency/literacy in English will not be admitted later as grounds for Review/Appeal of an examination result.

e) Candidates whose first language is other than English are facilitated by allowing the use of foreign language to English dictionaries in the examinations. This is permitted provided the candidate has applied for and has been granted permission by the Institute to do so. Where approval has been granted to a candidate to use a specified dictionary, the dictionary must be shown to the TestReach supervisor (invigilator) prior to the commencement of the examination.

f) All registrations for examinations are made in accordance with the rules and regulations stated in these regulations and on The Insurance Institute's website.

## 2 Examination Timetable

a) The examination timetable for each term is published on The Insurance Institute website. It is the responsibility of each candidate to ensure when registering that the modules being selected do not clash on the exam timetable.

## 3 Candidates requiring Reasonable Accommodations

The Insurance Institute is committed to ensuring, as far as possible and within the framework of current legislative requirements, that students with disabilities have equality of access to and participation in all examinations and assessment procedures. Students with disabilities will be enabled to demonstrate their knowledge and competency on an equal footing with their peers.

**Reasonable accommodations** are defined as those actions that enable students to demonstrate their true knowledge and ability in examinations without changing the demands of the examination. The intention behind the provision of such accommodations is to alleviate a substantial disadvantage without affecting the integrity of the assessment. The granting of reasonable accommodations is not intended to put the integrity or status of the examination or in-class assessment at risk and is designed to ensure fairness to all students.

The following arrangements (briefly described below) are possible for students with specific conditions/disabilities who notify The Insurance Institute of their requirements:

- i. Alternative examination arrangements.
- ii. Extra time.
- iii. Use of a reader, a scribe, or assistive technology

a) Where candidates wish to avail of these supports, they are required to notify The Insurance Institute upon applying for their first module so as to facilitate the provision of the required supports. Applications for such supports must be made in writing and be accompanied by a supporting medical or educational psychologist's report. Contact [memberservices@iii.ie](mailto:memberservices@iii.ie) for further information or with any queries.

b) Similar facilities can be made available to candidates who have particular requirements because of an accident, illness, medical condition or pregnancy. Facilities will not be made available to students suffering from exam stress or anxiety unless the request is accompanied by an educational psychologist's report.

c) Other than in exceptional circumstances, such as religious grounds, all candidates approved for reasonable accommodations sit examinations at the same date and time as other candidates in the particular module, but additional time to complete the examination may be granted.

#### **4 Online proctored Examinations**

a) Candidates are expected to have the required technology and test environment in order to sit an examination and to test that it is all in working order in advance of the examination sitting. Candidate must have access to a PC or laptop (no other devices are permitted) with a functioning camera and microphone, working speakers, 4GB of RAM and a reliable internet connection (minimum 2 Mbps).

b) Candidates are required to register with the online examinations provider (currently TestReach) and book their examination time slot, at least 5 working days in advance of the scheduled exam. If candidates try to book their exam after this time, they will be unable to do so and will be required to pay any applicable re-registration fees to sit the exam at the next available opportunity. As part of the registration process candidates will need to download the TestReach app to their computer.

c) Candidates will be asked to login at least 15 minutes in advance of their allocated timeslot.

d) Candidates may be permitted to login to their exam up to 30 minutes after their allocated time, at the discretion of the Institute. However, if candidates attempt to login any time after this, the exam will no longer be available and the candidate will be marked absent from the exam. The candidate will need to re-register for the next available sitting, paying the associated fees.

e) Candidates should ensure they chose a suitable location to sit their examination. It should be in a quiet, well-lit room with no distractions, or other individuals present, for the duration of the exam.

Candidates must take their examination on a flat surface, i.e., such as a desk or table with appropriate seating. For example, a candidate cannot take their exam while sitting on a couch or a bed with a device on their lap or in any other unsuitable settings. Candidates should sit with their back to the entrance door of the room. Candidates must also be suitably dressed, as if they were in their usual work environment.

f) What is permissible for candidates to bring into the room:

- i. Valid photographic ID
- ii. A drink in a clear unlabelled container
- iii. A non-programmable calculator, please note a mobile phone or any other such 'smart' device is not permitted to be used as a calculator under any circumstances
- iv. A pen and two pieces of paper for rough work, which must be shown to the TestReach supervisor (invigilator) before candidates submit their exam.
- v. A translation dictionary (where permission for the use of this has been granted in advance from the Institute)
- vi. Wired headphones, if required

g) Candidates must not have a mobile/smart phone or 'wearables', such as a smartwatch or ear buds during the exam under any circumstances other than those outlined in 5 e) below. Candidates may be liable for a maximum fine of €65 for breach of this regulation. Candidates found to have actively used such a device may be liable to more serious disciplinary sanction.

h) Once candidates login to their exam through the app, they will be connected to a supervisor who will verify their identity by viewing the candidate's photo ID. This ID must be an official document (e.g. passport) showing the exact same name as the candidate's member record with the Institute. The supervisor will then ask the candidate to scan the surroundings using their computer, turn out their pockets and show they are not wearing any prohibited items.

i) Candidates allotted exam time will commence once the supervisor has finished their checks. Candidates will not see or hear the supervisor again for the duration of the exam, unless the candidate encounters a problem and needs to bring it to the supervisor's attention. Candidates can do so by using the 'chat' function on the screen.

j) Candidates are asked not to exit the examination before the allocated end time until they have attempted all necessary questions on the paper and are satisfied with their submission. Candidates must also show the supervisor any rough work pages completed during the examination before they exit.

k) It is not permissible to leave the room during the examination, unless otherwise advised by the supervisor. For exams lasting less than 3 hours, toilet breaks are not allowed. Please ensure you prepare for this prior to your exam.

### **5 Wi-Fi / Internet Issues during online examinations**

During the course of the exam the following will be permitted.

a) If the TestReach system detects a loss of connectivity this will be communicated to the supervisor and candidates will be requested to restart the App. The timer will be paused and once re-connected the lost time will be added to the overall duration of the exam so that candidates have the full time allocation.

b) It should be noted that the auto save function happens every two minutes so the loss of data would be limited in the above scenarios.

c) If a candidate's internet / Wi-Fi drops for any reason and they need to log back in, the supervisor will allow the exam to re-commence within a 5-minute window.

d) If a candidate attempts to re-join an exam after a break in connectivity of longer than 5 minutes or three separate breaks in connectivity, the exam cannot be restarted.

e) The only exception to this is if the candidate has lost connectivity and has immediately (i.e. within the 5 minute window) contacted TestReach customer services team and are actively working with the team to re-establish the connection. In these emergency situations the candidate is permitted to leave the room so phone contact can be made with the TestReach customer services team. However upon recommencement of the exam, the candidate must ensure they do not bring the phone or any other 'smart' device back into the room. In such instances a re-start after 5+ minutes may be permitted at the discretion of the Institute.

### **6 Infringements during online examinations**

#### **Minor Infringements**

A Minor Infringement is one that is deemed a low-level exception. Minor Infringements may not compromise the test and can be rectified immediately, however all minor infringements are logged.

Examples of Minor Infringements include, but are not limited to:

- Leaning out of view of the camera.
- Blocking the computer camera.
- Commencing hand movements that could be interpreted as sign language.
- Glancing at other areas of the room that the supervisor cannot see (in this instance prior to raising an infringement the supervisor will ask you to scan the room and in particular that area to check)
- Behaving in an unprofessional manner towards the supervisor.

### **Major Infringements**

A Major Infringement is one that is deemed a high-level exception. One that may compromise the test and may need further investigation following the completion of a candidate's test.

Examples of Major Infringements include, but are not limited to:

- Accessing (or trying to access) another website / document when online.
- Referring to any material – if there are no resources allowed.
- Not removing objects that are deemed interactive such as smart watches or other prohibited objects, such as ear buds.
- Not agreeing or responding to the validation questions asked by the supervisor.
- Leaving the test area for ANY reason without the express permission of the supervisor.
- Communication of any sort with a third party related to the content of the examination.
- Using a mobile phone in the testing area once the exam has commenced.

### **Infringement policy**

a) In the case of both Minor and Major Infringements, the online supervisor will inform the candidate that an infringement has been recorded but candidates will be permitted to complete the examination. The supervisor will log all infringements and inform The Insurance Institute after the examination has ended.

b) The Institute will review any infringements it has been notified of to determine if any suspected cheating/malpractice has occurred. If this appears to be the case, the Institute will liaise directly with the candidate as soon as practicable to notify them an issue has arisen and is being investigated.

c) The Institute further reserves the right to retrospectively deal with any potential infringement it is notified of after the completion of an examination, even if a warning has not been issued by the supervisor during the examination.

d) Any suspected issue can be pursued at any time up to and until the examination results have been ratified. If an investigation is ongoing while the examination results are due for ratification, the Institute reserves the right to withhold the particular examination result until the investigation has been concluded.

e) In the event of the commencement of a disciplinary case, any relevant supporting documentation the Institute is supplied with to investigate a potential infringement, such as video footage or screenshots, will be shared with the candidate so all parties have an equal opportunity to prepare their case.

As outlined in Section 9 below, students taking Insurance Institute examinations are bound by the Academic Regulations and disciplinary process of ATU.

### **7 Cheating in an Examination**

Any act or omission, which adversely affects the rights of any other member of The Insurance Institute, or which disrupts the orderly and responsible conduct of any Insurance Institute activity, or which violates any Insurance Institute Regulation, shall constitute a breach of discipline. Examples are included, but not limited to, those in the sections below.

a) Cheating means an attempt to benefit oneself, or another, by deceit, fraud or other breach of the Examination Regulations or Academic Integrity policy. This shall include the unauthorised use of artificial intelligence (AI), an electronic device, impersonation and plagiarism.

b) In cases of impersonation, the personator and the personated shall both be deemed to be in breach of the Examination Regulations.

## 8 Absence from Examinations, Illness during an Examination and Deferrals

a) If a candidate is absent from an examination in a module to which they have registered, the candidate will be treated as having sat the exam and will be recorded as Did Not Sit (DNS) for the examination and will be awarded a result of FAIL in the module.

In the case of being absent due to extenuating circumstances (as defined below), candidates will not be treated as failing the module and the next attempt will be treated as a first sitting.

b) If a candidate is absent from an examination and wishes to claim that such an absence is on the grounds of extenuating circumstances (e.g. illness, bereavement, victim of crime or any other valid grounds), a detailed written explanation of the absence must be provided to The Insurance Institute within **10 working days** after the examination. If the absence is due to the candidate's illness, candidates must also submit a medical certificate. Medical Certificates must be ORIGINALS (scanned/PDF submissions of originals are acceptable). Evidence should be provided to support other types of extenuating circumstances. They must cover the exam date or relevant period of assessment and must identify that the candidate was affected by illness, injury or circumstances that prevented them from being able to sit the exam. The Insurance Institute reserves the right to verify the details of medical certificates submitted.

All extenuating circumstance requests will be considered and dealt with in the strictest of confidence.

c) Candidates presenting with extenuating circumstances, particularly medical certificates, for consecutive examinations or assessments may be contacted by The Insurance Institute to discuss their case and circumstances. Their case may also be referred to a relevant ATU Examination Board for further consideration.

d) Regardless of the reason for a candidate's absence from an examination, as outlined in 1 c) above, in instances where the module includes a mid-semester assessment (MSA), candidates are unable to carry any marks gained in an MSA into the next sitting of the module.

e) Where an examination takes place as an online proctored exam, a distressed or ill candidate should liaise with their supervisor for assistance. These instances will be dealt with on a case-by-case basis, focused on the health and safety of the candidate at all times. The supervisor may consult with The Insurance Institute as necessary to ensure an equitable outcome for the candidate. The supervisor may, following consultation with the Institute, if deemed necessary, give a time extension to such a candidate at the end of the examination equal to the period of absence.

f) In instances where a candidate has decided to continue with an examination or is sitting an examination while unwell, they cannot subsequently cite this illness as an extenuating circumstance in regard to the grading of the assessment. However, should any such candidate wish, they may request for this to be considered by the next available Examination Board. Such candidates should bring this to the attention of the Institute within **10 working days** after the date of the examination. The Institute shall notify the Examination Board who may decide to take such circumstances into account with respect to that candidate. In these instances, the board may consider if the circumstances warrant a free re-sit into the next available sitting of the examination for the candidate.

## 9 Disciplinary Procedure

The purpose of this process is to ensure that the respondent (person being investigated) is given every opportunity to respond to the allegations against them and to provide any relevant evidence in support of their case. The Institute will endeavour to resolve all minor offences by dealing directly with the candidate. In instances of more allegedly serious breaches, the Institute will be guided by the disciplinary procedures of ATU. Further details can be found here:

<https://www.atu.ie/app/uploads/2025/07/atu-procedure-for-academic-misconduct.pdf>

a) Where a potential breach of these Regulations by a candidate has been identified by the Institute, we will take steps as soon as is practicable to arrange a physical or virtual meeting with the candidate and will provide in advance details of the alleged offence.

b) The candidate may, prior to or during the meeting with the Institute, request that the matter be referred directly to ATU for adjudication.

c) Where an alleged breach of discipline appears to involve two or more candidates, such candidates may be jointly charged and heard together

d) Where an alleged breach of discipline may, in the reasonable opinion of the Institute, constitute a criminal offence, the Institute will respond and act in accordance with law, which may include an obligation to report the suspected offence to An Garda Síochána. Any such report may be in addition to the implementation of the Disciplinary Procedure.

e) The proceedings and details of disciplinary cases are private and confidential. However, it is noted that this does not preclude the Institute communicating the decisions taken at any disciplinary hearings to individuals where it is deemed necessary for the effective administration of the process.

f) To be clear, the principles of natural justice are enshrined in these Regulations and applicable to both respondent and complainant.

g) Following the meeting or communication with the candidate, the Institute or their nominee may:

- Dismiss the complaint with no further action.
- Conclude the process, subject to certain conditions to remedy the candidate's behaviour, such as the writing of a satisfactory letter of apology.
- Uphold the alleged breach, subject to one or more of the following sanctions.
  - i. Issue a formal caution via a letter of warning to the candidate regarding their future behaviour. The Institute or their nominee may refer to the matter should any further allegations be made against the candidate.
  - ii. Issue a grade of F (Fail) for the module in question and permit the candidate to re-register for the module at their own expense
  - iii. Impose a fine not exceeding 50% of the initial registration fee for the module being taken at the time the fine is imposed. The Institute or their nominee may also require a contribution by the candidate towards the cost of remedying, in whole, or in part, any damage or loss caused.
    - Refer the matter to ATU for determination without making any final determination.
    - The Institute or their nominee may defer the communication of the outcome to the candidate where a submission made by the candidate requires further investigation.
    - The outcome shall be given in writing to the candidate. The candidate shall be informed of their right to appeal a decision to ATU, the procedure for lodging an appeal and the time limit for lodging an appeal. Appeals may be lodged within **10 working days** from the date the outcome was issued to the candidate.

h) In instance where the offence is of a serious nature, or has been requested to be directly referred to ATU, the Institute or their nominee shall prepare a summary containing particulars of the alleged offence and shall forward the summary to ATU. The candidate will also be informed of this.

i) ATU will investigate the matter fully in conjunction with any relevant staff from the Institute, following the procedures set out here: <https://www.atu.ie/app/uploads/2025/07/atu-procedure-for-academic-misconduct.pdf>

j) Where an incident/infringement of the examination regulations has taken place, ATU and the Institute are empowered to impose any of the following penalties, either separately or in combination. A full schedule of penalties corresponding with the level of academic misconduct is provided within ATU's procedure for academic misconduct noted above. Examples of penalties include:

- i. expulsion from the Institute;
- ii. suspension from the Institute for a stated period, or until such time as any requirements laid down by the Institute such as payment of a fine or the restitution of damage or loss are fulfilled;
- iii. exclusion from specific Institute activities;
- iv. debarring from examinations or assessments for a specified period;
- v. a fine not exceeding €1,000;
- vi. a reprimand and a note on the candidate's record;
- vii. in the case of an offence of plagiarism or of copying, cheating or other offence in connection with the submission of an assignment, exclusion from the module in question and deprivation from any benefits

- connected therewith, in part or in total, and/or from the academic course being followed by the candidate or any part of it;
- viii. an order for the reparation of any damage or loss caused, either to the Institute or to any of its members of staff, or candidates, or members of the public;
  - ix. deprivation of an award, prize or any other academic award;
  - x. a suspended sentence from any of the potential sanctions above.

ATU may in exceptional cases, having regard to all the circumstances of the case, decide not to impose any penalty.

k) The determination of ATU in every case brought before it, shall be given in writing, and a copy thereof forwarded in due course to the candidate concerned or the candidate's support person. The candidate should be informed of the right to appeal, the procedure for lodging an appeal and the time limit for lodging an appeal.

l) An Appeal may be made to the Institute within **10 working days** from the date of issue of the decision and the appellant shall submit in writing the grounds for appeal. The date of issue of the said decision shall be the date on which the decision is emailed to the candidate.

m) The Disciplinary Appeal Committee may:

- allow the appeal
- decrease or increase the penalty, or vary the nature of the penalty
- reject the appeal

n) The determination of the ATU Appeal Committee shall be given in writing and a copy thereof forwarded to the candidate concerned by email.

### **10 Communication of Examination Results**

a) Modules are assigned a numeric grade; the minimum mark required to pass any module is 40.0%. Programme awards are on a Pass/Fail basis (i.e. the award is un-classified).

b) Before all results relating to Insurance Institute candidates are released, they must be presented and approved by an Examination Board with ATU. These exam boards are conducted in accordance with ATU's applicable examination regulations.

Further details can be found here: <https://www.atu.ie/app/uploads/2024/12/procedure-for-examination-and-assessment-regulations.pdf>

c) Results will be published securely via The Insurance Institute website and Transcripts of Ratified Results shall be published securely on each candidate's member record. A communication will be sent to candidates informing them that their results are available. Result notices will not be issued by post.

d) Consequential awards shall be formally offered to candidates after ratification of the results by ATU.

e) In order to preserve confidentiality, examination results shall not be disclosed by email, fax, telephone or to personal callers to the offices of The Insurance Institute or ATU.

f) Before a candidate's results can be ratified, and before an award can be issued to a candidate, a candidate must fulfil all of the following requirements. The candidate must:

- be properly registered,
- have no outstanding fees or debts of any kind due to The Insurance Institute or ATU.
- have satisfactorily completed all programme requirements as stipulated by the Examination Board.

g) After results have been issued, candidate's exam scripts will only be retained for the period during which an appeal may be lodged plus one month, or if an appeal is lodged, for a month after the end of the appeal process.

## 11 Examination Re-checks, Reviews and Appeals

The regulations below have been adapted from ATU's relevant procedure in this area.

Further details can be found here: <https://www.atu.ie/app/uploads/2025/01/aqae0033-procedure-for-recheck-review-and-appeal.pdf>

Following publication of results for written examinations, candidates' may request to view their examination script online at a date and time to be agreed with the Institute. The viewing of scripts is strictly by appointment only. While viewing the scripts candidates will not be allowed to make copies or to be accompanied by anyone else.

This viewing can assist the candidate to understand the grade received and obtain valuable feedback for future performance. As such, it is recommended as a first step for any candidate who is seeking to contest the grade they have been issued, in addition to also reviewing the individual feedback report the candidate has been issued.

Access to MCQ responses is not allowed as it would not be helpful to a candidate without access to the Examination Paper (which is prohibited as its release would damage the integrity of future examinations). However, these candidates are issued with an individual feedback report to assist the candidate to understand the grade received and obtain valuable feedback for future performance.

### a) Definition of a Re-check

To recheck the examination materials shall mean to verify that:

- the correct candidate number has been assigned to the candidate's examination responses,
- all examination responses have been marked, and
- these marks have been entered and combined accurately in arriving at the final examination numerical result.

### b) Procedures to be followed to request a Re-check

- i. A written request for a Re-check must be received by the Institute not later than **10 working days** after the date on which the examination results are first published. If a candidate has re-registered for the module and the Re-check results in an upward revision of their grade from Fail to Pass, the Institute will refund the re-registration fee to the candidate.
- ii. The Institute will charge a fee for a Re-check of each examination paper. In the event of the Re-check resulting in an upward revision of grade, this fee is refundable.

### c) Definition of a Review

A Review means the reconsideration in detail of the candidate's examination responses by a second examiner. The examiner will provide a detailed report on the candidate's script indicating, by subpart of each question, where the candidate lost marks in relation to the marking scheme.

A Review can also mean the consideration of other pertinent information where the application has been made based on various grounds specified in 11 (e) iii.

In the case of multiple-choice examinations, feedback cannot be given on a question-by-question basis in order to protect the integrity of the question bank. In light of this restriction, candidates who are unsuccessful in MCQs are provided with an individual feedback report that details the chapter, subchapter reference, and area from which the question comes. Therefore a review in the case of an MCQ exam typically involves consideration of the specific grounds for the review outlined in 11 (e) iii.

d) The grounds for Review

- i. Before a Review procedure is initiated, a detailed written submission in accordance with the following paragraph must be received from the candidate.
- ii. The submission must identify the element or elements of the examination on which the Review is sought. It must also specify the grounds on which the Review is sought and must contain all information that the candidate wishes to have taken into account in the Review.
- iii. An application for a Review will only be considered if it is based on one of the following grounds:
  - (a) The Examination Regulations have not been properly implemented.
  - (b) The Examination Regulations do not adequately cover the candidate's case.
  - (c) The candidate had not notified The Insurance Institute of extenuating circumstances prior to or during the course of an examination, and this was not considered at the Examination Board (the candidate must supply suitable evidence).
  - (d) There was a substantial error of judgement on the part of the Examiners with the result that the assessment given was totally at variance with previous assessments and performance levels.
  - (e) There was a material administrative error or a material irregularity in assessment procedures which made a real and substantial difference to the candidate's result.

e) Procedures to be followed to request a Review

- i. A written request for a Review must be received by the Institute, not later than **10 working days** after the date on which the examination results are first published. If a candidate has re-registered for the module and the Review results in an upward revision of their grade from Fail to Pass, the Institute will refund the re-registration fee to the candidate.
- ii. The Institute will charge a fee for a Review of each examination paper. In the event of a Review resulting in an upward revision of grade, this fee is refundable.
- iii. The Review submission shall be considered by the Institute or Examiner and the Registrar or Registrar's nominee.

f) The outcome of a Re-check or a Review can be appealed in accordance with the Academic Regulations of Atlantic Technological University (ATU).

Further details on the Re-check, Review and Appeals process can be found here:

<https://www.atu.ie/app/uploads/2025/01/agae0033-procedure-for-recheck-review-and-appeal.pdf>