

Terms of business

Allianz Global Assistance,
18b Beckett Way,
Park West Business Campus,
Nangor Road, Dublin 12, D12 R297

1. Who we are

AWP Assistance Ireland Ltd, who trade as Allianz Worldwide Partners and Allianz Global Assistance, 18b Beckett Way, Park West Business Campus, Nangor Road, Dublin 12, D12 R297, Ireland.

Companies Registration Office no 163174. Our contact details are:

Telephone 01 602 7000 Email: information@allianz-assistance.ie

Allianz Worldwide Partners and Allianz Global Assistance are members of the Allianz Group.

AWP Assistance Ireland Ltd and AWP Assistance UK Ltd who both trade as Allianz Worldwide Partners and Allianz Global Assistance may act as an agent for AWP P&C SA in the Republic of Ireland for the receipt of customer money, settling claims, handling premium refunds and complaints handling.

AWP P&C SA is authorised by L'Autorité de Contrôle Prudentiel et de Résolution in France and is regulated by the Central Bank of Ireland for the conduct of business rules.

2. Consumer Protection Code 2012

Allianz Worldwide Partners and Allianz Global Assistance are subject to the Central Bank of Ireland's Consumer Protection Code 2012, Minimum Competency Code 2011 and Fitness and Probity Standards, which offer protection to consumers and can be found on the Central Bank's website www.centralbank.ie

3. Scope of services

We arrange general insurance on behalf of AWP P&C SA, a non-life general insurer. We provide a full policy and claims administration service to our customers.

4. How we charge

The charge for our services is included in the premium (which also includes government levies and premium taxes). The premium details, referring to taxes and optional extra covers, are set out in your policy schedule.

5. How we use your personal data

We will use any personal information you supply to us to process your insurance, handle claims and prevent fraud. To do so we may share this with our representatives, other insurers and industry governing bodies and regulators. In certain circumstances, such as in the event of a medical emergency, this may involve transferring information about you to countries that may have limited or no data protection laws. We always take steps to ensure your information is held securely.

We, and members of The Allianz Group, may use your information for marketing and research purposes or to inform you from time to time about new products or services. If you do not want to receive marketing information please write to us.

You are entitled to know what personal information we hold about you.

6. Conflict of interest

It is our policy to maintain appropriate administration structures to ensure that the potential for any conflict of interest between us is avoided as far as possible. This would include, for example, ensuring that separate claims handlers are employed where we act for the underwriter for both the claimant and respondent policyholder and a conflict on liability exists.

7. Default

Non-payment of your premium or part thereof or breach by you of certain conditions of your policy may lead to your policy being revoked or cancelled.

8. Cancellation rights

If your cover does not meet your requirements, please notify us within 14 days of receiving your policy schedule and return all your documents for a refund of your premium.

You can contact us at 18b Beckett Way, Park West Business Campus, Nangor Road, Dublin 12, D12 R297, Ireland.

If during this 14 day period you have made a claim or intend to make a claim then we can recover all costs that you have used for those services.

Please note that your cancellation rights are no longer valid after this initial 14 day period.

9. Complaints procedure

If you wish to make a complaint, please:

Write to: AWP P&C SA, C/O Customer Support, Allianz Global Assistance,
102 George Street, Croydon CR9 6HD United Kingdom.

Phone: UK +44 (0)20 8603 9853 Email: customersupport@allianz-assistance.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Services Ombudsman for independent arbitration. Visit www.financialombudsman.ie
write to Financial Services Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2
call 00353 1 6620899 or email enquiries@financialombudsman.ie

10. Investor Compensation Scheme

We are a member of the Investor Compensation Scheme established under the Investment Compensation Act of 1998, which provides for the establishment of compensation in certain circumstances, to certain clients, where money or investment instruments owed or belonging to clients and are held, or in the case of investments, administered or managed by us, cannot be returned to those clients for the time being and there is no reasonable foreseeable opportunity to do so. Where an entitlement to compensation is established, the compensation payable will be the lesser of 90% of the amount of the client's loss as recognised for the purposes of the Investor Compensation Act 1998, or compensation of up to €20,000.

Terms of business effective from 01/04/17