# **TERMS OF BUSINESS**

Allianz Assistance, 11b Joyce Way, Park West Business Campus, Nangor Road, Dublin 12, D12 C4V6, Ireland.

## 1. Who we are

AWP Assistance Ireland Ltd, who trade as Allianz Assistance, is regulated by the Central Bank of Ireland. Our address is 11b Joyce Way, Park West Business Campus, Nangor Road, Dublin 12, D12 C4V6, Ireland. Companies Registration Office no 163174. Our contact details are Phone: 00353 1 602 7000 Email: insurance@allianz-assistance.ie AWP Assistance Ireland Ltd is a member of the Allianz Group.

#### 2. Consumer Protection Code 2012

AWP Assistance Ireland Ltd is 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

AWP Assistance Ireland Ltd arrange general insurance on behalf of AWP P&C S.A. – Dutch Branch, trading as Allianz Assistance, located at Poeldijkstraat 4, 1059 VM Amsterdam, the Netherlands, with corporate identification No 33094603, is registered at the Dutch Authority for the Financial Markets (AFM) No 12000535 and is authorised by L'Autorité de Contrôle Prudentiel et de Résolution (ACPR) in France, a non-life general insurer. AWP Assistance Ireland Ltd provides claims administration service to customers, on behalf of the underwriter

# 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 will only use your information for marketing purposes if you have specifically agreed that we can do so. If you no longer 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 AWP Assistance Ireland Ltd,11b Joyce Way, Park West Business Campus, Nangor Road, Dublin 12, D12 C4V6, 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: Customer Service, AWP Assistance Ireland Ltd, 11b Joyce Way, Park West Business Campus, Nangor Road, Dublin 12, D12 C4V6, Ireland.

Phone: 00353 1 602 7000 Email: insurance@allianz-assistance.ie

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Services and Pensions Ombudsman for independent arbitration. Visit www. fspo.ie write to Financial Services and Pensions Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2 D02 VH29 call 00353 1 567 7000 or email info@fspo.ie

## 10. Insurance Compensation Fund

AWP Assistance Ireland Ltd is a member of the Insurance Compensation Fund which was formed under the Investment Compensation Act of 1998. You may be entitled to compensation from this scheme, if we cannot provide the services you have paid for.

Terms of business effective from 31/08/22