



AIG Europe Limited, Ireland Branch – Terms of Business

The terms of business outlined below set out the basis in which AIG Europe Limited, Ireland Branch will provide business services to you as our customer and apply to any business services provided to you until further notice. Should our terms of business change, we will advise you in advance, in writing (E-Mail/Fax/Letter).

About AIG Europe Limited

AIG Europe Limited is a member company of AIG Inc.(AIG), one of the world's leading international insurance and financial services organisations. AIG Europe Limited is incorporated as a limited liability company in the United Kingdom, and the AIG business in Ireland is conducted through the Irish branch of AIG Europe Limited. AIG Europe Limited is an undertaking authorised under the European Communities (Non-Life Insurance) Regulations, 1994 to carry on Non-Life Insurance Business in Ireland in classes 1 to 18 inclusive. AIG Europe Limited is registered with the Data Protection Commissioner.

Codes of Conduct

AIG Europe Limited is subject to the Central Bank of Ireland's Consumer Protection Code 2012 and Minimum Competency Code 2011 which offer protection to consumers. You can find these Codes on the Central Bank of Ireland's website www.centralbank.ie.

Our Services

AIG Europe Limited underwrites all major classes of non-life General Insurances including but not limited to the following classes of business; Motor, Home, Casualty, Property, Marine, Financial Lines, Accident and Health, and Travel. We also provide a comprehensive claim service aimed at providing fair and efficient resolution following losses by our insureds.

How We Charge for our Services

The premium for your policy is payable yearly or payable at the intervals set out in your policy documentation. Prior to entering into a contract to provide insurance to a consumer, AIG Europe Limited shall advise the consumer of the premium to be charged and the taxes (currently Government Levy at the prevailing rate) to be levied thereon.

We do not charge for additional premiums or allow return premiums of less than €20 for mid-term policy adjustments on our Motor or Home Insurance policies. We will refund rebate due to you (if any) within 5 business days of receiving instruction to amend your policy. If you have a loan account with Close Premium Finance Ireland for Motor or Home insurance, any rebate due may be added to your loan account and if so, the outstanding balance on the loan account will be determined.

We do not apply administration charges for transactions related to your policy.

Cancellation/Default Remedies

Both a policyholder and AIG Europe Limited can cancel a policy by notice in writing.

For general insurance products the policyholder is entitled to a 14-day cooling off period. This entitles the policyholder to withdraw from the policy without penalty and without giving any reasons – this 14-day period begins on the start date of the policy. The policyholder will however be charged with a pro rata premium for the period the policyholder is on risk, during the cooling off period. We require the policyholder to request cancellation in writing (by E-Mail/Fax/Letter) and such cancellation will take effect upon receipt of the written cancellation request by us.

If any motor insurance premium is not paid on the date it is due, cover will be deemed cancelled from the date on which the premium was due. If any non motor insurance premium is not paid on the date it is due, you have 30 days in which to pay such premium. If the premium is not paid during this period, cover will be deemed cancelled from the date on which the premium was due. If the premium is paid during the 30 day period, the insurance cover will operate as if it has been paid on the due date.

All insurances are effected on the express condition that pending receipt of the premium from the consumer, AIG Europe Limited reserves the right to cancel the policy notwithstanding delivery of the policy to the consumer.

For motor insurance policies we require the return of the insurance certificate and disc to accompany the request for cancellations.

Failure to disclose all material information, i.e. information which is likely to influence the acceptance of the risk and the terms applied could invalidate the insurance.

Remuneration

We receive commission from Close Premium Finance Ireland for facilitating applications by consumers for loans for motor and household insurance. Details of our remuneration are available on request.

Conflicts of Interest

Where a conflict of interest arises and cannot be reasonably avoided, AIG Europe Limited will only undertake business with a consumer with whom we have a conflicting interest where the consumer has acknowledged in writing that he/she is aware of the conflict of interest and that he/she still wants to proceed. In cases where a conflict of interest arises subsequent to us undertaking business with a consumer, AIG Europe Limited shall inform the consumer and ensure that the conflicting interests are managed fairly.

Statutory Compensation Scheme

AIG Europe Limited is covered by the United Kingdom Financial Services Compensation Scheme (the **Scheme**). You may be entitled to claim compensation from the Scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of your claim. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A <http://www.fscs.org.uk/>

How we use Personal Information

AIG Europe Limited is committed to protecting the privacy of customers, claimants and other business contacts.

“**Personal Information**” identifies and relates to you or other individuals (e.g. your partner or other members of your family). If you provide Personal Information about another individual, you must (unless we agree otherwise) inform the individual about the content of this notice and our Privacy Policy and obtain their permission (where possible) for sharing of their Personal Information with us.

The types of Personal Information we may collect and why – Depending on our relationship with you, Personal Information collected may include: contact information, financial information and account details, credit reference and scoring information, sensitive information about health or medical conditions (collected with your consent where required by applicable law) as well as other Personal Information provided by you or that we obtain in connection with our relationship with you. Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Make assessments and decisions about the provision and terms of insurance and settlement of claims
- Assistance and advice on medical and travel matters
- Management of our business operations and IT infrastructure
- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance (including compliance with laws and regulations outside your country of residence)
- Monitoring and recording of telephone calls for quality, training and security purposes
- Market research and analysis

Sharing of Personal Information - For the above purposes Personal Information may be shared with our group companies and third parties (such as brokers and other insurance distribution parties, insurers and reinsurers, credit reference agencies, healthcare professionals and other service providers). Personal Information will be shared with other third parties (including government authorities) if required by laws or regulations. Personal Information (including details of injuries) may be recorded on claims registers shared with other insurers. We are required to register all third party claims for compensation relating to bodily injury to workers’ compensation boards. We may search these registers to prevent, detect and investigate fraud or to validate your claims history or that of any other person or property likely to be involved in the policy or claim. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of our company or transfer of business assets.

International transfer - Due to the global nature of our business, Personal Information may be transferred to parties located in other countries (including the United States, China, Mexico Malaysia, Philippines, Bermuda and other countries which may have a data protection regime which is different to that in your country of residence). When making these transfers, we will take steps to ensure that your Personal Information is adequately protected and transferred in accordance with the requirements of data protection law. Further information about international transfers is set out in our Privacy Policy (see below).

Security of Personal Information – Appropriate technical and physical security measures are used to keep your Personal Information safe and secure. When we provide Personal Information to a third party (including our service providers) or engage a third party to collect Personal Information on our behalf, the third party will be selected carefully and required to use appropriate security measures.

Your rights – You have a number of rights under data protection law in connection with our use of Personal Information. These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access Personal Information, a right to correct inaccurate data, a right to erase data or suspend our use of data. These rights may also include a right to transfer your data to another organisation, a right to object to our use of your Personal Information, a right to request that certain automated decisions we make have human involvement, a right to withdraw consent and a right to complain to the data protection regulator. Further information about your rights and how you may exercise them is set out in full in our Privacy Policy (see below).

Privacy Policy - More details about your rights and how we collect, use and disclose your Personal Information can be found in our full Privacy Policy at: <https://www.aig.ie/privacy-policy> or you may request a copy by writing to: Data Protection Officer, AIG Europe Limited, 30 North Wall Quay, International Financial Service Centre, Dublin 1 or by email at: dataprotectionofficer.ie@aig.com.

Marketing Preferences

We will provide you with regular opportunities to tell us your marketing preferences. You can also contact us by e-mail at postmaster.ie@AIG.com or by writing to: Customer Service Team, AIG Europe Limited, Ireland Branch, 30 North Wall Quay, International Financial Services Centre, Dublin 1 to tell us your marketing preferences or to opt-out. If you no longer want to receive marketing-related e-mails from us on a going-forward basis, you may opt-out of receiving these marketing-related emails by clicking on the link to “unsubscribe” provided in each e-mail.

- Receiving mobile messages (for example SMS text messages) / telephone communications / postal mail from us If you no longer want to receive mobile messages / telephone communications / postal mail from us on a going-forward basis, you may opt-out of receiving them by contacting us at the above addresses.
- Our sharing of your Personal Information with our group companies for their marketing purposes: If you would prefer that we do not share your Personal Information on a going-forward basis with our group companies for their own marketing purposes, you may opt-out of this sharing by contacting us at the above addresses.
- Our sharing of your Personal Information with selected third-party partners for their marketing purposes: If you would prefer that we do not share your Personal Information on a going-forward basis with our third-party partners for their own marketing purposes, you may opt-out of this sharing by contacting us at the above addresses.

We aim to comply with your opt-out request(s) within a reasonable time period. Please note that if you opt-out as described above, we will not be able to remove your Personal Information from the databases of third parties with whom we have already shared your Personal Information. Please also note that if you do opt-out of receiving marketing communications from us, we may still send you other important administrative communications from which you cannot opt-out.

Complaints Procedure

The AIG Europe Limited Customer Complaints Procedure is coordinated centrally by a dedicated Customer Complaints Officer, in order to respond flexibly and consistently across the Company to the evolving changes in our business and also in the regulatory environment in which we operate. AIG Europe Limited wants to give you the best possible service. If you feel you have cause for complaint, you should contact the relevant Department Manager at AIG Europe Limited, Ireland Branch.

If after such contact you remain dissatisfied, you may also write to the Customer Complaints Officer at AIG Europe Limited, 30 North Wall Quay, International Financial Services Centre, Dublin 1. Phone 01 208 1400.

If the complaint is not resolved to your satisfaction, you should contact the General Manager, AIG Europe Limited, 30 North Wall Quay, International Financial Services Centre, Dublin 1.

At any stage, you may contact any of the following:

Insurance Ireland,
Insurance Centre, 5, Harbourmaster Place, IFSC, Dublin 1
Telephone: 01-6761820, Fax: 01-6761943., E-mail: info@insuranceireland.eu; Web: <http://www.insuranceireland.eu>

The Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1, D01 F7X3. Telephone: 1890 77 77 77 Fax: (01) 6716561. E-mail: enquiries@centralbank.ie; Web: <http://www.centralbank.ie>

The Financial Services & Pensions Ombudsman's Bureau of Ireland, 3rd. Floor, Lincoln House, Lincoln Place, Dublin 2, D02 VH29. Lo Call: 1890-882090; Phone: (01) 567 7000; Fax: (01) 662 0890. E-mail: info@fspo.ie; Web: <http://www.fspo.ie>

AIG Europe Limited. Registered in England and Wales. Company number: 01486260. Registered office: The AIG Building, 58 Fenchurch Street, London EC3M4AB, United Kingdom. AIG Europe Limited, Ireland Branch, registered branch office 30 North Wall Quay, International Financial Services Centre, Dublin 1, Ireland. Branch registration number 906664. Tel: +353 1 208 1400. AIG Europe Limited is authorised by the Prudential Regulation Authority of the United Kingdom, and is regulated by the Central Bank of Ireland for conduct of business rules. AIG and AIG Property Casualty are registered business names of AIG Europe Limited in Ireland.

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