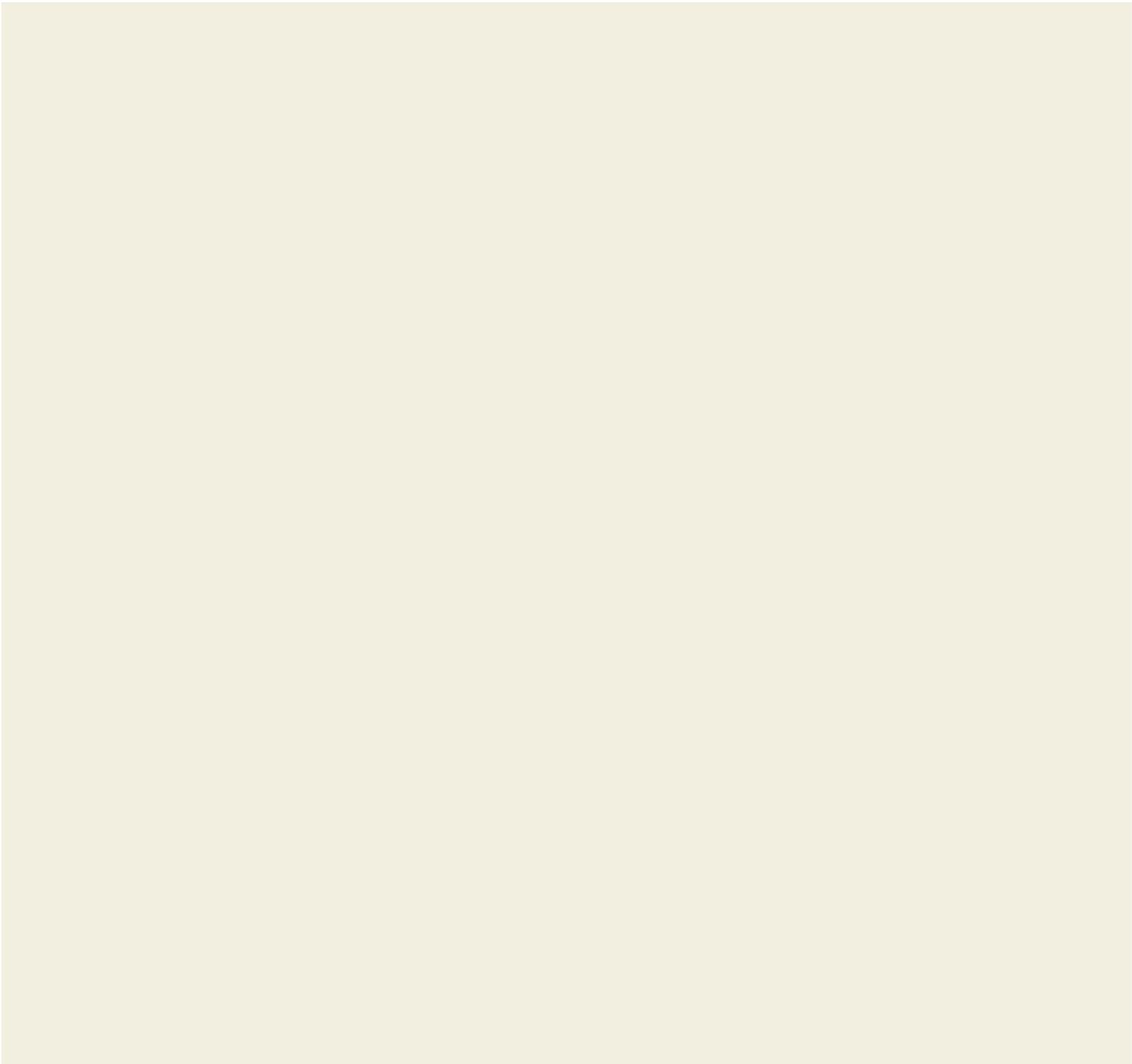


# Zurich Starplan

Instalments application form



## Who may avail of Starplan?

Any person who is at least 18 years of age and who has a current bank account may apply to participate in the scheme. It is important that you check that your account is suitable for Direct Debit transactions.

## How do I apply?

If you are incepting or renewing a policy(ies), you should complete the enclosed form and send to: Zurich Insurance Europe AG PO Box 78 Wexford or to your local Zurich office or Broker, together with the 15% deposit before the first day of cover or the renewal date. Note, you can apply to have more than one policy amalgamated on instalments provided the start dates or renewal dates are the same, otherwise separate instalments will be required.

## Do I have to re-apply every year?

**No.** Once you are a participant and have paid all due instalments, we will write to you or your Broker each year before renewal telling you of any changes. We will continue to apply to your Bank for the monthly amount due.

Should you wish to cancel your instalments you will need to notify us in writing. **Otherwise we will continue to apply to your Bank for the monthly amount due.**

## How are the payments made?

The balance of your premium is collected in 9 monthly instalments on the next available date selected by you following inception, renewal or replacement of the policy.

If your policy is already in the Starplan scheme then no deposit is required at renewal. The total amount due is collected in 10 monthly instalments on the next available date, selected by you, following renewal.

## What happens if there are mid-term alterations to the policy?

Any mid-term premium adjustments will be dealt with automatically by simply altering the amount of the remaining instalments. An alteration advice will be sent to you or your Broker.

## What happens if an instalment is not paid?

The full amount of the premium is payable immediately. Failure to settle the due amount may lead to cancellation of the policy(ies).

Zurich reserves the right to charge a €20.00 transactional fee to customers in the event of a default on your direct debit payments. This will be collected with your next payment on the policy.

## Can I repay early?

**Yes.** The balance of your premium, excluding the service charge that would otherwise apply, can be repaid at anytime.

## What happens if my policy is cancelled?

If your policy is cancelled as a result of payment default you will be obliged to return any motor insurance certificate, including the disc, in your possession. Furthermore, you will not be entitled to any refund of any deposit or instalments paid under the scheme.

## Are direct debits a safe method of payment?

**Yes.** The Direct Debit Instruction you are being invited to sign conforms to the strict guidelines of the Irish Banks' Standing Committee. You may cancel your debiting instruction at any time by giving written notice to your Bank and Zurich. The Starplan contractual relationship is between the Policyholder and Zurich Insurance Europe AG – hereinafter referred to as Zurich.

## What is the cost of the scheme?

A service charge of 7% will apply. APR is 17.81% in the first year and 17.85% in subsequent years. Advance notice of any alterations will be given to you or your Broker.

## Your Right to withdraw

You have the right to withdraw from the scheme within 14 days of entering by giving us notice in writing.

### Example of Payment Sequence

#### First Year of Payment by Starplan

Total Premium	€300.00
Deposit 15%	-€45.00
Balance Payable by Instalments	€255.00
Service Charge 7% (APR 17.81%)*	€17.85
Total Cost of Credit	€272.85
Monthly Instalments x 9	€30.32

#### Subsequent Years on Starplan

Total Premium	€300.00
Deposit	Nil
Balance Payable by Instalments	€300.00
Service Charge 7% (APR 17.85%)*	€21.00
Total Cost of Credit	€321.00
Monthly Instalments x 10	€32.10

The form of Direct Debit that is required to facilitate variation is the 'Variable Amount Instruction' as defined by the Irish Banks' Standing Committee.

\* Variation in % APR is due to number of instalments in each year.



## Data Protection

Zurich Insurance Europe AG ('Zurich', 'we', 'our', 'us') is a member of the Zurich Insurance Group ('the Group'). Zurich is the data controller for this contract under data protection legislation.

For the purpose of this Notice, 'you' or 'your' shall mean, you, the proposer, or any other person to be insured under the policy of insurance.

### About this Notice

Everyone has rights with regard to the way in which their personal data is handled. During the course of our business activities, we will collect, store and process personal data about you. The purpose of this Notice is to give you some information about the collection and processing of your personal data. Further information can be obtained in our Privacy Policy which is available at [www.zurich.ie/privacy-policy](http://www.zurich.ie/privacy-policy).

### The Data we collect

Where appropriate, we may collect the following personal data ('Data') from and/or about you:

- **Contact and identifying information** such as title, name, address, email address, telephone number, date and place of birth, gender, marital status, PPS number, VAT number, nationality, country of residence, and photographic identification.
- **Financial information** such as bank account details, credit/debit card details and income details.
- **Employment and qualification details** such as occupation, job position, employment and education history.
- **Medical and health details** including information related to personal habits (such as smoking or consumption of alcohol), medical history, details of any disability, injuries sustained and prognosis for recovery.
- **Other sensitive information** such as details of any criminal convictions and offences (including penalty points), civil litigation history as well as pending prosecutions. We may also, in certain cases, receive sensitive information from which it may be possible to infer your trade union membership, religious or political beliefs (for example, if you are a member of a group scheme through a professional, trade, religious, community or political organisation).
- **Information pertaining to the risk** insured such as description of the risk, value of the risk, location of the risk and claims history.
- **Claims data** such as details of the circumstances of any incident giving rise to a claim under the policy, details of activities carried out following any such incident, details of any other claims that you have made, as well as financial, medical, health and other lawfully obtained information relevant to your claim including social welfare information.

The above list covers the main data types collected by Zurich. For further information please see our Privacy Policy at [www.zurich.ie/privacy-policy](http://www.zurich.ie/privacy-policy).

We require this Data in order to manage and administer our relationship with you, evaluate the risk and assess the premium to be paid, validate and settle any claims, bring and/or defend legal proceedings, prevent, detect and investigate fraud, and in order to generally take any steps required to fulfil our contract with you/ comply with our legal obligations.

**Note:** If you provide us with Data relating to another person you must first: (a) inform that person about the content of our Privacy Policy and (b) obtain any legally required consent from that person to the sharing of their Data in this manner.

### Data collected from third parties

We may collect Data from third parties if you engage with us through a third party e.g. through a broker or, in the case of a group scheme, through your employer. We may also obtain Data from other third parties such as financial institutions, claims service providers (including private investigators) and insurance industry and government bodies for the purposes described above.

### What we do with your Data

We may use, process and store the Data for the following purposes:

- Assessing which insurance products are appropriate for you, risk evaluation, premium setting, policy quotation, premium collection, policy administration, policy renewal, claims assessment, claims processing, claims payment, bringing and/or defending legal proceedings, recovering debt, marketing, statistical analysis, preventing, detecting and investigating fraud, as well as generally taking any steps in order to fulfil our contract with you and comply with our legal obligations.

In order to prevent and detect fraud as well as the non-disclosure of relevant information, Zurich may at any time:

- Share information about you with companies within the Group as well as other organisations outside the Group including, where appropriate, private investigators and law enforcement agencies.
- Check your details with fraud prevention agencies, as well as against databases and other sources of information. Below is a sample of the databases/sources used:
  - the insurance industry claims database known as InsuranceLink maintained by Insurance Ireland (for more information see [www.inslink.ie](http://www.inslink.ie))
  - the Integrated Information Data Service ('IIDS') which allows members of Insurance Ireland to verify information including penalty points and no-claims discount information provided by their customers
  - the National Vehicle and Driver File, maintained and supported by the Department of Transport, Tourism and Sport, containing details of all registered vehicles in the State
  - Motor Insurance Anti-Fraud and Theft Register (MIAFTR) operated by the Association of British Insurers in the UK to log all insurance claims relating to written-off and stolen vehicles in the UK
  - the Companies Registration Office

The above list is not intended to be exhaustive (please see our Privacy Policy for more information).

In addition, we may check the Data you have provided against international/economic or financial sanctions laws or regulated listings to comply with legal obligations or otherwise to protect our legitimate business interests and/or the legitimate interests of others.

## Sharing of Data

We may share your Data (where appropriate/applicable) as follows:

- With business partners, suppliers, sub-contractors and agents with whom we work and/or engage (including, but not limited to, tied agents, managing general agents, auditors, legal firms, medical professionals, cloud service providers, private investigators, third-party claim administrators and outsourced service providers) to assist us in carrying out business activities which are in our legitimate business interests and where such interests are not overridden by your interests.
- With other companies in the Group, partners of the Group, coinsurance and reinsurance companies located in Ireland and abroad, including outside the European Economic Area ('EEA'). Where transfers take place outside the EEA, we ensure that they are undertaken lawfully and pursuant to appropriate safeguards.
- With other insurers and/or their agents.
- With any intermediary or third party acting for you.
- In order to comply with our legal obligations, a Court Order or to cooperate with State and regulatory bodies (such as the Revenue Commissioners or the Central Bank of Ireland), as well as with relevant government departments and agencies (including law enforcement agencies).
- On the sale, transfer or reorganisation of our or our Group's business (or any part of it).

For further information regarding the third parties that we may share Data with, please see our Privacy Policy at [www.zurich.ie/privacy-policy](http://www.zurich.ie/privacy-policy).

In addition, information about claims (whether by our customers or third-parties) is collected by us when a claim is made under a policy and placed on InsuranceLink. This information may be shared with other insurance companies, self-insurers or statutory authorities.

The purpose of InsuranceLink is to help us identify incorrect information and fraudulent claims and, therefore, to protect customers. Under data protection legislation you have a right to know what information about you and your previous claims is held on InsuranceLink. If you wish to exercise this right then please contact us at the address below.

Finally, where you have consented to our doing so, we may share information that you provide to companies within the Group and with other companies that we establish commercial links with so we and they may contact you (by email, SMS, telephone or other appropriate means) in order to tell you about carefully selected products, services or offers that we believe will be of interest to you.

## Data Retention

The time periods for which we retain your Data depend on the purposes for which we use it. We will keep your Data for no longer than is required or legally permitted. Please see our Data Retention Policy at [www.zurich.ie/privacy-policy](http://www.zurich.ie/privacy-policy).

## Data subject rights

You have the following rights in relation to your Data which is held by us:

1. To ask for details of your Data held by us.
2. To ask for a copy of your Data.
3. To have any inaccurate or misleading Data rectified.
4. To have your Data erased.
5. To restrict the processing of your Data in certain circumstances.
6. To object to the processing of your Data.
7. To transfer your Data to a third party.
8. A right not to be subject to automated decision making.
9. The right to receive notification of a Data breach.
10. Where processing is based on consent, the right to withdraw such consent.
11. The right to lodge a complaint to the Data Protection Commission.

If you wish to avail of these rights, a request must be submitted in writing to our Data Protection Officer (see contact details below). In order to protect your privacy, you may be asked to provide suitable proof of identification before we can process your request.

## Privacy Policy

Please note that this Notice is not a standalone document and should be reviewed in conjunction with our Privacy Policy which is available online at [www.zurich.ie/privacy-policy](http://www.zurich.ie/privacy-policy).

If you have any questions about your Data, you can contact our Data Protection Officer, using the contact details below.

- Zurich Customer Services on 053 915 7775
- [dataprotectionofficer@zurich.ie](mailto:dataprotectionofficer@zurich.ie)
- Data Protection Officer, Zurich Insurance Europe AG, FREEPOST, Zurich Insurance Europe AG, PO Box 78, Wexford, Ireland.

**Zurich Insurance Europe AG**

PO Box 78, Wexford, Ireland.

Telephone: 01 667 0666 Fax: 01 667 0644

[www.zurichinsurance.ie](http://www.zurichinsurance.ie)

Zurich Insurance Europe AG is authorised by the Federal Financial Supervisory Authority (BaFin) in Germany and is regulated by the Central Bank of Ireland for consumer protection rules.

Zurich Insurance Europe AG is registered in Frankfurt, Germany (registration number 133359) with its registered seat at Platz der Einheit 2, 60327, Frankfurt A.M.

Registered in Ireland as a branch (registration number 910127) with registered branch office at Zurich House, Frascati Road, Blackrock, Co. Dublin, A94X9Y3.