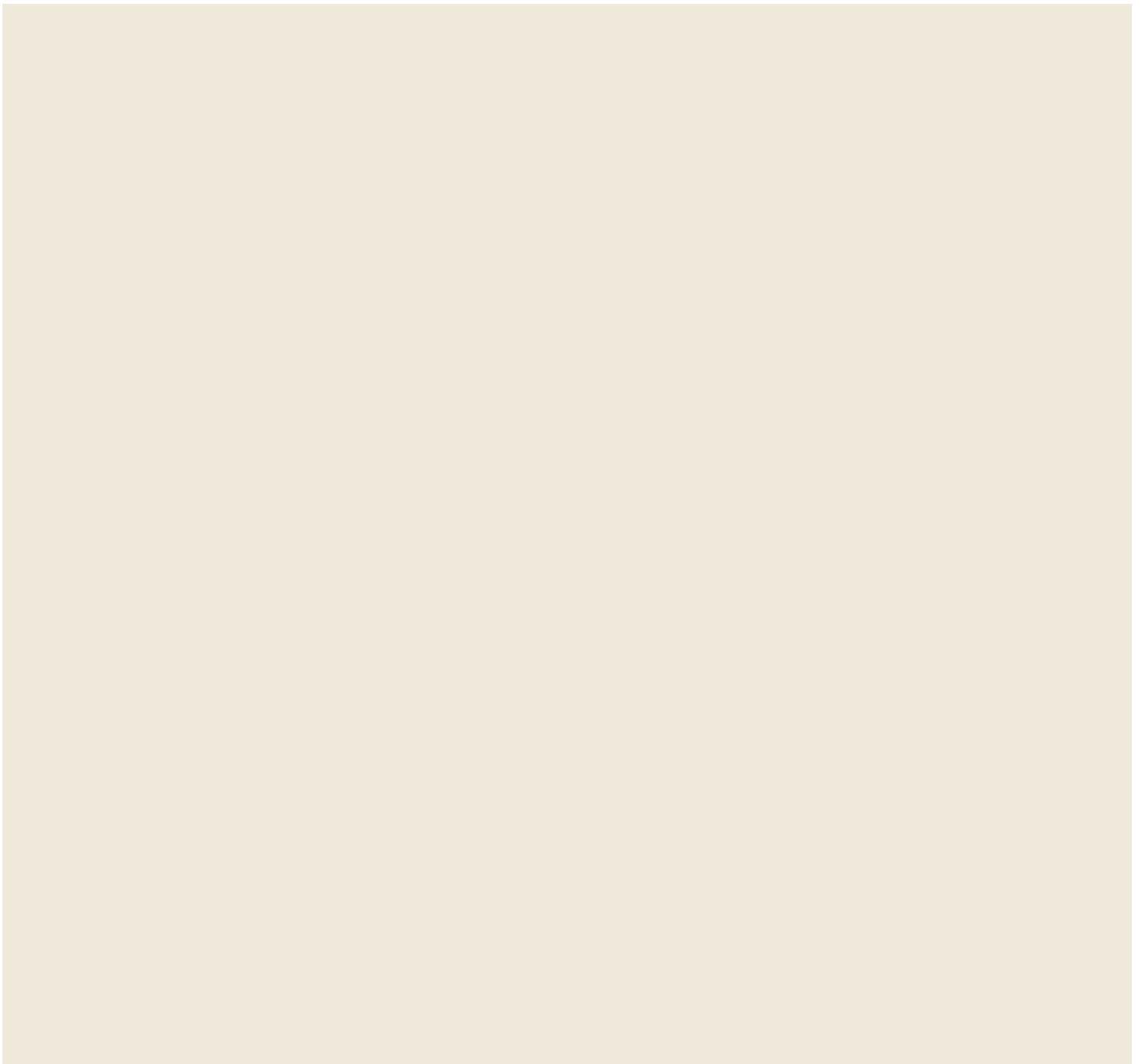


Zurich Starplan

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 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.

SEPA Direct Debit Mandate

Application for premium payment by instalments:
Please complete all the fields below marked *

UMR _____

*Name _____

*Address _____

*Contact number

*Policy number(s)

*SWIFT BIC

Bank name _____

Bank address _____

*IBAN

Debiting Date Choice (1st-28th of the month)

Please return to

Creditors name **Zurich Insurance**

Creditors address **Zurich Insurance, PO Box 78, Wexford.**

Creditors identifier **IE61ZZZ30013**

Legal text: By signing this mandate form, you authorise (A) Zurich Insurance Europe AG to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instruction from Zurich Insurance Europe AG.

As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited. Your rights are explained in a statement that you can obtain from your bank.

***Signature(s):**

***Date**

For office use 15-700-09-10 G

For information purposes only

1. I/We agree to pay my/our premium(s) and service charge of 7% in respect of the policy(ies) listed above by monthly direct debit to my/our bank until further notice. Annual percentage rate is 17.87% in the first year and 17.85% in subsequent years.
2. I/We accept the conditions as set out in the plan and understand that the amount of the instalment due may be varied from time to time to reflect additions, deletions and mid-term alterations of my/our policy(ies) with Zurich.
3. I/We attach a signed variable amount direct debiting instruction authorising Zurich to charge my/our bank account with instalments as they become due.

4. I/We agree that in addition to the insurance premium(s) my/our broker administration fee, if applicable, is to be collected in the first instalment at inception and renewal of my/our policy(ies).
5. In the event of my/our default in paying any instalment on the date it becomes due, Zurich will write giving 21 days in which to remedy the default prior to terminating this agreement.
6. I/We agree that in the event of interruption of banking services, I/We will pay the amount of each instalment directly to Zurich as it falls due, for the duration of the interruption of services.
7. I/We agree to advise Zurich on change of address or bank account.

Data Protection

Zurich Insurance Europe AG ('Zurich') will hold your details in accordance with our Data Protection and Privacy Policy together with all applicable data protection laws and principles.

Information you supply may be used by us for the purposes of administering your policy (including underwriting, processing, claims handling and fraud prevention) within the Zurich Insurance Group and our partners inside and outside the European Economic Area.

We may share with our agents and service providers, members of the Zurich Insurance Group, other insurers and their agents, and with any intermediary acting for you, and with recognised trade, governing and regulatory bodies (of which we are a member or by which we are governed) information we hold about you and your claims history. This includes the Insurance-Link database and the Insurance Ireland's anti-fraud claims matching database. We may also in certain circumstances use private investigators to investigate a claim.

We may also need to collect sensitive personal data (for example, information relating to your physical or mental health or the commission or alleged commission of an offence) to assess the terms of insurance we issue/arrange or to administer claims which arise.

Unless you have advised us otherwise, we may share information that you provide to companies within the Zurich Insurance 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.

Please tick here if you do not wish your information to be utilised for these purposes.

You have a right of access to and a right to rectify data concerning you under the Data Protection Acts 1988 and 2003. Should you wish to exercise this right, please write to the Data Protection Officer, Zurich Insurance, PO Box 78, Wexford. To access your data, a fee of €6.35 is chargeable under the terms of the Data Protection Acts and cheque should be made payable to Zurich.

By providing us with your information and proceeding with this contract, you consent to all of your information being used, processed, disclosed, transferred and retained for the purposes of insurance administration (including underwriting, processing, claims handling and fraud prevention). Please note that a copy of our full Data Protection and Privacy Policy can be viewed on our website www.zurichinsurance.ie or requested by writing to our **Data Protection Officer at Zurich Insurance, PO Box 78, Wexford.**

Zurich Insurance Europe AG

PO Box 78, Wexford, Ireland.

Telephone: 01 667 0666 Fax: 01 667 0644

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 conduct of business 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.

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