

Terms of Business

Important notice for Zurich customers

Consumer Distance Sales Information

Zurich Insurance plc (“Zurich”) is part of the Zurich Insurance Group and carries on business at Zurich House, Ballsbridge Park, Dublin 4. It is registered in the Company Registration Office under Company number: 13460 and is registered for Value Added Tax (VAT), registration no. IE9F55841D. Zurich is authorised by the Central Bank of Ireland as a non-life insurance company and is a member of Insurance Ireland and subscribes to its voluntary code of conduct. Zurich is subject to the Central Bank of Ireland’s Consumer Protection Code and the Minimum Competency Code which offer protection to consumers and can be accessed on the Central Bank’s website at www.centralbank.ie

Quotation Period: Quotes are valid for a period of 30 days.

Cooling-off Period – Right of Withdrawal

As a consumer you have the right to withdraw from any new business Zurich policy within 14 days of the latest of the date of inception of cover, or the date which you receive your policy schedule, without penalty and without any reason. The right of withdrawal may be exercised by notice in writing to Zurich, quoting your policy number. Should the right be exercised for a Single Trip policy, Zurich will provide a full cancellation refund if no claim has been made and the trip has not started. Should the right be exercised for an Annual Trip policy, Zurich will provide a cancellation refund if no claim has been made and cover has not started. Please note that this right of withdrawal does not apply when renewing a policy.

Main Characteristics of the policy

The main characteristics of your (the Consumer’s) insurance policy is as explained to you and as set out in your policy terms and conditions which you have been given and which is available on request from Zurich.

Period of insurance

Subject to cancellation, the period of insurance in respect of any policy held with Zurich will be the period specified by Zurich as such in the policy schedule and/or renewal notice.

What will happen if I want to cancel my policy?

You (the Consumer) can cancel your policy at any time by writing to us. We will cancel the policy on the date we receive your request in writing.

Will I receive a refund after I cancel my policy?

No refund is available for a Single Trip policy if cancellation instructions are received after the cooling off period (14 days after inception).

For an Annual Trip policy, provided that no incident has given rise to a claim in the current period of insurance, you will be entitled to a proportionate return of the premium for the unexpired period of insurance subject to a cancellation fee of €25 plus government levy.

Payment options: Payment can be made by debit or credit card. Please contact Zurich or your Broker for further details.

What happens if I make a claim?

In the event you need to make a claim for loss or damage, please let us know immediately by calling our 24/7 Zurich Assist Emergency Helpline on +353 1 288 0073. Terms and conditions may apply and these will be fully explained to you by your Claims Handler. Please note that an excess may apply to your claim. An excess is the first part of the claim, for which you are liable to pay. For further details please check your statement of Insurance and policy document or contact your Claims Handler.

Conflict of Interest

Zurich has procedures in place to avoid conflicts of interest and, when they cannot be avoided, we will fully disclose the potential conflict and ensure that customers are treated fairly.

Complaints Procedures

At Zurich, we care about our customers and believe in building long-term relationships by providing quality products combined with a high standard of service.

If it should happen that you have cause for complaint, either in relation to your policy or any aspect regarding the standard of our service, please see the steps outlined below. If you have arranged your policy with Zurich through a Broker, you should firstly direct your complaint to the Broker with whom you arranged your policy.

If you deal with us directly, you should contact:

Customer Services Co-ordinator,
Zurich Insurance plc, PO Box 78,
Wexford.

Telephone: (01) 667 0666.

If the complaint is not resolved to your satisfaction, you should write to the Chief Executive Officer at the aforementioned address, or alternatively you may wish to contact:

(i) Insurance Ireland, Insurance Centre, 5 Harbourmaster Place, IFSC, Dublin 1, DO1 E7E8.

Telephone: (01) 676 1820.

(ii) Financial Services Ombudsman's Bureau. 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

Lo-Call: 1890 88 20 90

(iii) The Central Bank of Ireland, P.O. Box 559, Dame Street, Dublin 2.

Lo-Call: 1890 77 77 77

Your right to take legal action is not affected by following any of the above procedures.

Government Law

The laws of Ireland will apply to your policy and the Irish courts will have jurisdiction to hear any disputes regarding your policy, unless otherwise stated on your proposal form or in your policy terms and conditions.

Language

The Zurich policy and all communications in respect of the policy will be in English. Please consult your policy document, and/or statement of insurance for full policy terms and conditions which you have been given and which is available on request from Zurich. If you have any queries please do not hesitate to contact Zurich on 01 667 0666 or 1890 400 300. Please note Zurich may record phone calls for training and security purposes and to ensure the highest level of customer service.

Premium Alterations

If an alteration to the policy results in an additional premium due to the Insurer or a refund premium due to the Insured, we will only charge or refund such premium provided the amount involved is greater than or equal to €5.

Explanatory Note: All references made to Zurich refer to Zurich Insurance plc.

Data Protection

This notice gives a brief summary of what Zurich may do with your personal information. The information that you provide ('data') will be used for the administration of your policy and/or any claims made on the policy 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. Data is at all times treated as confidential and the appropriate measures are taken to ensure it is secure. Zurich is subject to the requirements of the Data Protection Acts 1988-2003 and will hold your data in accordance with our data protection and privacy policy together with all applicable data protection laws and principles.

Effective date: 25th July 2016

Zurich Insurance plc

PO Box 78, Wexford.

Telephone: 01 667 0666 Fax: 01 667 0644 Website: www.zurichinsurance.ie

Zurich Insurance plc is regulated by the Central Bank of Ireland.