

Bank of Ireland Insurance Services Limited Terms of Business

These Terms of Business are provided in accordance with the Central Bank of Ireland's Consumer Protection Code.
Effective from 19 March 2026.

About us

Bank of Ireland Insurance Services Limited trading as Bank of Ireland Insurance Services and Bank of Ireland Insurance has a registered address at Bank of Ireland Insurance Services Limited, 2 College Green, Dublin 2, D02 VR66 and is a member of the Bank of Ireland Group. "Bank of Ireland" and "Bank of Ireland Group" are registered trading names of The Governor and Company of the Bank of Ireland.

Our main place of business is at Bank of Ireland Insurance Services Limited, 2 College Green, Dublin 2, D02 VR66. Bank of Ireland Insurance Services Limited is a registered insurance intermediary, which can be verified by consulting the Central Bank of Ireland's Insurance Mediation Register under reference number C4840. The register can be viewed on the Central Bank of Ireland's website at registers.centralbank.ie. Bank of Ireland Insurance Services Limited is regulated by the Central Bank of Ireland.

If you wish to contact us, please:

- ▶ **Write to us at:** Bank of Ireland Insurance Services Limited, 2 College Green, Dublin 2, D02 VR66; or
- ▶ **Call us on** 01 488 4062.

Central Bank Codes

Bank of Ireland Insurance Services Limited is subject to the Central Bank of Ireland codes of conduct and regulations which we must comply with. These offer protection to customers. They can be found on Central Bank's website at <https://www.centralbank.ie/regulation/consumer-protection/consumer-protection-codes-regulations>.

They include, but are not limited to:

- ▶ Consumer Protection Code (CPC);
- ▶ Minimum Competency Code.

General

In this document "we" "us" and "our" mean Bank of Ireland Insurance Services Limited. By using our services, you accept these Terms of Business. These Terms of Business and any matter arising from the services are governed by the laws of Ireland. This will be so even if a court or tribunal outside of Ireland deals with them. The courts of Ireland will have jurisdiction in connection with any dispute about or relating to these Terms of Business and the services. That jurisdiction is exclusive except where you are a consumer under the Consumer Rights Act 2022, and you are not ordinarily resident in the Republic of Ireland.

Regulated activities

We arrange home and travel insurance products for our customers on a limited analysis basis, i.e. providing services on the basis of a limited number of contracts and product producers available on the market, that is to say, while not tied to one product producer the services are not provided on the basis of a fair analysis of the market.

We hold the following agency appointments:

- ▶ Intact Insurance Ireland DAC and FBD Insurance plc in respect of home insurance. We will clearly disclose to you at quotation stage and upon renewal whether the home insurance product available is provided by Intact Insurance Ireland DAC and/or FBD Insurance plc.
- ▶ Chubb European Group S.E. for travel insurance products.

For renewals of existing policies:

- ▶ Intact Insurance Ireland DAC, Chubb European Group S.E. and AIG Europe S.A. for personal accident insurance and hospital cash insurance.
- ▶ AXA France IARD, S.A. for existing payment protection insurance policies. Insurance of this nature is no longer available to purchase.

Things we are not responsible for

The services we provide to you are as set out in this document. The terms and conditions of any policy bind you and the insurance company underwriting an insurance product purchased by you and are as set out in the insurance company's policy document. While we will take all reasonable steps to ensure that we can continue to provide a service to you, we will not be responsible where we cannot provide a service to you because of circumstances beyond our control, for example, a natural disaster such as an adverse weather event, an earthquake, a solar storm, flooding; war or civil disturbance; a health event including a pandemic; strikes and industrial action.

Fees & charges

Bank of Ireland Insurance Services Limited does not charge you directly for the services we provide. Instead, we receive commission from the insurers with whom we have an agency agreement when you arrange an insurance policy through us.

You can find details of the commission we receive in our **Commission Summary Statement**, available in the Important Documents section on the Home Insurance and Travel Insurance pages at www.bankofireland.com.

Other commission paid or services provided

Bank of Ireland Insurance Services may from time to time receive a contribution from product providers towards marketing, administration or IT costs to enhance the quality of the service we provide to you and other customers.

Conflicts of Interest

Bank of Ireland Insurance Services Limited has a policy in relation to the effective identification and management of conflicts of interest when providing products and services. The policy ensures that we identify and take action to ensure that conflicts of interest do not impact on our customers' interests.

Your personal data

Bank of Ireland Insurance Services Limited gathers and processes personal data in compliance with:

- a. data protection law; and
- b. any data privacy notice or summary available on our website or that we provide to you or any consents we ask you to provide.

Application process

It is your responsibility to provide us with the information and documentation we require from you to enable us to arrange a service to you. We arrange services and products based on the information you give us. We therefore ask that you provide information that is accurate and complete and/or further documentation as required by us. Applications are subject to acceptance criteria and terms and conditions apply.

Regular Reviews

It is in your best interests that you review, on a regular basis, the products which we have arranged for you. As your circumstances change, your needs will change which may result in you having insufficient insurance cover. We would therefore advise that you contact us to ensure that you are provided with up-to-date information on products best suited to your needs.

Consumers: Duty of Disclosure when completing documentation for new business/renewals and midterm adjustments

You are required to answer all questions posed by us or the insurer honestly and with reasonable care.

Before renewal of the contract of insurance, specific questions will be asked. Again, you will be required to answer these questions honestly and with reasonable care. Where you do not provide additional information (after being requested to do so) it can be presumed that the information previously provided remains unchanged.

Failure to answer all questions asked honestly and with reasonable care can result in the Insurer being able to rely on proportionate remedies. Which include but are not limited to the insurer voiding the contract of insurance. If a policy is cancelled by an insurer for any reason including payment default you may encounter difficulty in purchasing insurance in the future.

Where you default

Where you default in your obligations or fail to make a payment that is due to us or the insurance company underwriting an insurance product purchased by you, we or the insurance company may, if necessary, exercise our/its legal rights. This may include cancellation of your policy or withdrawal of cover. If this happens, you will not be insured, and any claims during this time will not be paid. We would refer you to policy documents for the details of such provisions.

Complaints

If you have any complaints about a product or service provided by Bank of Ireland Insurance Services Limited, you should explain your complaint to your branch or Business Unit. Or you can contact us in the following ways:

- ▶ **Online complaint form:** Please search “complaints” on our website “www.bankofireland.com”.
- ▶ **Phone:** 01 488 4062 (Republic of Ireland) or +353 1 488 4062 (from outside the Republic of Ireland), Monday to Friday, 9am to 5pm.
- ▶ **Visit your local branch:** Speak to the Customer Service Manager or any other member of staff.
- ▶ **Write to us at:** Bank of Ireland, Group Customer Complaints, Floor 1, Newlands Cross Business Centre, Clondalkin, Co. Dublin, D22 W324.

The complaint will be fully investigated by us, and we will give you a full response. While we are investigating your complaint, we will give you a regular written update.

If you are not satisfied with the outcome, or if the complaint is not resolved within 40 working days, you may be able to refer your complaint to the Financial Services and Pensions Ombudsman.

You can contact the Financial Services and Pension Ombudsman at:

- ▶ **Address:** Lincoln House, Lincoln Place, Dublin 2, D02 VH29.
- ▶ **Phone:** (01) 567 7000
- ▶ **Email:** info@fspo.ie
- ▶ **Website:** www.fspo.ie

Investor Compensation Scheme

Bank of Ireland Insurance Services Limited is a member of the Investor Compensation Scheme established under the Investor Compensation Act 1998. The Investor Compensation Scheme provides for the payment, in certain circumstances, of compensation to customers. You should be aware that a right to compensation can only arise where money held by us on your behalf cannot be returned either for the time being or for the foreseeable future. In the event that a right to compensation is established, the amount payable is the lesser of 90% of your loss or an amount up to €20,000.

Changes to Terms of Business

Where there are any important changes to these Terms of Business, we will inform affected customers as soon as possible. The information contained in these Terms of Business is in effect and up to date as of 19 March 2026.