

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 2012.

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, Bank of Ireland, 2 College Green, Dublin 2, D02 VR66 and is a member of the Bank of Ireland Group. Our main place of business is at Bank of Ireland Insurance Services Limited, Bank of Ireland, 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 Insurance Mediation Register under reference number C4840, and is regulated by the Central Bank of Ireland. The register can be viewed on the Central Bank of Ireland's website at registers.centralbank.ie. If you wish to contact us, please write to us at Bank of Ireland Insurance Services Limited, Bank of Ireland, 2 College Green, Dublin 2, D02 VR66 or call us on 01 488 4062.

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 the Republic of Ireland. This will be so even if a court or tribunal outside the Republic of Ireland deals with them. The courts of the Republic 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. Where there are material changes to these Terms of Business, Bank of Ireland Insurance Services Limited will notify affected customers as soon as possible. The information contained in these Terms of Business is correct as of August 2024.

Regulated activities

Our business is to arrange general insurance products for our customers. We act on behalf of the customer in relation to the products and services we provide. While we are not tied to any one insurer, we only sell insurance products based on a limited analysis of the market and only make available products from the insurance companies with whom we have an agency appointment. We do not provide advice on the insurance products that we sell.

We hold the following agency appointments:

- ▶ RSA 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 RSA Insurance Ireland DAC and/or FBD Insurance plc.
- ▶ RSA Insurance Ireland DAC in respect of motor insurance.
- ▶ Chubb European Group SE for travel insurance products.
- ▶ AXA France IARD for existing payment protection insurance policies. Insurance of this nature is no longer available to purchase.

For renewals of existing policies:

- ▶ RSA Insurance Ireland DAC for hospital cash insurance and personal accident insurance;

Central Bank Codes

Bank of Ireland Insurance Services Limited is subject to the Consumer Protection Code 2012. This code offers protection to customers and can be found on the Central Bank of Ireland's website centralbank.ie

Fees & charges

Bank of Ireland Insurance Services Limited does not charge customers directly for the services we provide. However, we receive payments from the insurers with whom we hold an agency appointment if an insurance product is arranged through us. Details of the actual payments we receive are available on request by contacting us.

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.

Conflicts of Interest

Our policy is to avoid any conflict of interest when providing business services to our customers. However, in the unlikely event that an unavoidable conflict arises, we will explain the position to you and ask you to confirm in writing if you are happy to proceed. If you are not advised of a conflict, you are entitled to assume that none arises.

Application process

It is your responsibility to provide us with the information and documentation we require from you to enable us provide a service to you. We provide products based on the information you give us. We therefore ask that you provide information that is accurate and complete and provide documentation that need not be verified or checked in any way. Applications are subject to acceptance criteria and terms and conditions apply.

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.

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.

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.

Complaints

If you are dissatisfied with the services provided by Bank of Ireland Insurance Services Limited, please contact us by phone or in writing to let us know. We have an internal complaints process and will deal with your complaint promptly. Please address complaints correspondence to us at Bank of Ireland Insurance Services Limited, Bank of Ireland, 2 College Green, Dublin 2, D02 VR66. The complaint will be fully investigated and we will endeavour to resolve the complaint to your satisfaction.

If the investigation of your complaint takes some time, we will provide you with an update. We will, in any event, respond to your complaint within 40 business days. In the event that you are dissatisfied with the outcome of a complaint or if your complaint is not resolved within 40 business days, you are entitled to refer your complaint to:

The Financial Services and Pensions Ombudsman Bureau,
3rd Floor, Lincoln House,
Lincoln Place,
Dublin 2

Tel: 01 567 7000
Email: info@fspoi.ie