



Terms of Use

These terms of use apply to those accessing and using insuranceboi.com

Please read these Terms of Use carefully and our Data Privacy Summary, Bank of Ireland Group Privacy Notice and notices on cookies which can be found on the Website. By proceeding further, you will be deemed to have read and accepted and be bound by these Terms of Use, the Data Privacy Summary, Bank of Ireland Group Privacy Notice and cookies notices.

1. Definitions

The following terms shall have the following meanings:

- ▶ **“Terms of Use”** - means these terms and conditions of use of the Website;
- ▶ **“Bank of Ireland Group”** - means Bank of Ireland Group plc, its subsidiaries and associates which includes Bank of Ireland Insurance Services;
- ▶ **“Bank of Ireland Insurance Services”** - means Bank of Ireland Insurance Services Limited which is a member of Bank of Ireland Group;
- ▶ **“Insurers”** means the insurance companies with whom Bank of Ireland Insurance Services holds an agency appointment to promote and sell their insurance products;
- ▶ **“Privacy Notice”** means the statement of practice as regards the privacy and security of your information when accessing and/or using the Website and any of its services including seeking a quote or purchasing an insurance policy. You can read a copy of the Bank of Ireland Group Privacy Notice by accessing the Privacy link at the end of the webpage;
- ▶ **“you”** means any and all natural persons accessing or using the Website and/or availing of any information and/or services available through the Website;
- ▶ **“we”** and **“our”** and **“us”** means Bank of Ireland Insurance Services and Bank of Ireland Group, as applicable; and
- ▶ **“Website”** means the website accessible at or via the following address: insuranceboi.com

2. Governing law and jurisdiction

Information appearing on the Website is provided in accordance with and subject to the laws of the Republic of Ireland and the laws of the Republic of Ireland govern the conduct and operation of the Website. The courts of the Republic of Ireland have exclusive jurisdiction over all claims or disputes arising in relation to, out of, or in connection with these Terms of Use, the information contained on the Website, and any use made of that information. Any such claims or disputes shall be resolved in accordance with the laws of the Republic of Ireland.

3. Disclaimer as to accuracy of information

While we can assure you that care has been taken in the preparation of the information contained on the Website which is provided on an “as is” basis, we do not make any representations or warranties as to the accuracy, completeness, timeliness, fitness for a particular purpose of the information contained on the Website. Any information whether or not is classified as “real time” may have stopped being current by the time it reaches you. Any opinions or comments expressed on the Website reflect our judgement at the time they are expressed but are subject to change without notice. Where we provide a quote, it is indicative only and does not constitute an offer to purchase a product unless otherwise stated in the quote you receive. Applications for products are subject to acceptance by the relevant insurer.

4. Access to the website

Sometimes, we may not be able to provide you (or a third party) with access to the Website because of circumstances beyond our control, for example:

- ▶ an Act of God;
- ▶ pandemics, epidemics;
- ▶ strikes and industrial action;
- ▶ electricity failure, surges or fluctuation;
- ▶ failure of telephones, telephone systems, email, the internet, or of other electronic equipment (including software and networks).

Sometimes, the Website may not be available or may not work properly despite our reasonable efforts to maintain it. We are not liable to you or anyone else for any loss or expense caused if the Website is not available or is not working properly for a reason set out above.

We will also not be responsible for any losses caused if:

- ▶ we make a payment in accordance with an Instruction received from you and that Instruction contained an incorrect reference number, IBAN or BIC, account number, sort code or equivalent account or details supplied by you or a third party; and/or

- ▶ we can show that a payment was made by us and received by the payee and/or their bank; and/or
- ▶ the payment or transaction is not possible due to a regulatory or other legal reason.

5. Online Quotation and Purchases

In the event that you choose to purchase an insurance policy using the Website, you will be asked to provide personal information and payment details. Your payment details will be processed by the Insurer's contracted payment processors and will be securely disclosed by the Insurer to its contractors for this purpose. The terms and conditions governing a product you apply to take out will be provided to you at the time of purchase and you will be afforded an opportunity to ensure the product meets your needs.

6. Need for professional advice

The information on the Website is for general information purposes only and does not constitute advice. Any insurance policies you buy using the Website are provided on a non-advised basis. If any information provided on the Website gives rise to a specific issue for you, we recommend you seek advice before purchasing the product.

7. Prohibited use of the website

The information on the Website is not provided and should not be used in any state or jurisdiction where accessing or use of such information is prohibited, whether in the format in which it is presented in the Website or any other format. In addition, you agree not to use the Website or cause the Website to be used:

- ▶ in a way which could damage the availability, performance or integrity of the Website;
- ▶ for any commercial purpose, including but not limited to any screen-scraping or direct marketing activities nor to use the website to participate in or cause others to participate in sending unsolicited messages, advertising or promotional material;
- ▶ to harvest information about individuals, including e-mail addresses;
- ▶ to upload or transmit any material which contains viruses, trojans, worms, or any other harmful or malicious programs; or
- ▶ contrary to the terms and conditions of any Internet Service Provider whose services you may use.

If you have any doubt about the legality of your use of the Website, you should not continue any further and immediately exit the Website.

We accept no liability arising from the use or viewing of the Website which is in contravention of the laws of the jurisdiction in which you are resident, domiciled or located. Residents of the Republic of Ireland only are eligible to access and use the Website and apply for the insurance policies listed.

You must therefore only apply to take out an insurance policy if you are a resident in the Republic of Ireland.

Any person who is a minor or otherwise unqualified to be a party to a contract is not entitled to use and apply for any of the insurance policies listed in the Website.

8. Termination

We may suspend or terminate your access to and use of the Website immediately and without giving you notice where required or obliged to do so by law, or where we reasonably believe your use of or access to the Website has been used/accessed improperly or fraudulently.

In addition, we may terminate your access to and use of the Website if you are in material or persistent breach of any of your obligations under these Terms of Use and if that breach is capable of remedy and you have failed to remedy that breach within 30 days after receiving written notice requiring it to remedy that breach.

We may also without cause stop providing the Website by giving two months' notice.

We may stop access to the Website or block any payments or transactions if:

- ▶ you die;
- ▶ you are declared bankrupt or insolvent in the Republic of Ireland or anywhere else;
- ▶ you have failed security checks;
- ▶ we have reason to suspect there is unauthorised or fraudulent activity, even where we think you are innocent;
- ▶ we are required to do so by law, regulation or direction from an authority we have a duty to obey; or
- ▶ you have breached these Terms of Use.

We do not have to notify you beforehand if we stop, restrict or block your access to the Website for any reason listed above. We are not liable to you or anyone else if we stop or block your access to the Website for any reason listed above. If you enquire, we will tell you how the stop or block on access to the Website can be removed (if it can be).

On termination for any reason:

- ▶ all licences granted under these Terms of Use shall immediately terminate; and
- ▶ any rights, remedies, obligations or liabilities of the parties that have accrued up to the date of termination, including the right to claim damages in respect of any breach of these Terms of Use which existed at or before the date of termination shall not be affected or prejudiced.

9. General provisions

You acknowledge that you are solely responsible for the use to which you put from the Website and all the results and information you obtain from it and that all liability is excluded to the fullest extent permitted by law.

Nothing in these Terms of Use shall exclude, limit or restrict Bank of Ireland Insurance Services duties or liabilities to you under legislation which regulates the provision of insurance distribution services or any conduct of business rules which Bank of Ireland Insurance Services is required to comply with.

10. Online documentation

- ▶ The Website allows you to request a quote and purchase insurance policies. In addition, you can view documentation relating to insurance policies online using the Website.
- ▶ Your responsibilities in relation to the Website:
 - ▶ You agree to use the Website for your personal use only;
 - ▶ You agree that any documents or information uploaded to the Website or otherwise provided by you using the Website are accurate and complete; and
 - ▶ You will not upload any false, indecent, inappropriate or illegal content, or conduct any inappropriate or illegal activities using the Website.
- ▶ We may ask you to answer security questions, or to use a password or other security credential or a combination of security credentials, before allowing you use the Website.
- ▶ You must keep your password or security credentials secret and safe and must never share them with anyone. If you know or suspect your security credentials are known by someone who should not know them, you must tell us straight away.
- ▶ You must maintain suitable equipment to enable you to use the Website, for example, a computer with a suitable browser and up-to-date security software. Further details are available under accessibility section of the Website.
- ▶ We put reasonable IT security measures in place. We cannot, however, guarantee the privacy or security of any information that concerns you and passes over the internet. This is because of the nature of the internet. If you use the Website, you acknowledge and accept these risks.

11. Variation of content/amendments

The contents of the Website, including these Terms of Use, any information contained in the Website, the Data Privacy Summary, Bank of Ireland Group Privacy Notice and cookies notices are subject to change and to being updated without notice from time to time.

We reserve the right in our absolute discretion at any time and without notice to remove, amend, alter or vary any of the content which appears on any page of the Website, including the Terms of Use. Any changes to these Terms of Use will be posted in the Website and by continuing to use the Website following any such change you will agree to be bound by the revised Terms of Use.

12. Entire agreement

These Terms of Use, Data Privacy Summary, Bank of Ireland Group Privacy Notice, the Terms of Business and any of the additional terms referred to on the pages of the Website constitute the entire agreement between Bank of Ireland Insurance Services and you with respect to your access to and use of the Website and any third-party site accessed through the Website. If any provision of these Terms of Use shall be unlawful, void, or for any reason unenforceable, then that provision shall be deemed severable from these Terms of Use and shall not affect the validity and enforceability of any remaining provisions.

13. Hypertext links

No third party is permitted to create a link to the Website without our prior written consent.

14. Third party content

The Website may make available (including, from time to time, information and resources of third parties, including (without limitation) text, graphics, audio, visual (including still visual images) and/or audio-visual material, software, applications, data, database content or other multimedia content, information and material, including the metadata relating to any such content ("Third Party Content").

You acknowledge that any Third Party Content made available through the Website:

- (a) Has not been created by or endorsed by Bank of Ireland Insurance Services and/or Bank of Ireland Group who assume no responsibility for the Third Party Content;
- (b) Is made available for general informational purposes only and the availability of Third Party Content in the Website does not constitute a recommendation or solicitation to make any decision or enter into any other transaction; and
- (c) Is obtained from sources believed to be reliable, but no guarantees are made by Bank of Ireland Insurance Services, the Bank of Ireland Group or the providers of the Third Party Content as to its accuracy, completeness, or timeliness.

15. Data protection

Bank of Ireland Insurance Services will use your personal data in the manner set out in our Data Privacy Summary and the Bank of Ireland Group Privacy Notice of the Website.

16. Automated Decision Making, including Profiling

When you apply for an insurance policy through the Website you understand that the relevant insurer underwriting the policy can conduct the following activities which may involve automated (computer-based) decision making including:

- ▶ profiling,
- ▶ underwriting; and
- ▶ determining the applicable premiums.

The process automatically calculates the risks based on the personal information you have provided (including personal health information where applicable) using set risk criteria which the relevant insurer has determined. This makes your application process faster and the automated decision making process is designed to improve efficiencies, quality and consistency in the underwriting decisions and reduce costs. It will also be used to determine whether an insurance policy can be provided to you, and if so, calculate the premium you will have to pay.

The results of these automated decision making processes can limit the insurance policies and services we are able to offer you. If you do not agree with the result, you have the right to request human intervention to allow you to express your point of view and to contest the decision.

17. Right to information (copyright and trade marks)

The information and services contained on and/or accessed through the Website are, unless otherwise specifically stated, the property of Bank of Ireland Insurance Services and/or Bank of Ireland Group. All intellectual property rights associated with the Website and its contents including services and/or insurance policies are reserved to Bank of Ireland Group and its licensors. This shall also apply, subject to any alterations as necessary, to attempted access of the Website and attempted use of information.

The information and material contained in the Website, including the services and/or insurance policies are for personal use only and may not be copied, printed, published, transmitted, amended or reproduced in any form whatsoever without the prior consent of Bank of Ireland Insurance Services.

Bank of Ireland Group grants personal users of the Website permission (a license) to:

- ▶ Browse this material (including making such copies in RAM or other temporary storage device necessary to facilitate such browsing) and
- ▶ Print out hard copies and where you have availed of a service and/or taken out an insurance policy, download and retain an electronic copy for personal use.