



# Terms of Business

**These terms of business set out the basis on which Aviva Direct Ireland Limited will provide insurance services to you.**

**Effective from 1st May 2017**

Aviva Direct Ireland Limited is a wholly owned subsidiary of Aviva Insurance Limited and part of the Aviva group. Aviva Direct Ireland Limited is regulated by the Central Bank of Ireland.

| Retirement | Investments | **Insurance** | Health



## Consumer Information

Aviva Direct Ireland Limited is authorised as an investment business firm under Section 10 of the Investment Intermediaries Act, 1995 (as amended) to provide the services of an investment intermediary and is registered as an insurance intermediary under the European Communities (Insurance Mediation) Regulations, 2005 (as amended). Aviva Direct Ireland Limited is regulated by the Central Bank of Ireland. Aviva Direct Ireland Limited is subject to a number of the Central Bank of Ireland's codes of conduct including the Consumer Protection Code 2012 and the Minimum Competency Code 2011. These codes of conduct are in place to protect consumers when dealing with regulated financial service providers. A copy of these codes are available on the Central Bank of Ireland's website, [www.centralbank.ie](http://www.centralbank.ie).

## Our Services

Aviva Direct Ireland Limited arranges non-life insurance products (motor, property, health, travel, legal expenses). We also provide advice on and arrange life, pension and investment products.

Aviva Direct Ireland Limited is an intermediary and we provide products on a limited analysis of the market basis. This means that we only supply products that are provided by product producers from which we hold an appointment in writing. Therefore, the products we

provide are not based on an analysis of all products available in the entire insurance market. The section below entitled, 'Product Producer Details', outlines which products are provided by which insurance companies to Aviva Direct Ireland Limited.

Aviva Direct Ireland Limited can receive and send orders for life assurance and non-life assurance.

## Conflicts of Interest

It is our policy to avoid any conflict of interest when providing business services to our clients. However, if an unavoidable conflict arises we will advise you of this in writing before providing any business service.

## Compensation Scheme

Aviva Direct Ireland Limited is a member of the Investor Compensation Scheme set up under the Investor Compensation Act 1998. This compensation scheme provides compensation in certain circumstances, to clients as detailed in the Act. A right to compensation will only arise where money or investment instruments held by this firm on your behalf cannot be returned whether for the time being or in the foreseeable future and where the client falls within the definition of "eligible investor" as contained in the Act. In the event that a right is established, the amount payable is the lesser of 90% of your loss which is recognised as being eligible for compensation, or a maximum of €20,000.

### Product Producer details

Product producers	Aviva Insurance Limited	Aviva Life & Pensions UK Limited, trading as Aviva Life & Pensions Ireland	Chubb European Group Limited	DAS Legal Expenses Insurance Company Limited	Irish Life Health dac
Products	Home, Motor, Commercial	Life Insurance, pensions, savings & investments	Travel	Home and Motor Legal Expenses	Health
Address	One Park Place, Hatch Street, Dublin 2	One Park Place, Hatch Street, Dublin 2	5 George's Dock, IFSC, Dublin 1	DAS House, Quay Side, Temple Back, Bristol, BS1 6NH	Irish Life Centre, Lower Abbey Street, Dublin 1.
Contact Number	(01) 898 8000	1890 646464 or (01) 898 7000	(01) 440 1700	(01) 881 8033	(021) 480 2040
E-mail	direct@aviva.ie	CSC@aviva.com	Aviva.travelinsurance@chubb.com	b_little@DAS.ie	heretohelp@irishlifehealth.ie
Where Registered	Registered in Scotland	Registered in England	Registered in Ireland	Registered in England	Registered in Ireland
Company Number	2116	3253947	1112892	103274	376607
VAT Number	9839849W	10547300	IE8271023V	567782290	6396607G
Authorising Authority	Authorised by the Prudential Regulation Authority in the UK and regulated by the Central Bank of Ireland for conduct of business rules.	Aviva Life & Pensions UK Limited, trading as Aviva Life & Pensions Ireland is authorised by the Prudential Regulation Authority in the UK, and is regulated by the Central Bank of Ireland for the conduct of business rules. Aviva Life and Pensions Ireland, is also regulated in the UK by the Prudential Regulation Authority for prudential rules, and, to a limited extent by the Financial Conduct Authority for applicable UK conduct rules.	Chubb European Group Limited trading as Chubb, Chubb Bermuda International and combined insurance, is authorised & regulated by the Prudential Regulation Authority in the United Kingdom and is regulated by the Central Bank of Ireland for conduct of business rules.	DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority of the United Kingdom and regulated by the Central Bank of Ireland for conduct of business rules.	Irish Life Health dac is regulated by the Central Bank of Ireland. Irish Life Health has been entered onto the register of Health Benefit Undertakings maintained by the Health Insurance Authority.

## Receipts

Aviva Direct Ireland Limited issue a receipt for all premium payments received. These are issued with your protection in mind and should be retained safely. To ensure continuity of cover, where you have an existing non-life insurance policy that is due to expire and we have been unable to contact you, we may put continuing cover in force whilst awaiting your instruction.

You will be liable for any premiums payable to the relevant insurer for the period of time between renewal and when we receive your instruction. You have the right not to avail of this service.

## Charges

If you take out an insurance policy with Aviva Direct Ireland Limited, you will be charged a premium by the insurance company underwriting your policy. The premium amount will be given to you at the time of purchase and explained in detail on your policy documentation. If you choose to pay your Motor or Property Insurance premium by Direct Debit an additional 7% service charge is applied by the insurance company underwriting your policy.

## Administration Fees

- 1 Where you make an amendment to your policy during your period on cover, Aviva Direct Ireland Limited will charge an administration fee of €25. No administration fee will apply where the amendment is made on-line.
- 2 Fee amounts relate to administration fee only. Where your policy amendment generates an additional insurance premium this amount will be invoiced including any administration fee due.

Or

Where your policy amendment generates a return insurance premium we will not deduct the administration fee from your refund. The administration fee must be paid separately. (Please refer to mid term adjustments section where the additional or return premium is below €20).

- 3 If your policy is paid by monthly instalments, your remaining instalments will be adjusted accordingly to reflect any additional or return amount. (Please refer to mid term adjustments section where the additional or return premium is below €20).

4 Applicable fee amounts will be shown on all policy amendment confirmation letters.

5 One fee will apply per policy amended.

## Mid Term Adjustments

If you make an alteration to your Motor and / or Property policy and this results in an adjustment in premium, your underwriter will not charge you for premium adjustments less than €20, nor will your underwriter refund you any premium amounts of less than €20.

## Cancellation

In respect of all Non-Life, Life, Pension and Investment products please consult your policy documents for details of the policy underwriter's cancellation process/information. Please note that cancellation charges may apply.

## Cooling Off

For Motor, Property, Travel and Health insurance products you are entitled to a 14-day cooling off period. This entitles you to withdraw from the policy without penalty and without giving any reasons. This 14-day period begins when you have received all your policy documentation. You will however be charged a pro rata premium by the underwriter for the period you are on risk, during the cooling off period. We require you to notify us in writing of your wish to cancel. For motor insurance policies we will also require the return of the Insurance Certificate and Disc. Please send your notification (and certificate & disc, for Motor business) to: Customer Services, Aviva Direct Ireland Limited, Western Distributor Road, Galway.

For Life, Pension and Investment products please consult your policy documents for cooling off information.

For Health products please consult your membership handbook for cooling off information.

## Remuneration Policy

Aviva Direct Ireland Limited receives commission from an underwriter when it sells a policy (both at New Business and Renewal). Aviva Direct Ireland Limited are not obliged, either contractually or otherwise, to introduce a minimum level of business to any product producer. Details of our remuneration arrangement are available on request.

## Personal Data

Aviva Direct Ireland Limited will keep the information you provide about yourself and about third parties confidential. We may use it to provide and administer insurance products and financial services provided by us or other Aviva companies and sometimes with our affiliates and/or commercial partners, in order to comply with legal obligations imposed on us. We may share the information both inside and outside of the European Economic Area, in confidence, for these purposes with agents or service providers we have appointed, private investigators, regulatory organisations, other insurance and financial services companies (directly or via a central register), other Aviva group companies, those to whom we outsource certain business operations and as required by law.

## Premium Default

If you fail to pay the premium(s) due, Aviva Direct Ireland Limited will notify the underwriter/product producer who may lapse / cancel your cover in accordance with the conditions of the Policy.

The product producer may also pursue you to recover any premium(s) outstanding for the period you were on cover.

## Law Applicable & Available Language of Terms & Conditions

Please note that Irish law will apply to all insurance contracts and Irish Courts will have jurisdiction to hear any disputes regarding the contents unless otherwise stated in our policy terms and conditions. All contractual Terms and Conditions are available in English.

## Complaints policy

We aim to give excellent service to all our customers; however, we recognise that things may occasionally go wrong. We will do our best to deal with your complaint as quickly and effectively as possible. If you do have a complaint in connection with the service we have provided to you please contact:

The Aviva Direct Contact Centre on 1850 33 55 77 or email [direct@aviva.ie](mailto:direct@aviva.ie). Website: [www.aviva.ie](http://www.aviva.ie)

You can also write to the Complaints Team, Aviva Direct Ireland Limited, Western Distributor Road, Galway.

If your complaint is not resolved to your satisfaction, please contact the:

CEO, Aviva Direct Ireland Limited, One Park Place, Hatch Street, Dublin 2.

Or you can contact the following:

- The Financial Services Ombudsman Bureau at 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.  
LoCall: 1 890 88 20 90  
Phone: 01 662 0899  
Fax: 01 662 0890  
E-mail: [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie)  
Website: [www.financialombudsman.ie](http://www.financialombudsman.ie)
- The Office of the Pensions Ombudsman at 4th Floor, Lincoln House, Lincoln Place, Dublin 2.  
Phone: 01 676 6002  
Fax: 01 661 8776  
E-mail: [info@pensionsombudsman.ie](mailto:info@pensionsombudsman.ie)
- Insurance Ireland at Insurance Centre, 5 Harbourmaster Place, IFSC, Dublin 1, DO1 E7E8.  
Phone: 01 676 1914  
Fax: 01 676 1943  
E-mail: [iis@insuranceireland.eu](mailto:iis@insuranceireland.eu)  
Website: [www.insuranceireland.eu](http://www.insuranceireland.eu)

## Getting the best in personal service

### How to contact us

Contacting Aviva couldn't be easier:

- log on to our website at **[www.aviva.ie](http://www.aviva.ie)**
- For Motor and Property Insurance **1890 33 22 11**
- For Life, Pension and Investment products **1890 24 22 27**
- For Health insurance **1850 45 35 25**

### Help us to help you

We appreciate that even the smallest of changes can help us to provide a better service. Please contact us with your suggestions by emailing [direct@aviva.ie](mailto:direct@aviva.ie)

*Calls may be recorded for training and verification purposes.*

The registered office of Aviva Direct Ireland Limited is: One Park Place, Hatch Street, Dublin 2.

**Phone:** (01) 898 8000 **E-mail:** [direct@aviva.ie](mailto:direct@aviva.ie)

Aviva Direct Ireland Limited is registered with the Companies Registration Office under Company Number 374895.

**VAT number:** 9E66299H