

Terms of Business

Insuring your world

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

Aviva Direct Ireland Limited is regulated by the Financial Regulator. Aviva Direct Ireland Limited is a wholly owned subsidiary of Aviva Insurance (Europe) plc.

Version 7



Consumer Information

Aviva Direct Ireland Limited is a Multi-Agency Intermediary regulated by the Financial Regulator. We provide insurance and investment business services. Codes of conduct are imposed by the Financial Regulator and can be accessed at www.financialregulator.ie.

Our Services

Aviva Direct Ireland Limited arranges and provides advice on life assurance (life, serious illness, pensions and investments) and non-life insurance (motor, property, rescue, health, liability, engineering (commercial), travel, accident, farm and marine) and residential mortgages. Aviva Direct Ireland Limited can receive and send orders for life assurance, nonlife insurance, mortgages, health insurance and deposits.

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 €20,000.

Receipts

Aviva Direct Ireland Limited issue a receipt for all premium payments received. This is required pursuant to Section 30 of the Investment Intermediaries Act, 1995. These are issued with your protection in mind and should be retained safely. To ensure continuity of cover, where you have an existing general 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. We may also charge an administration fee for certain changes you make to the policy and these fees will be detailed on your documentation.

Product Pro

Full Name	Aviva Insurance (Europe) plc	Aviva Life and Pensions Ireland Limited	Aviva Health Insurance Ireland Limited	Brit Insurance Limited	Cardiff Pinnacle Insurance Management Services
Address	One Park Place, Hatch Street, Dublin 2.	One Park Place, Hatch Street, Dublin 2.	One Park Place, Hatch Street, Dublin 2	55 Bishopsgate, London, EC2N 3AS, United Kingdom.	Pinnacle House, A1 Barnet Borehamwood Hertfordshire WD62XX, United Kingdom
Contact Number	(01) 898 8000	(01) 898 7000	(01) 898 6000	0044 20 7984 8800	0044 20 8207 9000
Email	info@aviva.ie	info@aviva.ie	info@aviva.ie	enquiries@britinsurance.com	information@cardiffpinnacle.com
Where Registered	Registered in Ireland	Registered in Ireland	Registered in Ireland	Registered in England	Registered in England
Company Number	3319	252737	376607	02763688	1007798
VAT Number	9E66299H	8252737H	6396607G	447 0759 31	629345228
Authorising Authority	Regulated by the Financial Regulator	Regulated by the Financial Regulator	Regulated by Financial Regulator and authorised by the Health Insurance Authority.	Authorised and Regulated by the UK Financial Services Authority	Authorised and Regulated by the UK Financial Services Authority

Complaints

We ask that you make any complaint against our firm to us in writing. We will do our best to deal with your complaint as effectively and quickly as possible. We will acknowledge your complaint within 5 days and we will fully investigate it. On completion of our investigation, we will give you a written response of the outcome. If you are still not satisfied with our handling of, or response to your complaint, you are entitled to refer the matter to:

**The Financial Services Ombudsman Bureau at
3rd Floor, Lincoln House, Lincoln Place, Dublin 2.**

LoCall: 1 890 88 20 90.

E-mail: enquiries@financialombudsman.ie. A full copy of our complaints procedure is available on request.

Cancellation

Both you and Aviva Direct Ireland Limited can cancel the policy by notice at anytime in writing.

Cooling Off

General Insurance: For General insurance products (except Travel 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 on the start date of the policy. You will however be charged a pro rata premium 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 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, Knocknacarra, Galway. The period of which your quotation will be valid for will be included in your documentation.

Life & Pensions: You are entitled to a 30-day cooling off period. This 30-day period begins when you have received all your policy documentation.

Remuneration Policy

In the case of Life Assurance and Pensions business, Aviva Direct Ireland Limited receives commission from Aviva Life & Pensions Ireland Limited. Details of the relevant commission structure will be contained in the appropriate Key Features document which is issued to all customers. Aviva Direct Ireland Limited may receive a commission of up to 1% of the loan amount from KBC Homeloans.

Premium Default

If you fail to pay the premium(s) due, Aviva Direct Ireland Limited will advise the product producer and cover may be lapsed/cancelled in accordance with the conditions of the Policy. Aviva Direct Ireland Limited will also, if necessary, use our legal rights to achieve any payments due to it from clients for business services provided by us.

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.

Producer details

Company Name	KBC Mortgage Bank plc	ACE European Group Limited	Anglo Irish Bank Corporation Limited	Capita Assistance (Trading Name) part of Capita Insurance Company Limited	ARAG plc
Address	Sandwich Street, Dublin 2	5 George's Dock, IFSC, Dublin 1	Stephen Court, 18/21 Stephens Green	Gilbert Court, Newcomen Way, Severalls Business Park, Colchester CO4 9WN.	9 Whiteladies Road, Clifton, Bristol BS8 1NN, United Kingdom.
Phone	01 664 6100	01 440 1700	01 616 2000	08705 234567	00 44 117 917 1680
Email	info@kbcbank.ie	ace.travel.ir@ace-ina.com		colchestersales@capita.co.uk	enquiries@arag.co.uk
Registered in	Ireland	Registered in England	Registered in Ireland	Registered in England	Registered in England
Company Number	40537	FRN202803	22045	1396443	2585818
Company Number	8F86824G	N/A	IE08361475	618184140	119355995
Regulated by	Regulated by the Financial Regulator	Regulated to conduct business in Ireland by the Financial Regulator. Authorised and regulated by the Financial Services Authority.	Regulated by the Financial Regulator.	Authorised and Regulated by the UK Financial Services Authority.	Authorised and Regulated by the UK Financial Services Authority.

Getting the best in personal service

How to contact us

Contacting Aviva couldn't be easier; you can:

- drop into any one of our branches throughout Ireland
- call us on **1890 33 22 11**
- log onto our website at **www.aviva.ie**; or
- call our **Accident Line** on **1850 666 888** if you have any type of accident or incident, whether private or commercial, motor or property.

When things go wrong

We aim to give excellent service to all our customers; however, we recognise that things may occasionally go wrong. If you are not satisfied with any aspect of the service you receive from us, you should:

- contact any Aviva branch and ask to speak to a Branch Sales Manager
- call 1850 33 55 77 and ask to speak to a Team Leader
- email: direct@aviva.ie
- contact the Customer Feedback Team, CallSave:1 850 36 37 38, E-mail: complaints@aviva.ie

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 to direct@aviva.ie or customerfeedback@aviva.ie

Your quotation details will be checked against a centralised insurance claims database for verification.

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

Email: direct@aviva.ie

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

VAT number: 9E66299H