

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.

Effective from 1 January 2012

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



Consumer Information

Aviva Direct Ireland Limited is a Multi-Agency Intermediary regulated by the Central Bank of Ireland. We provide insurance and investment business services. A copy of our Statement of Authorised Status is included below. 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.

Our Services

Aviva Direct Ireland Limited arranges life assurance (life, serious illness, pension and investment) products and non-life insurance (motor, property, rescue, health, liability, engineering (commercial), travel, accident, farm and marine) 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 insurance companies with whom we have a commercial agreement. 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



Product Producer

Product producers	Aviva Insurance Europe SE	Aviva Life & Pensions Ireland Limited	Aviva Health Insurance Ireland Limited
Products	Home, Motor, Commercial	Life, Pensions, Investments, Savings	Health
Address	One Park Place, Hatch Street, Dublin 2.	One Park Place, Hatch Street, Dublin 2.	One Park Place, Hatch Street, Dublin 2.
Contact Number	(01) 898 8000	(01) 898 7000	(01) 898 6000
E-mail	direct@aviva.ie	direct@aviva.ie	direct@aviva.ie
Where Registered	Registered in Ireland	Registered in Ireland	Registered in Ireland
Company Number	3319	252737	376607
VAT Number	9E66299H	8252737H	6396607G
Authorising Authority	Regulated by the Central Bank of Ireland	Regulated by the Central Bank of Ireland	Regulated by the Central Bank of Ireland and by the Health Insurance Authority

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.

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. Should you wish to make an amendment to your policy during the contract, you may be charged an administration fee of €15 depending on the type of amendment made. Further details in relation to this administration fee will be detailed on your policy documentation.

Aviva Direct Ireland Limited will not charge you a fee for the services they provide to you. Please refer to the ‘Remuneration Policy’ section of this document for further details on how Aviva Direct Ireland Limited is remunerated.

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 when you have received all your policy documentation. 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.

Producer details

Aviva Direct Ireland Limited	Cardiff Pinnacle Insurance Management Services plc	ACE European Group Limited	DAS Legal Expenses Insurance Company Limited
	Premium Waiver	Travel	Home and Motor Legal Expenses
	Pinnacle House, A1 Barnet Way, Borehamwood Hertfordshire, WD62XX, United Kingdom.	5 George's Dock, IFSC, Dublin 1.	DAS House, Quay Side, Temple Back, Bristol, BS1 6NH
	0044 20 8207 9000	01 440 1700	01 881 8033
	information@cardifpinnacle.com	Avivatravel@acegroup.com	b_little@DAS.ie
	Registered in England	Registered in England	Registered in England
	1007798	FRN202803	103274
	629345228	N/A	567782290
Authorised by	Authorised and Regulated by the UK Financial Services Authority	Regulated to conduct business in Ireland by the Central Bank of Ireland. Authorised and regulated by the Financial Services Authority	Authorised and Regulated by the UK Financial Services Authority

Remuneration Policy

In the case of life assurance (life, serious illness, pension and investments) products, Aviva Direct Ireland Limited receives commission from Aviva Life & Pensions Ireland Limited. Details of the relevant commission structure is contained in the appropriate 'Key Features' document which is issued by Aviva Direct Ireland Limited to all customers.

In the case of non-life insurance (motor, property, rescue, health, liability, engineering (commercial), travel, accident, farm and marine) products, Aviva Direct Ireland Limited receives commission from either Aviva Insurance Europe (SE) or Aviva Health Insurance Ireland Limited. Details of the remuneration arrangements are available on request.

Aviva Direct Ireland Limited only receives commission from a product producer when it sells a policy (both New Business and Renewal). No other commissions are payable and Aviva Direct Ireland Limited are not obliged, either contractually or otherwise, to introduce a minimum level of business to any product producer.

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 advise the product producer and cover may be lapsed / cancelled in accordance with the conditions of the Policy. You may also be pursued to achieve any premium(s) due to the product producer underwriting your policy.

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. If you are not satisfied with any aspect of the service you receive from us, you should:

- contact any Aviva branch nationwide
- call our customer service line on LoCall 1890 33 22 11
- E-mail: direct@aviva.ie
- contact the Customer Feedback Team, LoCall: 1850 36 37 38
- E-mail: complaints@aviva.ie or customerfeedback@aviva.ie

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.

Getting the best in personal service

How to contact us

Contacting Aviva couldn't be easier:

- drop into any one of our branches throughout Ireland
- call us on **1890 33 22 11**
- log on to our website at www.aviva.ie or
- call our **Accident Line** on **1890 666 888** if you have any type of accident or incident, whether car or home, business or personal.

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

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

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

VAT number: 9E66299H