



Consumer Information

Your Insurer The underwriter of your insurance is Allianz p.l.c., having its registered office at Allianz House, Elmpark, Merrion Road, Dublin 4. Companies registration office No 143108. Vat no 4887986M. Our contact details are: telephone: +353 1 6133000 fax: +353 1 61334444, and email: info@allianz.ie.

Regulatory Status Allianz p.l.c. is regulated by the Central Bank of Ireland and is subject to the Central Bank of Ireland's Consumer Protection code and Minimum Competency code which offer protection to consumers. These Codes can be found on the Central Bank's website: www.centralbank.ie.

What we do Allianz p.l.c. is a non-life insurance undertaking which underwrites personal, commercial, education, religious and social insurance products.

How we charge The charge for our services is the premium (including applicable government levies and/or premium taxes) This premium, and any optional covers are separately specified in your Schedule/Renewal notice.

Default Non-payment of your premium or part thereof or breach by you of certain conditions of your policy may lead to your policy being revoked or cancelled.

Language Your policy and all communications with you or by you to us will be in English.

Right of Withdrawal You have the right to withdraw from this policy, provided you have not made a total loss claim, within 14 days of the latest of:

1. The starting date of cover, or
2. The date on which you receive the full terms and conditions of your Policy.

Withdrawal effectively means that no policy was ever in place, and you may exercise this right by notice in writing to us at the address given above, quoting your policy number. Should you exercise this right we will refund you any part of your premium you have paid less a premium transaction charge as detailed in Your schedule. If the cover is motor insurance, the premium cannot be refunded until the Allianz Certificate of Motor Insurance and Insurance Disc has been returned to Allianz. Please note that the right of withdrawal does not apply if the insurance policy under which insurance cover is provided is less than 1 month.

Governing law Notwithstanding the provisions of arbitration within the Policy, the Irish courts will have jurisdiction to hear any dispute. The laws of Ireland will apply to your policy.

Policy Alteration, Additional and Return Premiums Where Your policy is altered during any Period of Insurance, We will re-calculate Your premium. This may result in an additional premium due to US, or a return premium due to You. A premium transaction charge may be applied to all such alterations, as detailed in Your schedule. Where applicable, the premium transaction charge will be added to any additional premium due to Us, or deducted from any return premium due to You. We



will only charge or refund a premium provided the amount is greater than or equal to the amount detailed in Your Schedule. Where applicable, a government levy applies to all premium calculations.

Alteration to terms and conditions In the event of a claim we may advise you, at the time of your next renewal, of altered policy terms and conditions which increase your premium and/or excess, and/or reduce cover.

Compensation Please note that in the event of Allianz being unable to pay a claim, you may be entitled to compensation from the Insurance Compensation Fund in Ireland.

Complaints We aim to deliver the very highest standards of customer care. If you have any enquiry or complaint, please contact, with your policy/quote number and details:

Head of Customer focus, Allianz p.l.c., Allianz House, Elmpark, Merrion Road, Dublin 4. Tel: +353 1 6133000, or email: info@allianz.ie.

If your complaint is not resolved to your satisfaction and you remain dissatisfied with our final response to your complaint you can refer your complaint to:

1. The Financial Services Ombudsman Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2. Locall 1890 882090, Tel +353 1 6620899, Fax: +353 1 6620890, or email: enquiries@financialombudsman.ie website www.financialombudsman.ie and/or
2. Insurance Information Services Irish Insurance Federation, 39 Molesworth Street, Dublin 2. Tel: +353 1 6761914, Fax: +353 1 6761943, or email: iis@iif.ie. Website: www.iif.ie.

The financial Services Ombudsman will examine complaints from all customers, except limited companies with turnover of 3 million and above.