



Terms of Business

Provided in accordance with the Consumer Protection Code issued by the Central Bank of Ireland

About us

Our legal name is i-surance GmbH ("i-surance"). The i-surance head office is at Brunnenstrasse 181, D-10119 Berlin, Germany. i-surance GmbH is a 100 % subsidiary of i-surance AG in Switzerland. It was founded to develop and implement insurance programs in Europe (insurance intermediation license in Germany, operating through freedom of services across the EU). i-surance GmbH is registered at the Chamber of Industry and Commerce in Berlin as insurance intermediary and an authorized insurance intermediary, subject to the regulation § 34d Abs. 1 GewO. The Supervisory Authority is the IHK Berlin, Fasanenstr. 85, 10623 Berlin, www.ihk-berlin.de.

Regulated Activities

Our principal business is providing insurance cover to end customers through our partners, such as retailers, manufacturers and mobile operators. banking and the provision of financial services generally. We develop insurance products, distribute them through partners to end customers and handle the insurance claims.

Codes of Conduct

i-surance is subject to the Central Bank of Ireland's Consumer Protection Code 2012 and Minimum Competency Code 2011 which offer protection to consumers. You can find these Codes on the Central Bank of Ireland's website www.centralbank.ie.

Our Services

i-surance offers different classes of non-life General Insurances including but not limited to the following classes of business: tyre, hearing aid, eye glasses, mobile phones, electronic devices. We also provide a comprehensive claim service aimed at providing fair and efficient resolution following damage or loss by our insureds.

Fees and Charges

The premium for your policy is payable at the intervals set out in your policy documentation. Prior to entering into a contract to provide insurance cover to a consumer, i-surance GmbH shall advise the consumer of the premium to be charged and the taxes to be levied thereon. We do not apply administration charges for transactions related to your policy.

Note also that fees and charges for products and services may be amended from time to time by i-surance.

Your Personal Data

We gather and process your personal data in compliance with (a) Data Protection Law (including the Data Protection Acts 1988 and 2003); (b) our Data Protection and Privacy Policy and (c) the General Data Protection Regulation (GDPR). We ask you to sign a consent to use personal data to enable us provide you with insurance products and services.

Sharing of Personal Information

Personal Information may be shared with our group companies and third parties (such as other insurance distribution parties, insurers and reinsurers and other service providers). Personal Information will be shared with other third parties (including government authorities) if required by laws or regulations. Personal Information (including details of injuries) may be recorded on claims registers shared with other insurers.

International transfer

Due to the global nature of our business, Personal Information may be transferred to parties located in other countries. When making these transfers, we will take steps to ensure that your Personal Information is adequately protected and transferred in accordance with the requirements of data protection law.

Security of Personal Information

Appropriate technical and physical security measures are used to keep your Personal Information safe and secure. When we provide Personal Information to a third party (including our service providers) or engage a third party to collect Personal Information on our behalf, the third party will be selected carefully and required to use appropriate security measures.

Your rights

You have a number of rights under data protection law in connection with our use of Personal Information. These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access Personal Information, a right to correct inaccurate data, a right to erase data or suspend our use of data. These rights may also include a right to transfer your data to another organisation, a right to object to our use of your Personal Information, a right to request that certain automated decisions we make have human involvement, a right to withdraw consent and a right to complain to the data protection regulator. Further information about your rights and how you may exercise them is set out in full in our Privacy Policy (see below).

Privacy Policy

More details about your rights and how we collect, use and disclose your Personal Information can be found in our full Privacy Policy at: <https://i-surance.uk/privacy-policy/> or you may request a copy by writing to: Data Protection Officer, i-surance GmbH, Brunnenstraße 181, 10119 Berlin, Germany or by email at: data-secutrity@i-surance.eu.

Cancellation/Default Remedies

Both a policyholder and i-surance GmbH can cancel a policy by notice in writing. For general insurance products the policyholder is entitled to a 14-day cooling off period. This entitles the policyholder to withdraw from the policy without penalty and without giving any reasons – this 14-day period begins on the start date of the policy. We require the policyholder to request cancellation in writing (by E-Mail/Fax/Letter) and such cancellation will take effect upon receipt of the written cancellation request by us.

Conflicts of Interest

Where a conflict of interest arises and cannot be reasonably avoided, i-surance GmbH will only undertake business with a consumer with whom we have a conflicting interest where the consumer has acknowledged in writing that he/she is aware of the conflict of interest and that he/she still wants to proceed. In cases where a conflict of interest arises subsequent to us undertaking business with a consumer, i-surance GmbH shall inform the consumer and ensure that the conflicting interests are managed fairly.

Complaints

If you have any complaint in relation to the product or service being provided by i-surance you should outline the nature of your complaint in writing to i-surance at the address shown on page 1. The complaint will be fully investigated by i-surance and a full response will be provided to you. While our investigation of any complaint is ongoing, we will provide you with a regular written update. In the event you are dissatisfied with the outcome or if the complaint is not resolved within 40 business days you are entitled to refer your complaint to The Financial Services Ombudsman's Bureau, Lincoln House, Lincoln Place, Dublin 2.

Changes to Terms of Business

Where there are any material changes to these Terms of Business, we will notify affected customers as soon as possible.