

MAPFRE ASSISTANCE AGENCY IRELAND- TERMS OF BUSINESS

LEGAL NAMES: MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros Sociedad Anonima.

TRADING NAMES: MAPFRE ASSISTANCE Agency Ireland and MAPFRE Warranty (registered in Ireland number: 903874 registered office: 22-26 Prospect Hill, Galway, Ireland)

ADDRESS: Ireland Assist House, 22-26 Prospect Hill, Galway

TELEPHONE: +353 91 501600

GROUP: MAPFRE ASSISTANCE AGENCY IRELAND is part of the MAPFRE Group worldwide.

REGULATED: MAPFRE ASISTENCIA Compania Internacional De Seguros Y Reaseguros, S.A., trading as MAPFRE ASSISTANCE Agency Ireland and MAPFRE Warranty is authorised by Direccion General de Seguros y Fondos de Pensiones del Ministerio de Economia y Hacienda in Spain and is regulated by the Central Bank of Ireland for conduct of business rules.

CODE OF CONDUCT: MAPFRE ASSISTANCE Agency Ireland is subject to and complies with the Consumer Protection Code 2012 and the Minimum Competency Code 2011 and 2017. These Codes offer protection to Consumers and can be found on the Central Bank of Ireland's website at www.centralbank.ie.

REGULATED ACTIVITIES: MAPFRE ASSISTANCE Agency Ireland provides non-life insurance products to consumers.

CHARGES: A breakdown of all charges will be provided to the consumer on a durable medium prior to providing a product or service. Charges will include stamp duty, 3% Government levy and 2% Insurance Compensation Fund Levy and a €3 Administration Charge. The 2% Insurance Compensation Fund levy is applied to new business and renewal premiums for policies which commence on or after 1 January 2012. An administrative fee may also be charged for changes that you may make to a policy.

PERSONAL DATA: We will need to obtain personal information from you to provide you with the policy of insurance. This means any information obtained from you in connection with this policy provided to you by us (or our subsidiaries) must be collected lawfully and in accordance with Data Protection Legislation. We use your personal data in the following ways:

- to provide you with policy cover, including underwriting and claims handling. This may include disclosing information to other insurers, regulatory authorities, or to our agents who provide services on your behalf under the policy;
- to confirm, maintain, update and improve our customer records;
- to identify and market products and services that may be of interest to you, (subject to your prior consent);
- to help in processing any applications you may make;
- for the analysis and the prevention of fraud;
- for the analysis and the prevention of payment defaults.
- We disclose your personal information to third parties where:
- it is necessary for the performance of your insurance policy;
- if you have given your consent; or
- if such disclosure is required or permitted by law.

You are entitled on request to receive a copy of the personal information we hold about you. This will be information that you have given us during your policy. If you would like a copy of your information, please contact our DPO:

Jon Farrow,
MAPFRE ABRAXAS, 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA
Telephone: +44 (0) 1179 308926 Email: dpo@mapfre.co.uk

We keep records of any transactions you enter with us or our partner companies for up to six years. This is to enable a response to all claims under the policy, validation of policy cover, any enquiries, complaints or disputes that arise in that period and to comply with our legal and regulatory requirements.

CONFLICTS OF INTEREST: It is the policy of MAPFRE ASSISTANCE Agency Ireland to avoid any conflict of interests when providing products or services to our consumers. However, where an unavoidable conflict of interest arises, we will advise you of this in writing before proceeding to provide any service. If you have not been advised of any such conflict, you are entitled to assume that none arises.

CONSUMER DEFAULT: Failure to pay your premium or part thereof or any breach of your policy conditions may lead to your policy being revoked or cancelled. This may also lead to all claims being made null and void.

COMPLAINTS: Any complaint that you may have in relation to a product or service that MAPFRE ASSISTANCE Agency Ireland may provide should be made to the firm outlining your complaint. Any such complaint should be made in writing to the Complaints Department, Ireland Assist House 22-26 Prospect Hill Galway, +353 91 501 610. You will however be offered the opportunity to treat an oral complaints as a written complaint. All formal complaints will be acknowledged within 5 business days. The complaint will be fully investigated by MAPFRE ASSISTANCE Agency Ireland and you will be kept informed of progress. MAPFRE Assistance Agency Ireland will endeavour to complete its investigation within the prescribed 40 day timeframe. A full response will be provided to you upon completion of the investigation. In the event that you are dissatisfied with MAPFRE ASSISTANCE Agency Ireland's handling of the complaint or the outcome of the investigation, you are entitled to refer your complaint to the Financial Services and Pensions Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

COMPENSATION: MAPFRE ASSISTANCE Agency Ireland is covered by the Insurance Compensation Fund Ireland established under the Insurance Act 1964 which has been amended by the Insurance (Amendment) Act 2011. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim.

The total amount that may be paid out of the fund in respect of any sum due to a person under a policy shall not exceed 65% of the sum due to the policyholder or €825,000 whichever is less. Further information about compensation fund arrangements is available from www.centralbank.ie.

RIGHT OF WITHDRAWAL / CANCELLATION PERIOD: Policyholders who are consumers for the purposes of the European Communities (Distance Marketing of Consumer Financial Services) Regulations 2004 have the right to cancel their policy as set out in these Regulations. If you wish to cancel your policy other than under these Regulations, you may do so at any time by notice in writing to the address given above, quoting your policy number. This is provided that all reasonable charges pertaining to costs incurred by MAPFRE ASSISTANCE Agency Ireland have been paid and that no claim has been made to the policy, or intended to be made, or incident has occurred which is likely to give rise to a claim. Please see your policy document for further details.

PERIOD OF INSURANCE: The period of the contract of insurance is as specified in your Schedule/Renewal Notice.

EFFECTIVE DATE: This Terms of Business document is effective from 25th May 2018