



redefining / service

Our Terms of Business

Including Data Protection Notice & Privacy Statement

Effective from May 2018

Important information regarding you and AXA Travel Insurance

1. AXA Travel Insurance

AXA Travel Insurance is authorised to act as a non-life insurance intermediary in the Republic of Ireland. AXA Travel Insurance policies are underwritten by Inter Partner Assistance SA. (IPA). IPA is a Belgian firm of Avenue Louise, 166 bte1, 1050, Brussels.

AXA Travel Insurance is regulated by the Central Bank of Ireland. AXA Travel Insurance must comply with the Consumer Protection Code 2012 which offers protection to customers. This Code can be found on the Central Bank web site; www.centralbank.ie. AXA Travel Insurance is a member of the AXA Assistance Group.

The laws of the Republic of Ireland apply to these Terms of Business.

2. Address for correspondence

AXA Travel Insurance
Kilmartin N6 Retail Park
Athlone
Co. Westmeath,
Ireland

Irelandcustomer.support@axa-travel-insurance.com
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3. Products and Services provided by AXA Travel Insurance

We do not provide any market analysis or product recommendation to our customers.

AXA Travel Insurance is regulated by the Central Bank of Ireland Registered in Ireland. No. 426087 VAT No. IE 9676141T

AXA Travel Insurance is tied to policies underwritten by Inter Partner Assistance for the provision of travel insurance to its customers. Inter Partner Assistance SA (IPA) is the underwriting arm and a fully owned subsidiary of the AXA Assistance Group, registered in Ireland 230753 and regulated by the Central Bank of Ireland. Inter Partner Assistance is authorised by the Belgian National Bank in Belgium and is regulated by the Central Bank of Ireland for conduct of business rules.

We offer services including arranging and administering insurance policies, handling claims and the issue of policy documentation, for insurance companies and other regulated identities, for which we receive remuneration.

4. Warnings

- a. **Accuracy and honesty warning.** You have applied for a contract of insurance between you and the insurer. The information you have given us is the basis of the contract. If the information is incorrect, the insurer may declare the contract void, cancel your policy or refuse to pay any claim in addition to any other rights the insurer may have under the terms of the policy. As a result you may also find it difficult to arrange this type of insurance in the future. If you are in doubt whether certain facts are important and should be notified to the insurer, please ask us.
- b. **Protecting personal information.** Please read the Data Protection notice & Privacy statement section of this document, which outlines how we use, share and protect your information.
- c. **Failure to make payment.** It is important for you to know that if you fail to make any payments within the required or agreed time the insurer may cancel the policy, refuse to deal with any claims, restrict the cover offered, and /or require you to repay any arrears due or the balance of any monies yet to be paid.
- d. **Where we sell you a travel insurance policy** underwritten by Inter Partner Assistance SA., an exclusion will apply to all incidents related to a medical condition, which exists before your trip begins. This means any medical or mental condition you have prior to your trip and / or causing you pain or physical distress or severely restricting your normal mobility, including (but not limited to):
 - a condition for which you are on a waiting list or have knowledge of the need for surgery, in-patient treatment or investigation at a hospital, clinic or nursing home;
 - a condition referred to a medical specialist or the cause of in-patient treatment within one year prior to your trip;
 - any mental condition including fear of flying or other travel phobia;
 - a condition for which you have not had a diagnosis;
 - a condition for which a medical practitioner has provided a terminal prognosis;

- any circumstances you are aware of at the time you take out your policy or start a trip that could reasonably be expected to give a rise to a claim on this policy.

5. Fees for Professional services

We reserve the right to charge for Standard Documentation as below -

- Duplicate Document - €15.00
- Document amendment - €20.00

You may cancel your policy at any time within 14 days of issue by calling on 1890 608 808. You will receive a full premium refund if you cancel within this period, provided you have not made any claims. You may cancel your policy at any time after 14 days of issue by calling on 1890 608 808. If you cancel after 14 days of issue no premium refund will be made. There are no additional charges if you choose to cancel your policy.

Where we are requested to provide services of an unusual or complex nature or to provide personnel to attend any forum outside of our offices we will be happy to provide a quotation of the fee.

6. How can I pay?

We will process payments to the insurer of your policy by means of credit card, debit card, laser card and when offered by the insurer by direct debit. AXA Travel Insurance does not retain any customer premium payments, all such payments go directly into the account of Inter Partner Assistance.

7. Conflicts of interest

It is the policy of AXA Travel Insurance to avoid any conflict of interest. We take all reasonable steps to identify and manage any potential or actual conflicts of interest that might arise.

However, where an unavoidable conflict arises in a particular set of circumstances, we will fully explain the potential conflict and ensure that you are treated fairly.

8. Complaints

If you are not happy with the service you received, do not hesitate to let us know. We will do all we can to help.

Our promise to you:

- We will formally acknowledge your complaint if we cannot resolve it with you within five working days.

- We will investigate your complaint thoroughly.
- We will keep you informed of progress.
- We will use feedback from you to improve our service.

To make a complaint you may contact us by any method below :-

By phone: +353 906 486 300

In writing: Customer Relations, AXA Travel Insurance, c/o Kilmartin N6 Retail Park,
Athlone, Co. Westmeath,

By e-mail to: Irelandcustomer.support@axa-travel-insurance.com

If you are not satisfied with the way we have dealt with your complaint, you may raise your complaint to the Financial Services Ombudsman's Bureau within 15 working days of receiving our final response.

Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place,
Dublin 2.

Lo Call: 1890 88 20 90 (ROI) 00353 1 662 08 99 (NI). Fax: 00353 1 662 08 90.

E-mail: enquiries@financialombudsman.ie Website: www.financialombudsman.ie

If we have given you our final response and you are still dissatisfied you may refer your case to the Financial Services Ombudsman (FSO) in Ireland.

The FSO is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after we have provided you with written confirmation that our internal complaints procedure has been exhausted. The Ombudsman can be contacted at:

Financial Services Ombudsman Bureau

3rd Floor, Lincoln House, Lincoln Place, Dublin 2

Lo-call: 1890 882090, Tel: 01 6620899, Fax: 01 6620890

Email: enquiries@financialombudsman.ie

Web: www.financialombudsman.ie

Referral to the FSO will not affect your right to take legal action against us.

9. Changes & Previous terms of business

We may amend these terms of business by sending you a notice describing the relevant

changes or the complete revised document. Such changes will become effective and will be applicable to transactions you enter into from the date specified in the notice or revised document.

10. Data Privacy Notice

Our full privacy notice is available at: www.axa-assistance.com/en.privacypolicy
Alternatively, a hard copy is available from us on request.

11. Suitability

AXA Travel Insurance offers insurance products as detailed in these Terms of Business.

The cover you choose is based on your particular requirements. AXA Travel Insurance does not offer advice or make recommendations with respect to the selection or suitability of the products it offers for your needs. It is for you to decide whether or not the products you choose to buy are suitable and meet your needs.

12. Investor Compensation Scheme

We are members of the Investor Compensation Scheme established under Section 38 of the Investor Compensation Act 1998. The Act provides that compensation shall be paid to eligible customers if we are unable to make payment of money we owe to them in relation to the provision of our services. Payment from the Scheme is limited to 90% of the money owing or €20,000 (whichever is lower) provided the claim is eligible for compensation.