

## IMPORTANT NUMBERS

Standard Car Claims:	01 859 97 00
Telematics Claims:	1890 812 763
Windscreen Claims:	01 859 98 99
SureStone Home Claims:	01 261 14 81
AIG Home Claims:	01 859 97 00
Travel General Claims:	01 261 15 40
Travel Medical Emergencies:	+44 1273 723 146
Breakdown Assistance:	01 804 43 28

Oct 2020

**its4women.ie**  
Online insurance for those on the go

**25 PLUS.ie**  
Online insurance for the over 25's

**BOXYMO.IE**  
CAR INSURANCE - YOUNG DRIVERS



**MCL InsureTech**  
INNOVATING TOMORROW'S INSURANCE

# Terms of Business

**Effective Date:** 21/10/2020

**Version:** 2.0

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## SECTION 1.0: OUR IDENTITY AND WHO REGULATES US

### 1.1 OUR IDENTITY

MCL InsureTech Ltd. trading as **Its4women.ie**, **25plus.ie** and **Boxymo.ie** is a private limited company registered in Northern Ireland, Registration No. NI041174. Registered office: 66 Railway Road, Coleraine, Co. L/Derry, BT52 1PG. Our contact details are as follows:

<b>Its4women.ie</b>	<b>25plus.ie</b>	<b>Boxymo.ie</b>
PO Box 151 Letterkenny Co. Donegal	PO Box 151 Letterkenny Co. Donegal	PO Box 151 Letterkenny Co. Donegal
<b>Tel:</b> 1890 886 227	<b>Tel:</b> 1890 927 334	<b>Tel:</b> 1890 000 000
<b>Fax:</b> +44 28703 25105	<b>Fax:</b> +44 28703 25105	<b>Fax:</b> +44 28703 25105

### 1.2 WHO REGULATES US?

MCL InsureTech Ltd. is authorised and regulated by the Financial Conduct Authority of the United Kingdom, registration no. 306483 and is regulated by the Central Bank of Ireland for conduct of business rules. You can check our status on the Financial Conduct Authority's register by clicking here: <https://register.fca.org.uk/>.

## SECTION 2.0: OUR SERVICE TO YOU

We act as an intermediary on behalf of you, the client. **Its4women.ie**, **25plus.ie** and **Boxymo.ie** have been designed as an internet product that provides you with the ability to administer the product yourself. All information with regards to your **Its4women.ie**, **25plus.ie** or **Boxymo.ie** policy is contained within your online portal on our website. All sales and any subsequent adjustments to your policy are on a non-advised basis.

## SECTION 3.0: THE PRODUCTS WE OFFER

The insurance products we offer under each of our brands are underwritten by **AIG Europe S.A.** these are as follows:

<b>Product</b>	<b>Its4women.ie</b>	<b>25plus.ie</b>	<b>Boxymo.ie</b>
<b>Standard Car Insurance</b>	✓	✓	✗
<b>Telematics Insurance</b>	✓	✗	✓
<b>Travel Insurance</b>	✓	✓	✗
<b>Home Insurance*</b>	✓	✓	✗

\*New home insurance policies incepted before 11/12/2019 and renewals incepted before 25/12/2019 were underwritten by **SureStone Insurance DAC**.

## SECTION 4.0: TELEMATICS TERMS AND CONDITIONS

**This section applies to telematics insurance policies only.**

### 4.1 ABOUT TELEMATICS

A telematics policy involves the fitment of a GPS device to the insured car which monitors how the car is being driven. In addition, telematics is a kilometre-based policy, therefore, you must purchase the required number of annual kilometres at inception.

The policy will last for 12 months or until you run out of kilometres, whichever comes sooner. Top up kilometres can be purchased to prevent cancellation. Depending on how you drive, you may be eligible for reward kilometres. Please see your policy booklet for more details.

### 4.2 THE TELEMATICS DEVICE

When you take out your telematics policy or change your car, we will contact you to arrange for a telematics device to be fitted. We will pay for the cost of the device, the installation and for the retrieval of data.

We will arrange to have the device fitted within 14 days of you taking out a policy with us or changing your car. We will contact you to arrange a mutually convenient time and place to undertake the fitting. We reserve the right to nominate an alternative site near your home or place of work to fit the device. If you wish to nominate someone else to arrange the appointment on your behalf, you must give us consent to do so.

If we so request, you must allow us, or our approved supplier and/or engineer, access to your car to retrieve or assess the device in the event of a fault, requesting to cancel or not renewing your policy with us. Upon cancellation of your policy, we will remotely de-activate the device.

As a leading provider of telematics insurance, we continually search the market for the most up to date and accurate technology. As a result, we reserve the right to change the device installed in your car at any time. If a change is required, we will contact you in advance to agree a mutually convenient time and place to undertake the fitting.

It is your responsibility to ensure that you have the agreement of any co-owner, hire purchase company or any other person that has a legal interest in your car before the device is installed. The device will be fitted discreetly by professional engineers who have been trained according to strict guidelines. The device is compatible with any type of car and will not affect any manufacturer or aftermarket warranties that may apply to your car.

### 4.3 DATA COLLECTION

The device will capture data from the date of installation via an electronic data feed which will translate the GPS coordinates from the device providing various information including speed limit of the road, road type and the road surface you are driving on at that time.

The types of driving behaviour which will be recorded may include:

- Time & Date of Journey
- Distance Travelled and Location Coordinates
- Speed and Braking Frequency
- Force, Acceleration and Cornering

**Please note:** When you purchase a telematics policy, only drivers named on the policy may drive your car, regardless of any extensions which may apply to their insurance (e.g. 'Driving of Other Cars'). This is due to the device recording all driving in the car regardless of the driver. You should inform any drivers named on your policy that a device is fitted in the car and their driving will affect your overall driving score.

### 4.4 DISCLOSURE TO THIRD PARTIES

Where you have provided your consent in the Telematics Service Agreement, data will be supplied to our underwriters and service providers and engineers in connection with this agreement. If we are legally obliged to disclose that information by virtue of legislation, regulation, or court order; for the purposes of addressing insurance fraud.

## 4.5 DATA PROCESSING

MCL InsureTech Ltd. will process and securely transmit the anonymised data to our underwriters to be used to calculate your driving score. In addition, we may aggregate information obtained from the data to conduct anonymous profiling and to develop our products and services. The information obtained through the device will be used by us, our insurers, our service providers, and other companies within the MCL group of companies:

- In respect of the installation, removal, de-activation, and servicing of the device;
- To provide you with data via your Online Portal regarding your driving;
- In the calculation of your driving score based upon your recorded driving behaviour;
- Where you make a claim;
- Marketing

## 4.6 DATA RETENTION

We will retain the information you have provided to us and the data we collect for as long as is permitted by law, under normal circumstances, this will be for the life of the policy plus 6 years. Please see our [Data Protection & Privacy Policy](#) for more details.

## 4.7 ADDITIONAL COSTS ASSOCIATED WITH TELEMATICS

In addition to the charges outlined in Section 5, the following charges will apply in respect of the telematics device:

Function	Additional Cost
First Change of Vehicle	€15
Each Change of Vehicle Thereafter	€65
Missed Appointment Fee	€45
Telematics Device Removal Fee	€100

## SECTION 5.0 CHARGES FOR OUR SERVICES

### 5.1 GENERAL CHARGES

We receive commission from the insurer with whom we place your business. Commission is earned in full when your insurance is placed and therefore, **we do not refund commission**. In addition, we normally make the following **non-refundable** charges to cover the administration of your insurance:

Transaction Type	Standard Car	Telematics	Home	Travel
New Business and Renewals	€10	€55	€10	€10
Permanent Policy Adjustments	€25	€35	€25	€25
Temporary Policy Adjustments	€20	€20	-	-
Telephone Handling Fee	€10	€10	€10	€10
Document Requests	€20	€20	€20	€20
Direct Debit Arrangement Fee	€10	€10	€10	-
Cheque Re-issue	€6	€6	€6	€6
Unpaid ( <i>Bounced</i> ) Cheque	€15	€15	€15	€15
Policies Not Taken Up (NTU)	€25	€25	€25	€10
Cancellation Within the Cooling Off Period	€25	€183*	€25	€10
Cancellation After the Cooling Off Period	€25	€183*	€50	-
Voidance Cases	€50	€50	€50	€50

*\*The cancellation charge for a telematics policy will be decreased from €183 to €60 if the telematics device has not yet been installed in the car.*

### 5.2 TEMPORARY ADJUSTMENT CHARGES

**This section applies to standard car and telematics insurance policies only.**

Temporary adjustments are charged as weekly premiums by the insurer, terms and conditions apply; these are:

- Premiums include 7% government levy and contributions
- Premiums include our administration charge (*as outlined in Section 5.1*)
- Temporary adjustment charges are non-refundable
- In terms of acceptance, temporary adjustments are subject to our normal underwriting criteria
- 'Weekly Charge' refers to a period of 7 days from the start date and time of the adjustment
- Only one temporary adjustment can be processed at any one time
- A temporary additional driver can only be added for a max. of 30 days within each policy term
- Temporary vehicles can only be added where the insured vehicle is in for maintenance

#### Standard Car Policies Only:

- Temporary substitute vehicles can only be added for a max. of 30 days within each policy term
- Temporary additional vehicles can only be added for a max. of 30 days within each policy term

#### Telematics Policies Only:

- Temporary substitute vehicles can only be added for a max. of 7 days within each policy term
- Temporary additional vehicles can only be added for a max. of 7 days within each policy term

## SECTION 6.0 PREMIUMS & FINANCIAL ASPECTS

We normally accept payment by Credit/Debit card. A fee of €15 will apply to any unpaid (*bounced*) cheque payments. Subject to acceptance, for standard car, telematics, and home insurance policies, you may also have the option of spreading your payments through a credit scheme that we have arranged with **Close Brothers Limited** trading as:

### Close Brothers Premium Finance Ireland

Alexandra House  
The Sweepstakes  
Ballsbridge  
Dublin 4

**Tel:** 1890 928 281

**Web Address:** <https://www.closebrotherspf.ie/>

To offer you credit facilities, we are registered with the **Competition and Consumer Protection Commission** and our authorisation number is: **A003997**.

The payment method selected when purchasing cannot be amended once the policy has been transacted. If you wish to set up a direct debit agreement, the policy must be cancelled and re-issued, normal cancellation conditions and charges will apply. If you wish to pay the balance remaining on your direct debit facility, please contact the finance company to discuss terminating your credit agreement.

**Please note:** If you have had a previous policy cancelled with any of our **brands** (*its4women.ie, 25plus.ie and Boxymo.ie*) for non-payment or non-receipt of direct debit related documents, we reserve the right to refuse credit facilities and request the payment in full.

### 6.1 DIRECT DEBIT FACILITIES

We arrange the finance on your behalf for which we apply a €10 arrangement fee to your deposit, we also receive commission. Close Brothers will apply an interest charge to your direct debit balance, this will be agreed with you in advance. Once your loan has been authorised, Close Brothers will pay your premium to us and; you will begin to make monthly payments to them via your bank account. New business customers will be required to pay a deposit as follows when purchasing a policy on direct debit:

Standard Car Insurance	Telematics Insurance	Home Insurance
25%	30%	25%

Due to the regulations effective from 30<sup>th</sup> September 2018 (see Section 6.2), a deposit and/or additional documentation (e.g. proof of PPSN) may also be required at renewal to roll over the existing credit agreement, regardless of the policy being paid by direct debit the previous year. This deposit is non-refundable, should we be forced to cancel the policy due to incomplete documentation or misrepresentation.

Should you default on your direct debit or if an outstanding balance remains following the cancellation of your policy, we reserve the right to collect the payment arrears by Credit/Debit card.

Until we receive payment we may keep certain documents, such as your insurance policy documents or certificate of motor insurance, however we will ensure that you receive the full details of your insurance cover and will provide you with any documents that you are required to have by law.

If you wish to make any adjustments to your direct debit details, such as a change of address, or payment dates please contact **Close Brothers Premium Finance Ireland** on **1890 928 281**.

### 6.2 DIRECT DEBIT REGULATIONS

Due As outlined in the Credit Reporting Act 2013, any individual applying for a new or amended credit agreement must provide supporting documentation to verify their identity; which includes their name & date of birth (*driving licence*), proof of address (*current insurance schedule*) and proof of their Personal Public Service Number. For loans under €500, we will request your PPSN to hold on file for future possible amendments to your credit agreement. In addition, where the combined credit is or exceeds €2,000 an Enquiry must be made to the Central Credit Register to obtain your credit report.

Further details regarding these regulations can be found on the Central Bank's website: [www.centralbank.ie](http://www.centralbank.ie).

### 6.3 CLIENT ACCOUNT MANAGEMENT

Premiums that we collect from you are held in a statutory trust insurance broking account specifically for the purpose of holding client's premiums. By virtue of agreements we hold with insurers, we collect premiums as an agent of the insurer. Therefore, once we have collected premiums from you, under the terms of agreements with insurers, those premiums are treated as having been paid to the insurer. We will remit the premiums to the insurers, after deduction of our commission, in accordance with the terms of our agreements with insurers. We shall only withdraw commission after we have received the premium from you, and in accordance with the Central Bank of Ireland conduct of business rules and agreements that we hold with insurers.

### 6.4 RETURN PREMIUMS

- We will refund any rebate due to you when we have received payment from the insurer, please allow 5 business days for any refund.
- If you pay by instalments, the return issued by the insurer will be added to your account and it will then be determined if any money is owed by or due to you.
- Any charges due to us as outlined in Sections 4, 5 and 7 will be deducted from any return due prior to being issued to you.
- Returns may be withheld if we are awaiting outstanding documentation
- Your refund will be issued by the original payment method and if applicable, back onto the Credit/Debit card used to make the original payment.
- If a return cheque has been lost, misplaced, or not received by you, a charge of €6 will apply for a duplicate copy to be issued. This fee will be deducted from the return balance.
- With your consent, return premiums of less than €10 will be donated our sponsored charity

### 6.5 ADDITIONAL PREMIUMS

If you make a change to your policy which creates an additional premium, we will require the payment in full by Credit/Debit card to process your change. If you currently pay by direct debit, you may under certain circumstances be eligible to add the outstanding premium to your remaining direct debit balance. These circumstances include but are not limited to the following:

- You must have at least 4 direct debit instalments remaining and;
- Your loan must not be in a payment cycle e.g. 7 days approaching your next payment date
- You must not have defaulted or missed any of your direct debit payments during your current loan agreement
- An immediate deposit of the amount outlined below will be required by Credit/Debit card to process the adjustment:

Standard Car Insurance	Telematics Insurance	Home Insurance
30% of Additional Premium	35% of Additional Premium	30% of Additional Premium

- If the additional premium being added to your direct debit takes your total premium over €500 inclusive of interest and charges, you may be subject to additional Central Credit Register requirements, see Section 6.2.
- If the additional premium being added to your direct debit takes your total premium over €2,000 inclusive of interest and charges, you may be subject to additional Central Credit Register requirements, see Section 6.2.
- Administration charges applied by us without any insurer additional premium cannot be added to your direct debit – See Section 5.1. However, if your additional premium consists of an insurer charge and our administration charge, the total balance may be added to your finance agreement.
- Additional premiums incurred to amend incorrect information provided (*e.g. incorrect licence years, non-disclosed claims/convictions*) cannot be added to your direct debit payments, these must be settled in full by Credit/Debit card.

### 6.6 DISCLOSURE OF COMMISSION

If you would like to know the amount of commission that we are paid in respect of your insurance contract, this information is available on request.

### 6.7 RECEIPTS

We will issue a receipt for payment received under the European Union (Insurance Distribution) Regulations 2018.



## SECTION 7.0 CANCELLATION RIGHTS

The mediation contract is the agreement between you and us for the insurance mediation services that we provide to you in respect of your insurance requirements.

### 7.1 POLICIES NOT TAKEN UP (NTU)

If you request to cancel your policy between the date you purchase, and the date cover is due to commence it will be subject to the following administration charges:

Standard Car Insurance	Telematics Insurance	Home Insurance	Travel Insurance
€25	€25	€25	€10

**Promotional discounts codes are non-refundable and will be deducted from your return premium.**

### 7.2 14-DAY COOLING OFF PERIOD

Once you have entered into the mediation contract with us, you are entitled to a 'Cooling Off' period during which you may decide whether to proceed with the purchase of the mediation contract. The duration of this cancellation period is 14 days and commences from either:

- The day of conclusion of the mediation contract; or
- The day on which you receive the full contractual terms of the mediation contract; whichever is later

If you find that this policy does not meet your needs, please return all the documents to us (*including the original certificate of motor insurance for standard car and telematics policies*) within 14 days, enclosing a hand signed letter stating you wish to 'Cancel'. For travel insurance policies you must write to us **within 14 days of buying your insurance**. Cancellation will not take effect until we receive all the required documents to complete your cancellation request.

Policies cancelled within the 14-day cooling off period will be on a pro-rata basis and subject to our administration charges outlined in Section 5.1. **Promotional discounts codes are non-refundable and will be deducted from your return premium.**

### 7.3 CANCELLATION BY YOU OR US

The contract can be cancelled at any time by either party in writing by giving **10 days' notice**. If you wish to give notice of cancellation, we will require the following:

- A **hand signed** letter, stating you wish to 'Cancel' the policy including;
- The date and time you wish for the cancellation to take effect and;
- Any documents you have received from us, including;
- Your **original** certificate of motor insurance for standard car and telematics policies

All the above should be returned by post to: **PO Box 151, Letterkenny, Co. Donegal.**

**Please note:** Cancellation will not take effect until we receive all the required documents to complete your cancellation request. If we are forced to cancel the contract, we shall write to you at the last known address we have for you on our records. **Promotional discounts codes are non-refundable and will be deducted from your return premium.**

#### Important Notice For Telematics Insurance Policies

Telematics is a kilometre-based policy, you must purchase the required amount of annual policy kilometres at inception. If you run out of kilometres, we will write to you giving 10 days' notice to purchase top up kilometres (you will need to top up enough kilometres to cover the shortfall and bring the policy back into credit). If you do not top up before the date outlined on your cancellation notice, your policy will be cancelled. If you have no kilometres remaining on the day of cancellation, there will be no return due. If you pay by direct debit, the remaining balance will become due once the cancellation is transacted.

## 7.4 CANCELLATION CHARGES

The following charges apply to policies cancelled after the 14-day cooling off period:

### 7.4.1 Standard Car Insurance

- Any policy cancelled after the 14-day cooling period will be calculated by the insurer on a pro-rata basis
- We will retain the amount of commission being clawed back by the insurer following cancellation
- **Promotional discounts codes are non-refundable and will be deducted from your return premium**
- In addition, an administration charge of €25 will apply

### 7.4.2 Telematics Insurance

- Any policy cancelled after the 14-day cooling period will be calculated by the insurer on a pro-rata basis
- We will retain the amount of commission being clawed back by the insurer following cancellation
- **Promotional discounts codes are non-refundable and will be deducted from your return premium**
- In addition, an administration charge of €183 will apply where the **telematics device was installed**
- An administration charge of €60 will apply where the **telematics device has not been installed**

### 7.4.3 Home Insurance

- Any policy cancelled after the 14-day cooling period will be calculated by the insurer on a pro-rata basis
- We will retain the amount of commission being clawed back by the insurer following cancellation
- **Promotional discounts codes are non-refundable and will be deducted from your return premium**
- In addition, an administration charge of €25 will apply

### 7.4.4 Travel Insurance

There will be no return for any travel insurance policies cancelled 14 days after they were purchased.

## 7.5 CANCELLATION CONDITIONS

- There will be no return following cancellation after an accident/claim
- **Telematics Policies Only:** There will be no return following cancellation if you have run out of policy kilometres
- If paying by direct debit and you make a claim the full amount will immediately become due
- For direct debit cases, any interest will be deducted from any return due
- Please allow up to 5 business days for a return

## 7.6 VOIDANCE CLAUSE

Where there has been a breach of the duty of disclosure by non-disclosure or misrepresentation and no claims have been made during the period of cover, the insurer may void the contract entirely (from the beginning) and return the premium. When this occurs, we will apply a charge of €50 to cover the cost of administration.

Please be advised, only the insurance cover is deemed to be void, therefore, where applicable, the following costs/charges are non-refundable:

- Administration charges applied by us at the inception or renewal of your policy
- Administration charges applied by us following any mid-term adjustments

### Direct Debit Cases Only:

- Interest charged under the credit agreement during the period of cover
- Administration charges applied by the finance company for arranging and managing your credit agreement

## SECTION 8.0: YOUR DUTY TO US (DISCLOSURE)

The information (*material facts*) provided by you on your application has been used to determine whether we will accept the risk and if so, at what terms and premium.

It is your responsibility to provide complete and accurate information to insurers when you take out a policy, throughout the life of your policy and when you renew the insurance. Failure to tell us any facts that are relevant to your insurance, or any inaccuracies in information provided, could invalidate your insurance policy or part of it and may result in a claim not being paid.

It is important that you ensure that all statements you make on proposal forms, claims forms and other documents, are full and accurate. If a form is completed on your behalf, you should check that the answers shown to any questions are true and accurate. If you are unsure whether a fact is relevant, please contact us as soon as reasonably possible.

### 8.1 CONDITIONS

The information you provide forms the basis of this insurance contract and must always be complete and accurate. As a result, you must:

- Inform us as soon as possible of any changes to the information you provided. We will use the new information to revise your contract and if applicable, your premium, terms, and conditions.

#### **Standard Car and Telematics Policies Only:**

- Ensure your vehicle is always maintained in a roadworthy condition and;
- If one is required by law, ensure your vehicle has a valid NCT certificate in place

Failure to comply with these conditions could result in a claim not being paid or your cover being invalid.

## SECTION 9.0: CONFIDENTIALITY AND DATA PROTECTION

All personal information about our customers is treated as private and confidential. We will only use and disclose the information we have about our customers in the normal course of arranging and administering their insurances and will not disclose any information to third parties without their written consent.

In the interests of security and to improve our service, telephone calls may be recorded. We will only discuss your policy with you, the policyholder unless you have given us verbal or hand-signed consent nominating someone else to act on your behalf.

Under the General Data Protection Regulations, individuals have a right to see the personal information held about them by an organisation. If you wish to exercise this right, or have any other related queries, you should write to us at the address outlined below:

### The Data Protection Officer

PO Box 151

Letterkenny

Co. Donegal

Email: [compliance@mclinsuretech.ie](mailto:compliance@mclinsuretech.ie)

For your protection and to ensure we only receive requests/instructions directly from you, the policy holder, please enclose a hand signed letter and a copy of your photographic ID, including your signature (*e.g. Driving Licence*). We will also require consent from anyone named on your policy/quotation before we can release documentation which includes their personal information such as your Schedule and Statement of Facts.

To improve data security, we will not store manual paperwork, as a result, any paper documents sent to us, will be processed, scanned, and securely shredded before the close of business.

### 9.1 USE FOR MARKETING PURPOSES

With your consent, we may use the information held about you, to provide you with information about other products and services which we offer and that we feel may be suitable for you by:

- Email
- Telephone
- Text (SMS) message
- Post or;
- Other means

You can review your marketing preferences at any time, specifically during adjustments and at renewal.

You may exercise your right to opt out of receiving marketing by contacting us at any time. You may also use the link provided at the bottom of any marketing emails or alternatively by visiting:

Brand	Web Link
Its4women.ie	<a href="http://www.its4women.ie/unsubscribe.aspx">www.its4women.ie/unsubscribe.aspx</a>
25plus.ie	<a href="http://www.25plus.ie/unsubscribe.aspx">www.25plus.ie/unsubscribe.aspx</a>
Boxymo.ie	<a href="http://www.boxmo.ie/unsubscribe.aspx">www.boxmo.ie/unsubscribe.aspx</a>

## SECTION 10.0 CLAIMS HANDLING

Please refer to your policy document for further information regarding any claim conditions that may apply and your responsibilities/duties in the event of an accident/claim. To verify whether you are covered for any optional extras such as windscreen cover and breakdown assistance, please refer to your policy schedule.

### 10.1 STANDARD CAR AND TELEMATICS CLAIMS

Standard Car Claims: 01 859 97 00

Telematics Claims: 1890 812 763

If you have been involved in an accident, your car has been stolen or is damaged by fire, you should contact the AIG Express Claims Team on the number shown above and they will advise you on how to proceed. Any communication in connection with your claim can be sent to:

#### AIG Express Claims Team

30 North Wall Quay  
IFSC  
Dublin 1

**Please note:** Even if you are not covered for the damage to your car, you must still advise us of the incident, and you must confirm whether anyone else was involved in the incident who may have suffered an injury or damage to their property.

### 10.2 WINDSCREEN CLAIMS

Windscreen Claims: 01 859 98 99

If the windscreen or windows of your car are damaged and your policy includes this cover, you should telephone us on the number above. Our approved repairer for windscreen claims is [Autoglass](#).

### 10.3 BREAKDOWN ASSISTANCE

ROI Breakdown Assistance: 01 804 43 25

UK Breakdown Assistance: 028 904 85219

Breakdown assistance is provided by [MIS Claims](#), Beechwood House, 37 Comber Road, Dundonald, Northern Ireland, BT16 2AA.

### 10.4 SURESTONE HOME INSURANCE CLAIMS *(please check your policy schedule to verify your insurer)*

SureStone Home Claims: 01 261 14 81

SureStone's Claims Service is administered by [Sedgwick Outsource Services Ireland Limited](#), trading as Sedgwick. If you need to make a claim under your home insurance policy, you can contact an appointed Claims Manager on the number above. Any correspondence in connection with your claim can be sent to:

#### Sedgwick Outsource Services

Merrion Hall  
Strand Road  
Sandymount  
Dublin 4

## 10.5 **AIG HOME INSURANCE CLAIMS** *(please check your policy schedule to verify your insurer)*

**AIG Home Claims: 01 859 97 00**

**AIG Emergency Home Assistance: 1 850 924 012**

If you need to make a claim under your home insurance policy, you can contact AIG's Claims Department on the number below or by email to: [claims.ie@aig.com](mailto:claims.ie@aig.com).

## 10.6 **TRAVEL INSURANCE CLAIMS**

**Travel Medical Emergencies: +44 (0) 1273 723 146**

**General Travel Claims: 01 261 15 40**

AIG's Claims Service is administered by **Sedgwick Ireland Travel Claims** who are chartered loss adjusters and provide travel insurance claims administration services on behalf of AIG Europe S.A. The Medical Emergency Assistance Company provides a 24-hour emergency service 365-days a year. They can be contacted on the number above. For general travel claims, contact the number above and send any correspondence in connection with your claim to:

### **Sedgwick Ireland Travel Claims**

Sedgwick at Merrion Hall  
Strand Road  
Sandymount  
Dublin 4

**E-mail:** [travel@ie.sedgwick.com](mailto:travel@ie.sedgwick.com)

**Fax:** 01 6615 249

**Please note:** All claims must be notified as soon as it is reasonably practical after the event which causes the claim. If our position is prejudiced by the late notification of a claim, then this may affect our acceptance of a claim. AIG Claims Services are open Monday to Friday between 9am and 5pm. A claim form will be sent to you as soon as you tell them about your claim. Claim forms can also be downloaded from [www.sedgwick.com/ireland-claim-forms](http://www.sedgwick.com/ireland-claim-forms).

## SECTION 11.0: RENEWALS

It is our policy to ensure renewal terms are issued to you in good time to enable you to make an informed decision regarding your renewal. If information is requested by us for renewal you must provide it immediately as any delay could mean a delay in offering renewal/and or us not being able to offer renewal terms at all. We will now require your Eircode to offer you an accurate premium. Where renewal terms are offered, you will receive these by email, to the email address hold for you on file.

We may withhold any documentation regarding your renewal until we have received confirmation of your intentions to renew or if we have any outstanding payments or documentation. **We will NOT automatically renew your policy**, you must provide us with an instruction to do so, therefore, if we do not hear from you, your policy will automatically expire at midnight on the date of your renewal and no further cover will be in place.

It is an offence under the Road Traffic Act 1961 to operate a mechanically propelled vehicle in a public place without a valid Certificate of Motor Insurance, as a result, we recommend you allow enough time to renew your policy and receive your documents in the post before your current cover expires.

Your policy can be renewed via the following methods:

- Your Online Portal
- By clicking the 'Renew Now' link in your Renewal Invitation email or;
- By telephone with our renewals team

Once your policy has been renewed you will receive your insurance documents for the incoming year by email. All documentation relating to your policy can also be found on our Online Portal.

## SECTION 12.0 OTHER TAXES AND COSTS

Other taxes and costs, or both, may exist in relation to the products and services offered by us which are not paid through, nor imposed by us.

## SECTION 13.0 GOVERNING LAW

This agreement shall be governed by the laws of Ireland and the parties agree herewith that any dispute arising out of it shall be the subject to the non-exclusive jurisdiction of Northern Ireland.

## SECTION 14.0 DOCUMENTATION

We wish to take care of the environment and reduce the amount of printed documentation. By buying this policy you give consent to receiving all policy documentation, electronically via our website, your online portal, or to the email address that you specify as a means of communication.

All documentation relevant to the contract of insurance such as the Certificate & Disc, Policy Schedule and Statement of Fact can be viewed and printed from your online account. If you would like a hard copy, we will forward this to you subject to an administration fee of €20.

**Please note:** the insurance Certificate and Disc has been sized to A4 paper, when printing please make sure your printer settings are set to portrait and full colour. Please contact us if you are unable to access a colour printer. The printed insurance disc must appear in the same colour as shown and must measure between 85mm and 95mm horizontally and between 70mm and 80mm vertically. The green band must measure between 8mm and 12mm wide.

To improve data security, we will not store manual paperwork, as a result, any paper documents sent to us, will be processed, scanned and securely shredded before the close of business (*excluding Credit/Debit Card or Bank Details e.g. direct debit mandates, these will not be scanned*). If you require a copy of any documents you have previously sent to us, we will provide you with a scanned copy where applicable.

## SECTION 15.0 CONFLICTS OF INTEREST

We have procedures in place to avoid conflicts of interest and, when they cannot be avoided, we will fully disclose the potential conflict and ensure that customers are treated fairly.

## SECTION 16.0: COMPLAINTS

### 16.1 HOW TO COMPLAIN

It is our intention to provide you with a high level of customer service at all times. If we do not meet these standards, please contact our Complaints Department on the details below:

#### The Complaints Department

PO Box 151

Letterkenny

Co. Donegal

Email: [complaints@mclinsuretech.ie](mailto:complaints@mclinsuretech.ie)

Please include all relevant information required for us to deal with your complaint, we recommend the following:

- State your name, address, and telephone number (*and email if applicable*).
- If you are acting on behalf of someone else, we will require their consent to discuss their personal matters
- Briefly describe what your complaint is about stating relevant dates and times, if applicable
- List your specific concerns starting with the most important concern
- State how you would like us to resolve your complaint
- State your preferred method of communication

### 16.2 COMPLAINTS PROCEDURE

Whether you contact us verbally or in writing we will acknowledge your complaint in writing within 5 business days, advising you of who is dealing with the matter and further details regarding our complaint's procedure. We aim to resolve all complaints within 20 business days. A copy of our full complaint's procedure is available at any time upon request.

To ensure your data is kept safe and secure, we will only correspond with you, the policy holder in relation to a complaint. Any correspondence issued will be sent to the address listed on your policy and/or quotation.

If you wish for us to disclose any information to a third party e.g. solicitor, we will require a hand signed letter from you giving explicit consent as to what information you wish for us to disclose and a copy of your photographic ID including your signature (*e.g. driving licence*). Please see our [Data Protection and Privacy Policy](#) for more information regarding who we share your information with.

If you are dissatisfied with the handling or outcome of your complaint, you may contact the Financial Services & Pensions Ombudsman's bureau on the details below:

#### Financial Services & Pensions Ombudsman's Bureau

Lincoln House

Lincoln Place

Dublin 2

D02 VH29

Phone: +353 1 567 7000

E-mail: [info@fspoi.ie](mailto:info@fspoi.ie)

You will not prejudice your rights to take legal proceedings if you refer your complaint to the FSPO.

### 16.3 FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are members of the Financial Services Compensation Scheme. You may be entitled to compensation in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim.

Further information about the compensation scheme arrangements is available from the FSCS at <http://www.fscs.org.uk>.



# Consumer Distance Sales Notice – General Insurance

This notice is issued to you as a consumer pursuant to EC (*Distance Marketing of Consumer Financial Services*) Regulation 2004. For the purposes of this notice a consumer is a natural person acting for purposes outside his/her trade, business or profession. “Distance sales” is where there has been no face to face contact between you, the consumer and us, MCL InsureTech Ltd. *trading as Its4women.ie, 25plus.ie and Boxyimo.ie.*

## OUR IDENTITY

MCL InsureTech Ltd. trading as **Its4women.ie**, **25plus.ie** and **Boxymo.ie** is regulated by the Financial Conduct Authority of the United Kingdom, registration no. 306483 and the Central Bank of Ireland for conduct of business rules. MCL InsureTech Ltd. is a private limited company registered in Northern Ireland, Company No. NI041174. Registered Office: 66 Railway Road, Coleraine, Co. L/Derry, BT52 1PG.

## OUR SERVICE

We act as an intermediary on behalf of you, the client. **Its4women.ie**, **25plus.ie** and **Boxymo.ie** have been designed as an internet product that provides you with the ability to administer the product yourself. All information with regards to your **Its4women.ie**, **25plus.ie** or **Boxymo.ie** policy is contained within your online portal on our website. All sales and any subsequent adjustments to your policy are on a non-advised basis.

## PRODUCT UNDERWRITER

The insurance products we offer under each of our brands are underwritten by **AIG Europe S.A.** these are as follows:

Product	Its4women.ie	25plus.ie	Boxymo.ie
Standard Car Insurance	✓	✓	✗
Telematics Insurance	✓	✗	✓
Travel Insurance	✓	✓	✗
Home Insurance*	✓	✓	✗

\*New home insurance policies incepted before 11/12/2019 and renewals incepted before 25/12/2019 were underwritten by **SureStone Insurance DAC**.

## QUOTATIONS FOR INSURANCE

Quotations for insurance will be valid for 5 days from the date the quotation was created if the information supplied in the original quotation remains the same. If any of the information has changed, the details supplied at that time will be calculated on our current set of insurance rates.

## THE PRICE PAYABLE BY YOU

The price payable for the insurance policy is the premium (*including government levies/contributions/premiums taxes*). The total price to be paid by you for the service including all related fees, charges and expenses and all taxes paid through the supplier or if an exact price cannot be specified, the basis for calculating the price to enable you to verify it, in addition to payment arrangements and any discounts or loadings are disclosed in an attached quotation letter, where applicable.

## COOLING OFF/RIGHT OF WITHDRAWAL

Once you have entered into the mediation contract with us, you are entitled to a ‘Cooling Off’ period during which you may decide whether to proceed with the purchase of the mediation contract. The duration of this cancellation period is 14 days and commences from either, the day of conclusion of the mediation contract; or the day on which you receive the full contractual terms of the mediation contract; whichever is later

If you find that this policy does not meet your needs, please send us a hand signed letter stating you wish to ‘Cancel’ enclosing the original certificate of motor insurance for standard car and telematics policies. For travel insurance policies you must write to us **within 14 days of buying your insurance**. Cancellation will not take effect until we receive all the required documents to complete your cancellation request.

Policies cancelled within the 14-day cooling off period will be on a pro-rata basis and subject to our administration charges outlined in Section 5.1 and/or Section 7.4 of our Terms of Business

## CANCELLATION

Both you and the insurer can cancel the policy in accordance with the terms and conditions set out in the insurer's policy document by giving written notice to us at the address outlined in Section 1.1 of our Terms of Business. Please refer to our Terms of Business and your Policy Document for more information regarding cancellation and any charges which may apply.

## COMPLAINTS

It is our intention to provide you with a high level of customer service at all times. If we do not meet these standards, please contact our Complaints Department on the details below:

### The Complaints Department

PO Box 151

Letterkenny

Co. Donegal

Email: [complaints@mclinsuretech.ie](mailto:complaints@mclinsuretech.ie)

Please include all relevant information required for us to deal with your complaint, we recommend the following:

- State your name, address, and telephone number (*and email if applicable*).
- If you are acting on behalf of someone else, we will require their consent to discuss their personal matters
- Briefly describe what your complaint is about stating relevant dates and times, if applicable
- List your specific concerns starting with the most important concern
- State how you would like us to resolve your complaint
- State your preferred method of communication

Whether you contact us verbally or in writing we will acknowledge your complaint in writing within 5 business days, advising you of who is dealing with the matter and further details regarding our complaint's procedure. We aim to resolve all complaints within 20 business days. A copy of our full complaint's procedure is available at any time upon request.

To ensure your data is kept safe and secure, we will only correspond with you, the policy holder in relation to a complaint. Any correspondence issued will be sent to the address listed on your policy and/or quotation.

If you wish for us to disclose any information to a third party e.g. solicitor, we will require a hand signed letter from you giving explicit consent as to what information you wish for us to disclose and a copy of your photographic ID including your signature (*e.g. driving licence*). Please see our [Data Protection and Privacy Policy](#) for more information regarding who we share your information with.

If you are dissatisfied with the handling or outcome of your complaint, you may contact the Financial Services & Pensions Ombudsman's bureau on the details below:

### Financial Services & Pensions Ombudsman's Bureau

Lincoln House

Lincoln Place

Dublin 2

D02 VH29

Phone: +353 1 567 7000

E-mail: [info@fspoi.ie](mailto:info@fspoi.ie)

You will not prejudice your rights to take legal proceedings if you refer your complaint to the FSPO.

## GOVERNING LAW AND LANGUAGE

This agreement shall be governed by the laws of Ireland and the parties agree herewith that any dispute arising out of it shall be the subject to the non-exclusive jurisdiction of Northern Ireland. All communications between us will be in English.