

Our Terms of Business set out the basis on which 123.ie will provide business services to you. By proceeding with your 123.ie Insurance Policy you agree to the terms as per this Terms of Business document. Please ensure that you read this and if you've any queries please contact us.

About 123.ie

The Registered Office of 123.ie is Paramount Court, Corrig Road, Sandyford, Dublin 18. Phone: (01) 5246 000 Fax: (01) 5246 090 Email: info@123.ie. Registered in Ireland, number 323099.

Product	Provider
Motor & Home	Travelers Insurance Company Limited
Travel	Chartis Insurance Ireland Limited
Pet	Red Sands Insurance Company (Europe) Limited
Life	Caledonian Life, Canada Life, Zurich Life, Ecclesiastical Life, Hibernian Aviva Life and Pensions, New Ireland Life Assurance

123.ie is authorised as an insurance intermediary under the European Communities (Insurance Mediation) Regulations 2005 and this can be verified by the Insurance Mediation Register, which is available on the Financial Regulator's website: www.financialregulator.ie.

Charges and Commission

	Private Motor	Household	Pet	Travel
Set-up	€40	€25	€25	n/a
Renewal	€40	€25	n/a	n/a
Cancellation	€40	€25	€30	€30
Enforced Cancellation *	€40	€40	€40	€40
Permanent Policy Amendment	€40	€25	n/a	n/a
Temporary Vehicle Substitution	€10	n/a	n/a	n/a
Temporary Additional Driver / Vehicle	€40	n/a	n/a	n/a
Letter of Indemnity	€20	n/a	n/a	n/a
Duplicate Documentation	€20	€20	n/a	n/a
Arrears	€15	€15	€15	n/a
Policy Suspension	€40	n/a	n/a	n/a
Swiftpost	€10	€10	€10	€10

* We will enforce cancellation of a policy due to, but not limited to, non-payment, non-disclosure, provision of incorrect information over the phone/online or where the necessary documentation was not submitted within a required timeframe by the policyholder.

We receive commission and other payments from product providers to whom orders are transmitted. We may also receive commission from Close Premium Finance Ltd. for arranging instalment plans for Private Motor, Household and Pet Insurance.

Conflict of Interest

It is our policy to avoid any conflict of interest when providing business services to our clients. However where an unavoidable conflict may arise, we will advise you of this in writing as soon as possible.

Default and Due Payments

Product producers may withdraw cover on default of any payments due under any products arranged for your benefit. Details of these provisions will be included in your policy/product terms and conditions. We will take such steps as may be necessary to recover any monies due to us for business services provided by us to you including the instigation of legal proceedings, the appointment of a receiver and all other rights available to us.

Cooling-Off Period

You have the right to withdraw from your policy, within a specified period, without penalty. For Private Motor, Household, Pet, and Travel Insurance this period is 14 days from the inception date of your policy or the date you receive your policy documents, whichever is later. For all Life Assurance products, this period is 30 days from the inception date of your policy or the date you receive your policy documents, whichever is later. To withdraw from a policy within the cooling off period, you need to send us a request in writing inclusive of your policy number and for Private Motor Insurance, you must return (if received) your Certificate of Insurance and Insurance Disc. Should you exercise your right to withdraw, it will mean no policy was ever put in place and provided that you have not made a claim, we will refund you any premium paid in full. For Private Motor Insurance, if you have used the policy and should you exercise your right to withdraw, provided that you have not made a claim, we will only charge you for time on cover. Please note that our set up fee is non refundable if you choose to withdraw from the policy within the cooling-off period.

Cancellation

Either party may, at any time, cancel the policy. If you wish to cancel your policy, you must send written instruction to 123.ie. For Private Motor Insurance, you must return your Insurance Certificate and Disc before your policy can be cancelled. We may cancel your policy. If this happens, we will issue prior written notification of this to your last known address. For Private Motor Insurance, this written notification will be sent to you by registered post 10 days before the cancellation date and for Household, it will be sent to you by registered post 7 days before the cancellation date.

Complaints

123.ie will acknowledge in writing any complaints within 5 business days unless the complaint has been resolved to the satisfaction of the complainant within 5 business days. The acknowledgement will indicate the name and contact details of the person dealing with the complaint. The complaint will be fully investigated and we will provide the complainant with a regular written update on the progress of the investigation at intervals of not greater than 20 business days. A full response will be provided within 5 business days of completing the investigation. If we do not resolve the complaint within 40 business days we will inform the complainant of the anticipated timeframe within which we hope to resolve the complaint. If the complainant is dissatisfied with the handling or the outcome of the complaint, the complainant may contact the Financial Services Ombudsman, Third Floor Lincoln House, Lincoln Place, Dublin 2 or phone 1890 882090 – www.financialombudsman.ie.

Investor Compensation Scheme

We are a member of the Investor Compensation Scheme established under the Investment Compensation Act of 1998, which provides for the establishment of compensation in certain circumstances, to certain clients, where money or investment instruments owed or belonging to clients and held, or in the case of investments, administered or managed by us, cannot be returned to those clients for the time being and there is no reasonable foreseeable opportunity to do so. Where an entitlement to compensation is established, the compensation payable will be the lesser of 90% of the amount of the client's loss as recognised for the purposes of the Investor Compensation Act, 1998 or compensation of up to €20,000. Pet Insurance policies arranged with Red Sands Insurance Company (Europe) Ltd. are not covered by this scheme.

Data Protection

123.ie handles and protects your Personal Information with the highest standards of confidentiality and security in accordance with the Data Protection Act 1988 and the Data Protection (Amendment) Act 2003. Personal Information that you provide us includes, but is not limited to, information stored on a computer, database, email, fax, telephone recording, letter and scanned documents held in a retrieval system.

- By law, you have the right of access to any Personal Information about you which we hold. If you wish to obtain a copy of this information then please contact: 123.ie Data Manager, 123.ie, Paramount Court, Corrig Road, Sandyford, Dublin 18.
- If you find that we hold Personal Information about you which is incorrect then we will make any necessary corrections immediately.
- At your request, we will immediately delete any Personal Information about you which is held by us for the purposes of marketing thereby allowing you to opt out of receiving any further offers. Please contact our Data Manager, details as above.

Personal Information we Collect

123.ie may collect Personal Information about you and store such information electronically. We collect Personal Information from you when you obtain a quotation or apply online for one of the products which we offer. We also record visits to our website and use browser cookies in order to monitor your progress through our site although we do not store your personal data in browser cookies. If you give us your credit card details then we will process payments using SSL security but we will not keep a record of your card details on our servers.

Use of Personal Information

We use your Personal Information to:

- Generate quotations for the products which we offer. For the purposes of providing a Motor Insurance quotation, we may request details about you and/or any additional driver(s) that you wish cover to be provided for under the contract of insurance. For Household and Travel Insurance, in addition to the main Insured details, we may request details of other persons to be insured. These details are used for the sole purpose of providing a quotation and/or cover.
- Administer applications and proposals for the products which we offer.
- Send you offers for products which we feel are relevant to your needs.

Sharing of your Personal Information

Your Personal Information may be shared with any of the Insurance companies offering quotations through 123.ie. If you wish to avail of premium finance then we will share your personal information with Close Premium Finance Ltd. for the purposes of offering you premium finance. We will not however disclose your Personal Information to other third parties without your prior consent (subject to any disclosure as may be required by law). Where we choose to have certain services provided by 3rd parties, we take all reasonable precautions regarding the data protection practices utilised by the service provider in protecting your Personal Information.

Telephone Recording

We may record telephone calls for training and verification purposes.

Communication with Customers

There may be requirements to contact you for the purposes of discussing a quotation already provided to you, renewal terms of an existing policy with us or any other query directly related to an existing policy with us.

Other Products and Services

In the future 123.ie would like to use your Personal Information for the purpose of offering you other products and services which 123.ie think may be of interest to you. This information may be provided to you by post, phone or email. Should you wish to opt out of any such contact, please contact: 123.ie Data Manager, 123.ie, Paramount Court, Corrig Road, Sandyford, Dublin 18.