

Terms of Use

Please note that the summaries included beside each individual item in the Terms of Use are for information purposes only, are not legally binding and do not in any way alter the meaning of the Terms of Use

Terms and Conditions of Use of This Website

By accessing or using the 123.ie website (the "Site"), you acknowledge and agree to the disclaimers, and the full terms and conditions ("Terms") set forth below. If you do not agree to these Terms, you should not use the Site. We reserve the right, in our sole discretion, to change, modify, add or remove portions of these Terms at any time. You should check these Terms periodically for changes as by using the Site after we post any changes to these Terms, you are agreeing to accept those changes, whether or not you have reviewed them.

Applicability of Terms and Conditions

These Terms apply to your use of the 123.ie website which is operated and owned by 123 Money Limited which is a wholly owned subsidiary of RSA Insurance Ireland DAC. 123.ie is an Irish company with its registered office at RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16, Ireland.

By using the Site, you agree to be legally bound by these Terms just as if you had signed them.

Online Quotation Facility

These Terms may be supplemented by additional terms and conditions pertaining to specific content and activities. You agree and understand that such additional terms and conditions are hereby incorporated by reference to these Terms. For example, our Quote pages enable you to input certain information to enable the Site to produce an indicative, non-binding insurance quotation.

Specific terms and conditions governing this aspect of the Site are highlighted on the relevant pages and are incorporated into these Terms by reference. 123.ie reserves the right at its sole discretion to refuse any online quotation applications for any reason.

More simply put:

More simply put: By using 123.ie you agree to all the terms below. You will sometimes need to check these terms since they can change from time to time.

More simply put:

There may be other terms and conditions in relation to other contact and activities, for example our quote forms. You're agreeing to these terms too by using 123.ie.

Online Purchases

In the event that you choose to purchase an insurance policy using our website, you will be asked to provide further personal information and payment details. Your payment details will be processed by 123.ie's contracted payment processors and will be securely disclosed to its contractors for this purpose. The specific terms and conditions governing your purchase will be presented to you for acceptance prior to conclusion of your contract and, in line with applicable law, you will receive a confirmation copy of the full contract terms after your payment has been received.

Advice

THE SITE IS FOR INFORMATION ONLY AND DOES NOT CONSTITUTE FINANCIAL OR OTHER PROFESSIONAL ADVICE IN ANY WAY.

We recommend that you seek advice from a financial consultant before making any financial or investment decisions.

Intellectual Property

Subject to these Terms, we grant you a non-exclusive, non-transferable, limited right to access and use the Site and the material displayed thereon. However, no right, title, or interest in any such materials will be granted or transferred to you as a result of any permitted use of such materials. All materials incorporated in or accessible through the Site, including, without limitation, text, photographs, images, graphics, illustrations, logos, button icons, audio clips, video clips, software, and other content, and the compilation, collection, arrangement, and assembly thereof (including the look and feel of the Site), are protected by Irish and international intellectual property laws, and are owned, controlled or licensed by 123.ie or by the original creators of such materials or their permitted licensors. Such materials may be used only for viewing the Site in the ordinary course or as a resource for purchasing the products offered through the Site. Any other use of such materials, including any copying, reproduction, modification, sale, distribution, extraction, re-utilisation, transmission, republication, downloading, display, posting, performance, or other exploitation thereof by any means or medium

More simply put:

If you buy an insurance policy we'll record your personal information and payment details and disclose it to our appointed service providers. You will be able to view the terms and conditions prior to purchase and will also receive a copy after purchase.

More simply put:

Our site is for information only. You should get financial advice before making any financial decision.

More simply put:

We respect copyrights. You should, too. You can access and use 123.ie to help you make a decision about purchasing a product with us. Any other use is forbidden.

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Privacy and Security

We are committed to protecting your privacy and security. All personal data that we collect from you will be processed in accordance with our **Data Protection Statement** contained within your policy documents and on our website, a summary of which can be found in our **Terms of Business**. Our **Data Protection Statement** is incorporated into these Terms by this reference.

Cookies

The Site uses cookies. You should review our **Cookie Policy** which is incorporated into these Terms by reference. By using this Site you agree that we can place these types of cookies on your device.

Links

The Site may contain links to third party websites. These links are provided solely as a convenience to you and not as an endorsement by 123.ie of the content on such third party websites. 123.ie is not responsible for the content of linked third party sites and does not make any representations regarding the content or accuracy of materials on such third party websites. If you decide to access linked third party websites, you do so at your own risk and in accordance with the prevailing terms and conditions of such third party sites.

123.ie generally welcomes the hyper-linking to the Site from other appropriate websites provided such links are to the Site’s homepage (and no deeper within the Site) and provided we give our consent to the establishment of such links. Notwithstanding the foregoing, we reserve the absolute right to refuse to consent to such links without giving reasons. Any links to the Site from another website must be presented in such a manner that the viewing of the Site is not impaired by framing or similar techniques that may impair the visitor’s user experience. Screen-scraping or similar unauthorised

More simply put:

We will protect your privacy and personal data in line with our Data Protection Statement which you will get with your policy documents and our Privacy Statement.

More simply put:

We use cookies including third party cookies. By using this site, you are agreeing to them.

More simply put:

The site might have links to third party website. We are not responsible for those links and it doesn’t mean we approve or support them. If you want to link to our site, please ask us first.

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THESE DISCLAIMERS APPLY TO THE FULLEST EXTENT PERMITTED BY LAW.

More simply put:

We can't promise that our site is error free. Unfortunately, we are not responsible for these errors. If you find an error, please let us know so we can fix it.

Limitation of Liability

You expressly understand and agree that (to the fullest extent permitted by law) 123.ie shall not be liable for any indirect, incidental, special, consequential, exemplary or punitive damages, or any other damages whatsoever, including but not limited to, damages for loss of profits, goodwill, use, data or other intangible losses (even if we have been advised of the possibility of such damages), arising out of, or resulting from your use of, or the inability to use, the Site.

Your submissions to us

You agree not to use the Site or cause or permit the Site to be used:-

- so as to jeopardise or prejudice the operation, quality or integrity of the Site, or the operation, quality or integrity of any telecommunications network;
- for any commercial purpose including any screen-scraping, direct marketing, surveys, contests or pyramid schemes, nor to use the Site to participate in or cause others to participate in sending chain letters, junk e-mail, spam, duplicative or unsolicited messages, advertising or promotional material;
- to harvest or otherwise collect information about others, including e-mail addresses, without their consent;
- to distribute, download, upload or transmit any material which contains viruses, trojan horses, worms, time bombs, cancelbots, or any other harmful or deleterious programs;
- contrary to the terms and conditions of any Internet Service Provider whose services you may use.

Governing Law and Jurisdiction

The Site has been created and is controlled by 123.ie in Ireland. These Terms will be governed by, and construed and enforced in accordance with, the laws of Ireland. You hereby unconditionally and irrevocably submit to the exclusive jurisdiction of the Irish courts.

More simply put:

We are building the best service we can for you but can't promise if it will be perfect. We're not liable for various things.

More simply put:

When you use the site you agree to respect us.

More simply put:

You'll have to sue us in Ireland.

Entire Agreement

These Terms, the Data Protection Statement, the Terms of Business, the Cookie Policy, the Product Policy Booklets and any of the additional terms referred to under the produce application pages of the Site constitute the entire agreement between 123.ie and you with respect to your access to and use of the Site and any third-party site accessed through the Site. If any provision of these Terms shall be unlawful, void, or for any reason unenforceable, then that provision shall be deemed severable from these Terms and shall not affect the validity and enforceability of any remaining provisions.

Contacting Us

If for any reason you wish to contact us, we can be reached at Customer Care Manager, 123.ie, RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16, Ireland. Telephone 01 524 6000.

More simply put:

These Terms, Data Protection Statement, Terms of Business, Cookie Policy, Policy Booklets and any other terms on the application pages of this site form the entire agreement between 123.ie and you. If any one of them is ever deemed not valid, the others are not affected.

More simply put:

Contact us about anything.