Terms of Business

Effective Date: 29/07/2026

Version: 1.16

Hello, pleased to meet you :)

These terms of business are your friend and ours.
They let you know who we are, who regulates us and the precise detail of what you are paying for. Just so we're all on the same page Its4women, GetSetGo and Boxymo are trading names of MCL Insurance Services (Ireland) Limited, registered in Ireland.

IMPORTANT NUMBERS	
AIG - Car Claims & Accidents:	01 859 9700
Allianz - Car Claims & Accidents:	01 613 3990
Telematics Claims & Accidents	01 859 9700
AIG - Windscreen Claims:	01 859 9899
Allianz - Windscreen Claims:	01 859 9700
General Home Claims:	01 613 3990
Emergency Home Assistance:	0818 112 224
General Travel Claims:	01 261 1540
Travel Medical Emergencies:	+44 1273 723 146
Breakdown Assistance:	01 804 4328
Health Insurance Assistance:	01 562 5100

its4women BOXYMO.IE GetSetGo Game-Changing Insurance

MCL Insurance Services (Ireland) Limited trading as Its4women.ie, GetSetGo.ie and Boxymo.ie is regulated by the Central Bank of Ireland.

Registered Office: 2nd Floor Albany House, Main Street, Swords, Co. Dublin, K67 R898
Registered in Ireland, Registration No. 605082

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Section 1.0 | General Terms & Conditions

1.1 Our Identity

MCL Insurance Services (Ireland) Limited trading as **Its4women.ie**, **GetSetGo.ie** and **Boxymo.ie** is a private limited company registered in the Republic of Ireland, CRO Number: 605082. Registered Office: 2nd Floor Albany House, Main Street, Swords, Co. Dublin, K67 R898. Our contact details are as follows:

Its4women.ie PO Box 151 Letterkenny Co. Donegal **Tel:** 0818 427 004	**GetSetGo.ie** PO Box 151 Letterkenny Co. Donegal **Tel:** 0818 427 005	**Boxymo.ie** PO Box 151 Letterkenny Co. Donegal **Tel:** 0818 427 000

1.2 Who Regulates Us?

MCL Insurance Services (Ireland) Limited is regulated by the Central Bank of Ireland under the European Union (Insurance Distribution) Regulations 2018. Our Central Bank of Ireland reference number is C178464. Copies of our statement of Authorised Status from the Central Bank of Ireland are available on request. Alternatively, the Central Bank of Ireland holds registers of regulated firms which can be viewed on their website www.centralbank.ie.

1.3 Statutory Codes

MCL Insurance Services (Ireland) Limited is subject to and complies with the Consumer Protection Code, Minimum Competency Code and Fitness & Probity Standards. These Codes offer protection to consumers and can be found on the Central Bank of Ireland website www.centralbank.ie.

1.4 Our Service to You

We act as an intermediary on behalf of you, the client. Its4women.ie, GetSetGo.ie and Boxymo.ie has 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, GetSetGo.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.

1.5 The Products We Offer

Product	Underwriter(s)	Section
Car Insurance	AIG Europe S.A. & Allianz Insurance p.l.c	Section 2.0
Telematics Insurance	AIG Europe S.A.	Section 3.0
Home Insurance	AIG Europe S.A.	Section 4.0
Travel Insurance	AIG Europe S.A.	Section 5.0

Health Insurance is provided by Irish Life Health DAC.

1.6 General Administration Service 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: Product specific charges are detailed in each Product Section.

General Administration Services	Charge
Telephone Handling Fee	€15.00
Duplicate Document Requests	€25.00
Letter Requests	€25.00
Cheque Re-issue	€8.00
Unpaid (*Bounced*) Cheque	€18.00

1.7 Client Account Management

Premiums that we collect from you are held in a Client Premium 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 premium handling requirements and agreements that we hold with insurers.

1.8 Premiums & Payments

We will accept payment by credit and debit card for all classes of insurance. For car, telematics, and home insurance policies, we may offer you payment by instalments by way of a SEPA Direct Debit for which we will add an arrangement fee and service charge. New business customers will be required to pay a deposit when purchasing a policy on direct debit, these are as follows:

Product	Deposit
Car Insurance	25%
Telematics Insurance	30%
Home Insurance	25%
Travel Insurance	Not Available

The payment method selected when purchasing cannot be amended once the policy has been transacted. If you wish to set up a SEPA Direct Debit, the policy must be cancelled and re-issued, normal cancellation conditions and charges will apply.

1.9 Direct Debit Terms & Conditions

If you chose to set up a SEPA Direct Debit to pay for your insurance by instalments, the following terms and conditions will apply:

- If you default on your payments, your insurance policy may be cancelled
- Any correspondence relating to your direct debit may be issued by email, post, and/or SMS
- Payments will be collected on your preferred payment date unless it falls on a Bank/Public holiday or weekend, then it will then be collected on the next working day.
- You can change your bank details or preferred payment date within 7 working days' of your next payment becoming due. Changes processed by telephone will incur a €15.00 handling fee.
- If your policy is cancelled, your SEPA Direct Debit will remain active to collect payments if, any monies are owed to us, there are any pending claims on your policy, or a claim has been paid on your policy.
- If you have had a previous policy cancelled with any of our brands for non-payment, we reserve the right to refuse SEPA Direct Debit and request the payment in full.

1.10 Direct Debit Charges

If you chose to set up a SEPA Direct Debit to pay for your insurance by instalments, the following non-refundable charges would apply:

Direct Debit	Charge
Direct Debit Arrangement Fee	€15.00
Direct Debit Service Charge	11% of the balance after the deposit paid
Direct Debit Default Fee	€18.00
Direct Debit Processing by Telephone	€15.00

Please note: The arrangement fee will be added to your deposit. The service charge is non-refundable after the cooling off period and will be collected in full from your deposit. If you miss an instalment, a €18.00 default charge will apply to every default and be added to your arrears payment

1.11 Return Premiums

- Please allow 5 business days for any return
- **Any charges due to us as outlined in this document will be deducted from any return due prior to being issued to you. Your consent will be requested prior to the deduction of any charge.**
- If you pay by instalments, any return premium will be added to your direct debit, reducing your remaining payments. If you instalment plan has not been authorised, the return premium will be added once authorisation is confirmed.
- Returns may be withheld if we are awaiting outstanding documentation
- Your return will be issued by the original payment method and if applicable, back onto the Credit/Debit card used to make the original payment. If we no longer hold your card details, we may contact you to verify this information before we can issue your refund. If you pay by direct debit, the refund may be issued directly to your bank account.
- If a return cheque has been lost, misplaced, or not received by you, a charge of €8 will apply for a duplicate cheque to be issued. This fee must be paid by Credit/Debit card prior to issue of the duplicate return cheque.
- With your consent, return premiums of less than €10 will be donated to our sponsored charity

1.12 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;
- You must not be within 7 working days of the next payment being due
- You must not have defaulted on any of your direct debit instalments during your current policy term
- An immediate deposit of 30% (35% for telematics policies) of the additional premium amount will be required by Credit/Debit card to process the adjustment.
- **Administration charges applied by us without any insurer additional premium cannot be added to your direct debit. However, if your additional premium consists of an insurer charge and our administration charge, the total balance may be added to direct debit.**
- 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.

1.13 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 our websites Document Hub for Its4women.ie, GetSetGo.ie and Boxymo.ie under Remuneration Summary.

1.14 Receipts

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

1.15 Cooling Off Period

The mediation contract is the agreement formed between you and us for the provision of insurance mediation and distribution services in relation to your insurance needs. Our insurance services fall within the definition of distance contracts under the European Communities (Distance Marketing of Consumer Financial Services) Regulations 2004.

Once you enter into a mediation contract with us, you are entitled to a **14-day Cooling-Off Period**, during which you may decide whether you wish to proceed with the mediation contract. This 14-day period begins on the later of:

- The date the mediation contract is concluded; or
- The date on which you receive the full contractual terms of the mediation contract.

If you decide that your policy does not meet your requirements, you may cancel motor and telematics policies by logging into your online portal. Select "Cancel Policy" under "My Policies", provide your reason for cancellation, and specify the date and time you wish the cancellation to take effect. You will be asked to sign a lost-certificate declaration in place of your insurance certificate before reviewing and confirming your cancellation. Once the cancellation process is complete, you will receive an email confirming the details.

Alternatively, you can cancel motor, telematics, home, or travel policies by writing to us and returning all documents issued to you. Please note that cancellation will only be effective once all required documents have been received.

Important: Cancelling your Direct Debit instruction does not cancel your policy.

1.16 Cancellation By You or Us

The contract may be cancelled at any time by either party. If you wish to cancel your contract, you may cancel motor and telematics policies by logging into your online portal. Select "Cancel Policy" under "My Policies", provide your reason for cancellation, and specify the date and time you wish the cancellation to take effect. You will be asked to sign a lost-certificate declaration in place of your insurance certificate before reviewing and confirming your cancellation. Once the cancellation process is complete, you will receive an email confirming the details.

Alternatively, you can cancel motor, telematics, home, or travel policies by writing to us and returning all documents issued to you. Please note that cancellation will only be effective once all required documents have been received.

Important: Cancelling your Direct Debit instruction does not cancel your policy.

If we are required to cancel the contract, we will issue a notice of cancellation to the email address recorded on your policy, giving you **10 days' notice**. If you have selected "post" as your preferred communication method, the notice will be sent to the last postal address held on our records, also giving **10 days' notice**.

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.

1.17 Cancellation Conditions

- There will be no return following cancellation after an accident, incident, or claim
- **Telematics Policies Only:** There will be no return following cancellation if you have run out of policy kilometres
- Promotional discounts codes are non-refundable in all circumstances.
- If paying by direct debit and you make a claim the full annual amount will immediately become due for payment at cancellation.
- If you pay by instalments, the return issued by the Insurer will be added to your direct debit and it will then be determined if any money is owed by or due to you.
- If a policy is cancelled and any amount remains outstanding, we reserve the right to delay the issue of No Claims Bonus and any other supporting documentation until the outstanding balance has been paid in full.

1.18 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 €55 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 service charges applied by us at the inception or renewal of your policy
- Administration services charges applied by us following any mid-term adjustments

Direct Debit Cases Only:

- Service charges charged under Direct Debit Instalment Plan during the period of cover
- Administration charges applied by us for arranging and managing your Direct Debit Instalment Plan

1.19 Your Duty to Us (Disclosure)

You are required to act honestly and with reasonable care when providing information to us. The details supplied by you, or on your behalf, form the basis of your insurance contract. You must ensure that all information you provide is complete, accurate and truthful, and that it has been supplied with reasonable care.

If information previously provided to us was inaccurate, incomplete, or withheld, the insurer may take certain actions, including declining a claim, cancelling the policy, or amending the premium quoted. Where there is any inconsistency between answers you have provided at different times, the most recent information supplied will be taken as correct.

You must inform us immediately, or as soon as reasonably possible, if any information you have provided becomes inaccurate or if circumstances change during the term of the policy. As your insurance intermediary, we will support you in understanding the questions asked by the insurer; however, responsibility for providing full and accurate answers rests with you.

1.20 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. If you have selected ‘Post’ as your preferred method of contact, you will also receive a copy to your last known address.

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 documentation 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 documentation for the incoming year by email. If you have selected ‘Post’ as your preferred method of contact, you will also receive a copy to your last known address. All documentation relating to your policy can also be found on our Online Portal.

1.21 Other Taxes & 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.

1.22 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 Ireland.

1.23 Documentation

We operate as a digital-first company. Our primary method of communication and document delivery is electronic, through our website's Document Hub, your online account, and the email address you provide. This digital approach enables us to minimise printed materials and support environmental sustainability.

By purchasing this policy, you consent to receiving all communications electronically via our website, your online account, and/or your designated email address. All policy documentation will be issued digitally unless you specifically opt to receive certain documents by post. If you select post as your preferred communication method, the only documents that will be issued by post are:

- Your Insurance Certificate/Disc, and
- Any Cancellation Notice issued by us.

All other documents relating to your insurance contract—including the Policy Schedule and Statement of Fact—will be available to view, download, and print directly from your online account.

Please ensure that when printing your Insurance Certificate and Disc, your printer settings are set to A4, portrait, and full colour. If you do not have access to a colour printer, please contact us for assistance. The printed insurance disc must match the colour format displayed online and measure between 85mm and 95mm horizontally, 70mm and 80mm vertically, with a green band of 8mm to 12mm in width.

We provide access to a comprehensive Document Hub for Its4women.ie, GetSetGo.ie and Boxymo.ie on our website, which contains all documents relevant to your insurance policy. This includes our general intermediary documents as well as product-specific documents for Motor, Telematics, Home, and Travel insurance.

The most recent version of each document is displayed prominently, with earlier versions available in the Archived section beneath it. General Insurance Intermediary Documents apply from the effective date shown on the document. Product-specific documents are linked to your individual policy start date and remain applicable for the duration of your cover, unless your policy is amended or renewed.

This structure makes it easy to identify the version that currently applies to your policy, while still allowing you to access previous versions for reference. You can view, download, or print any document from the Document Hub through your online account.

To enhance data security, we do not store physical paperwork. Any paper documents sent to us will be processed, scanned, and securely shredded by the end of the business day (excluding Credit/Debit Card details or bank information, such as Direct Debit mandates, which will not be scanned). Where applicable, scanned copies of documents you have provided can be supplied on request.

1.24 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 to you in writing and ensure that customers are treated fairly.

1.25 Complaints

We aim to provide a high-quality service to all policyholders. If you are unhappy with any aspect of your insurance policy or how we have handled a matter, we want to make it easy for you to tell us so we can put things right.

1.25.1 How to Make a Complaint

You may contact us on the details below:

The Complaints Department
PO Box 151
Letterkenny
Co. Donegal
Email: complaints@mclinsurance.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

To ensure your data is kept safe and secure, we will only correspond with you, the policy holder in relation to a complaint. We will ask you how you want us to communicate with you with regards to your complaints e.g. Post or Email.

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.

1.25.2 How We Will Handle Your Complaint

Step 1: Acknowledgement

We will acknowledge your complaint within 5 business days. You will be given:

- The name of your complaint handler
- A reference number
- A summary of our complaints process

Step 2: Investigation

Your complaint will be thoroughly reviewed, which may include:

- Examining your policy and claim documents
- Consulting relevant teams (claims, underwriting, customer service)
- Assessing any supporting evidence

We will provide regular updates at least every 20 business days until the matter is resolved. The investigation must be completed within 40 business days. If we cannot conclude within that period, we will advise you of:

- The reason for the delay
- The expected completion timeframe
- Your right to refer the complaint to the FSPO if you choose

Step 3: Final Response

Within 5 business days of completing our investigation, we will send you a written final response outlining:

- The outcome of our investigation
- Any steps we are taking to resolve the issue
- Any remedy or goodwill gesture (if applicable)
- Information on how to escalate your complaint externally

1.25.3 Dispute Resolution

If you remain dissatisfied after completing our internal complaints process, you may refer your complaint to the Financial Services and Pensions Ombudsman (FSPO). The FSPO is an independent, fair, and free service that handles unresolved complaints relating to regulated financial service providers, including insurance companies. Before contacting the FSPO, you must first complete our internal complaints process. The FSPO can be contacted on the details below:

Financial Services & Pensions Ombudsman (FSPO)
Lincoln House
Lincoln Place
Dublin 2
D02 VH29
Phone: +353 1 567 7000
E-mail: info@fspo.ie

You may refer your complaint to the FSPO if:

- We have issued our final response, and you remain dissatisfied, or
- 40 business days have passed since you submitted your complaint to us, and it remains unresolved.

If the Financial Services & Pensions Ombudsman (FSPO) is unable to investigate your complaint, the matter may be resolved through arbitration where this option is provided for in your policy.

An independent arbitrator may be appointed by mutual agreement between you and your insurer. If agreement cannot be reached, the Chairperson of the Bar Council of Ireland will appoint the arbitrator.

If the dispute is not referred to arbitration within 12 months of the FSPO confirming that it cannot investigate the matter, the case will be considered abandoned.

Your insurer reserves the right not to refer a dispute to arbitration. If this occurs, you may pursue the matter through the courts.

1.26 Investor Compensation Scheme

We are members of the Investor Compensation Scheme established under section 30 of the Investor Compensation Act 1998. The Act provides that compensation shall be paid to eligible investors (as defined in the Act) to the extent of 90% of an investor's net loss or €20,000, whichever is the lesser, and is recognised as being eligible for compensation. Further details are available on request.

Section 2.0 | Car Insurance

2.1 Charges

In addition to the General Charges outlined in Section 1.6, we normally make the following **non-refundable** charges to cover the administration of your car insurance:

Administration Services	Charge
New Business	Up to €50.00
Renewals	Up to €50.00
Permanent Policy Adjustments	€40.00
Temporary Policy Adjustments	€30.00
Policies Not Taken Up (NTU)	€35.00
Cancellation Charge	€40.00
Voidance Charge	€55.00

2.2 Temporary Policy Adjustments

Temporary adjustments also incur an insurer's charge in addition to our administration charge. These are charged as weekly premiums by the insurer inclusive of government levy and contributions and are non-refundable. Terms and conditions apply; these are:

- Temporary adjustments are subject to our normal underwriting criteria
- The "weekly charge" refers to a 7-day period from the date and time of the adjustment
- Only one temporary adjustment can be processed and active at any one time
- Temporary adjustments can only be added for a max. of 30 days within each policy term
- A temporary vehicle can only be added where the insured vehicle is undergoing maintenance

2.3 Direct Debit Conditions

- New business customers will be required to pay a 25% deposit
- If you wish to add an additional premium to your direct debit a 30% deposit will be required by Credit/Debit card

2.4 Policies Not Taken Up (Ntu)

- If you cancel before your policy is due to commence it will be subject to an administration charge of €35.00.

2.5 Cooling Off Period

- Policies cancelled within the 14-day cooling off period will be calculated by the insurer on a pro-rata basis.
- An administration charge of €40.00 will apply

2.6 Cancellation Charges

- Policies cancelled will be calculated by the insurer on a pro-rata basis.
- If you pay by instalments, the return issued by the insurer will be added to your direct debit and it will then be determined if any money is owed by or due to you.
- An administration service charge of €40.00 will apply

2.7 Claims

AIG Claims & Accidents: 01 859 97 00
Allianz Claims & Accidents: 01 613 3990

Please check your insurance documents to confirm which insurer underwrites your policy and refer to the relevant policy document for full details of any claim conditions that may apply, including your responsibilities and duties in the event of an accident or claim.

If you have been involved in an accident, your vehicle has been stolen, or it has been damaged by fire, you should contact the relevant Insurer's Claims Team using the claims telephone number shown in your policy documentation. The Claims Team will advise you on how to proceed.

Claims should be reported as follows, depending on your insurer:

AIG Europe S.A.: 01 859 9700

Allianz Insurance p.l.c: 01 613 3990.

Important: Even if you are not covered for damage to your vehicle, you must still notify us of the incident. You must also confirm whether any other party was involved and whether any injury or damage to third-party property may have occurred.

AIG Windscreen Claims: 01 859 98 99
Allianz Windscreen Claims: 01 613 3990

To check whether windscreen cover applies to your policy, please refer to your policy schedule and confirm which insurer underwrites your policy.

If the windscreen or windows of your car are damaged and your policy includes windscreen cover, claims should be reported as follows:

AIG Express Insurance: 01 859 98 99

Allianz Insurance p.l.c: 01 613 3990

Breakdown Assistance: 01 804 43 25

To verify whether you are covered for breakdown assistance, please refer to your policy schedule.

If you require breakdown assistance in the Republic of Ireland, please call the number above. For breakdown assistance in Northern Ireland and/or the United Kingdom, please call **028 904 85219**.

Our breakdown assistance is provided by **MIS Claims**.

Section 3.0 | Telematics Insurance

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.

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.

3.1 About 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.

3.1.1 *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

3.1.2 *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.

3.1.3 *Data Processing*

We 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

3.1.4 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.

3.2 Charges

In addition to the General Charges outlined in Section 1.6, we normally make the following **non-refundable** charges to cover the administration of your telematics insurance:

Administration Services	Charge
New Business	€60.00
Renewals	€60.00
Permanent Policy Adjustments	€50.00
First Change of Vehicle	€50.00
Each Change of Vehicle Thereafter	€71.50
Temporary Policy Adjustments	€30.00
Policies Not Taken Up (NTU)	€35.00
Cancellation - Device Installed	€195.00
Cancelled - Device Not Installed	€65.00
Voidance Charge	€55.00
Missed Appointment Fee	€50.00
Device Removal Fee	€110.00

3.3 Temporary Policy Adjustments

Temporary adjustments also incur an insurer's charge in addition to our administration charge. These are charged as weekly premiums by the insurer inclusive of government levy and contributions and are non-refundable. Terms and conditions apply; these are:

- Temporary adjustments are subject to our normal underwriting criteria
- The "weekly charge" refers to a 7-day period from the date and time of the adjustment
- Only one temporary adjustment can be processed and active at any one time
- Temporary additional drivers can only be added for a max. of 30 days within each policy term
- Temporary substitute and additional vehicles can only be added for a max. of 7 days within each policy term
- A temporary vehicle can only be added where the insured vehicle is undergoing maintenance

3.4 Direct Debit Conditions

- New business customers will be required to pay a 30% deposit
- If you wish to add an additional premium to your direct debit a 35% deposit will be required by Credit/Debit card

3.5 Policies Not Taken Up (Ntu)

- If you cancel before your policy is due to commence it will be subject to an administration service charge of €35.00.

3.6 Cooling Off Period

- Policies cancelled within the 14-day cooling off period will be calculated by the insurer on a pro-rata basis.
- An administration charge of €195.00 will apply where the **telematics device was installed**
- An administration charge of €65.00 will apply where the **telematics device has not been installed**

3.7 Cancellation Charges

- Policies cancelled will be calculated by the insurer on a pro-rata basis
- An administration charge of €65.00 will apply

3.8 Claims

Claims & Accidents: 01 859 9700

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.

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 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.

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.

Breakdown Assistance: 01 804 43 25

To verify whether you are covered for breakdown assistance, please refer to your policy schedule.

If you require breakdown assistance in the Republic of Ireland, please call the number above. For breakdown assistance in Northern Ireland and/or the United Kingdom, please call **028 904 85219**.

Our breakdown assistance is provided by MIS Claims.

Section 4.0 | Home Insurance

4.1 Charges

In addition to the General Charges outlined in Section 1.6, we normally make the following **non-refundable** charges to cover the administration of your home insurance:

Administration Services	Charge
New Business	**Up to €50.00**
Renewals	**Up to €50.00**
Permanent Policy Adjustments	**€40.00**
Policies Not Taken Up (NTU)	**€35.00**
Cancellation Charge	**€40.00**
Voidance Charge	**€55.00**

4.2 Direct Debit Conditions

- New business customers will be required to pay a 25% deposit
- If you wish to add an additional premium to your direct debit a 30% deposit will be required by Credit/Debit card

4.3 Policies Not Taken Up (Ntu)

- If you cancel before your policy is due to commence it will be subject to an administration charge of €35.00.

4.4 Cooling Off Period

- Policies cancelled within the 14-day cooling off period will be calculated by the insurer on a pro-rata basis
- An administration charge of €40.00 will apply

4.5 Cancellation Charges

- Policies cancelled after the 14-day cooling period will be calculated by the insurer on a pro-rata basis
- An administration charge of €40.00 will apply

4.6 Claims

Home Claims: 01 859 9700

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, please refer to your policy schedule.

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

Emergency Home Assistance: 0818 112 224

In the event of a claim, if you require emergency assistance, please contact the number above.

Section 5.0 | Travel Insurance

5.1 Charges

In addition to the General Charges outlined in Section 1.6, we normally make the following **non-refundable** charges to cover the administration of your travel insurance:

Administration Services	Charge
New Business	€15.00
Renewals	€15.00
Permanent Policy Adjustments	€30.00
Policies Not Taken Up (NTU)	€15.00
Cancellation Charge	€15.00
Voidance Charge	€55.00

5.2 Policies Not Taken Up (Ntu)

- If you cancel before your policy is due to commence it will be subject to an administration charge of €15.00.

5.3 Cooling Off Period

- If you cancel within 14 days of buying your policy, it will be subject to an administration charge of €15.00.

5.4 Cancellation Charges

- For policies cancelled 14 days after they were purchased, there will be no return due.

5.5 Claims

General Travel Claims: 01 261 15 40

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

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
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.

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

If you require emergency medical treatment, please contact the number above.