its4women | GetSetGo Game-Changing Insurance | BOXYMO.IE

Consumer Distance Sales Notice -
General Insurance

Effective Date: 13/05/2026

Version: 1.7

Hello, pleased to meet you :)

This notice is issued to you as a consumer in accordance with applicable Irish and EU consumer protection legislation governing the distance marketing of financial services. For the purposes of this notice, a consumer is a natural person acting for purposes outside their trade, business or profession. A distance sale is one where a financial services contract is concluded without face-to-face contact between you, the consumer, and us, MCL Insurance Services (Ireland) Limited, trading as Its4women.ie, GetSetGo.ie and Boxymo.ie, for example where the contract is entered into online or by telephone.

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:	01 613 3990
General Home Claims:	01 859 9700
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: Unit No. 1, Third Floor, The Chamber Buildings, North Street, Swords, Co. Dublin, K67A3H7.
Registered in Ireland, Registration No. 605082

About Us

MCL Insurance Services (Ireland) Limited trading as **Its4women.ie**, **GetSetGo.ie** and **Boxymo.ie** is regulated by the Central Bank of Ireland. MCL Insurance Services (Ireland) Limited is a private limited company registered in the Republic of Ireland under CRO Number: 605082. Our registered office is located at Unit No. 1, Third Floor, The Chamber Buildings, North Street, Swords, Co. Dublin, K67 A3H7.

As a digital-first organisation, we specialise in delivering efficient, user-friendly online insurance services. Our brands have been developed with simplicity and transparency in mind, enabling customers to obtain quotes, manage their policies, and review documentation at a time that suits them. Our focus is on creating a seamless experience through intuitive self-service technology backed by a dedicated customer support team.

Our Service

We act as an insurance intermediary on your behalf when arranging and administering your policy. This means that we present quotations, handle your policy setup, process adjustments, and manage renewals, all while representing your interests in the insurance transaction.

Its4women.ie, **GetSetGo.ie** and **Boxymo.ie** are designed as online-only products. This approach allows us to offer competitive pricing and deliver quick, convenient access to your policy information at any time. Through your secure online portal, you can:

- Update your personal details
- Make mid-term adjustments
- View and download certificates and documentation
- Renew your policy

All sales and subsequent adjustments are completed on a non-advised basis, meaning we provide you with relevant product information, but we do not offer personalised recommendations. You should ensure that the cover selected meets your needs, and you can refer to our Policy Document and Insurance Product Information Document (IPID) for full details.

Product Underwriter

Our car insurance policies are underwritten by **AIG Europe S.A.** and **Allianz Insurance p.l.c.** Our telematics, home and travel insurance policies are underwritten by **AIG Europe S.A.** Our health insurance policies are underwritten by **Irish Life Health dac**.

These insurers are responsible for assessing risk, issuing policy terms, and handling claims. As an intermediary, we work closely with each insurer to ensure that policy documents are accurately issued and that claims handling processes are smooth and transparent.

Quotations for Insurance

Your insurance quotation remains valid for 5 days from the date it is created, provided that all information supplied remains accurate. If any details change such as your address, vehicle details, or claims history your premium may need to be recalculated based on our current rates.

Your quotation includes an outline of the key features of the policy, including the type of cover offered, principal benefits, significant exclusions, and the duration of the contract. For full clarity, you should review your Policy Document and the Insurance Product Information Document (IPID), both of which are available to view and print from the Document Hub section of our website.

Total Payable

The total amount payable for your insurance policy is made up of a number of components, which may include:

- The core insurance premium
- Government levies and contributions
- Premium taxes
- Any charges applicable to your policy

If your exact premium cannot be confirmed at the point of sale, we will provide you with the basis upon which your premium will be calculated. Once your quotation is generated, you will receive a full breakdown of all charges.

Payment Arrangements

Payment options may include:

- Full payment by Credit/Debit card at policy inception
- Monthly instalments (additional charges apply)

Your policy will begin once your chosen payment method has been successfully processed. Full details of the payment procedures and any associated charges are set out in your quotation and in our Terms of Business, which you can view or print from the Document Hub section of our website.

Right to Cancel (Cooling Off Period)

The mediation contract is the agreement between you and us for providing insurance mediation and distribution services. As these services fall under the European Communities (Distance Marketing of Consumer Financial Services) Regulations 2004, you are entitled to a **14-day Cooling-Off Period**. This period begins on the later of the date the mediation contract is concluded or the date you receive the full contract terms.

If you decide the policy does not meet your needs, you may cancel motor and telematics policies through your online portal by selecting Cancel Policy, providing a reason, and choosing the cancellation date and time. You will be asked to complete a lost-certificate declaration before confirming the cancellation, and a confirmation email will follow.

Motor, telematics, home, or travel policies may also be cancelled by writing to us and returning all issued documents. Cancellation only takes effect once all required documents are received.

Please note that cancelling your Direct Debit does not cancel your policy. Cancellation charges, including any pro-rata or non-refundable charges, are outlined in our Terms of Business.

Claims

All claims should be reported as soon as possible to ensure prompt handling by the insurer. Please check your insurance documents to confirm which insurer underwrites your policy.

For additional guidance on making a claim, including emergency numbers, required documentation, and the claims process is available in your Policy Document and within the Help Centre section of our website.

Complaints

We are committed to delivering a high standard of service. If you are dissatisfied with any aspect of our service, you may contact us by email at complaints@mclinsurance.ie. If your complaint is not resolved to your satisfaction, you may escalate the matter to:

Financial Services & Pensions Ombudsman (FSPO)

Lincoln House, Lincoln Place, Dublin 2, D02 VH29
Phone: +353 1 567 7000
Email: info@fspo.ie
Website: www.fspo.ie

Full details of our internal complaints process and the insurer's dispute-resolution procedures are included in your Policy Document and our Terms of Business. Referring your complaint to the FSPO does not affect your right to take legal action.

Applicable Law and Language

This contract is governed by Irish Law, unless otherwise agreed in writing between you, us, and your insurer. The Irish Courts will have jurisdiction to hear any dispute other than those that must be referred to arbitration under the Dispute Resolution clause of this policy. All communications between you and us will be conducted in English.