

## Terms of Business – effective from 20<sup>th</sup> July 2021

These are the Terms of Business of Assurant Europe Insurance N.V. trading as Assurant. This document is a requirement of the Central Bank of Ireland and is intended for your protection as a consumer. It is important that you read this document in full and that you contact us if there is anything that you do not understand or would like more information on.

### Who we are:

This insurance is underwritten by Assurant Europe Insurance N.V. (an insurance undertaking which is part of the Assurant Inc. group of companies), with registered address at Paasheuvelweg 1, 1105 BE Amsterdam, The Netherlands, registered in the trade register of the Dutch Chamber of Commerce under number 72959320 and registered with the Dutch supervisor, De Nederlandsche Bank N.V. (Dutch Central Bank) under number R161237, operating in Ireland under the regime of Freedom of Services, registered with the Central Bank of Ireland.

Assurant Europe Insurance N.V. complies with the Central Bank of Ireland's conduct of business rules. These Codes offer protection to consumers and can be found on the Central Bank's website [www.centralbank.ie](http://www.centralbank.ie).

### What we do:

Assurant Europe Insurance N.V. is a non-life insurance undertaking which underwrites personal, business and commercial insurance products. When dealing directly with personal customers we underwrite general insurance products on a non-advisory information only basis.

### How we charge:

The charge for our services is the premium (including, where applicable, a government levy). This premium, and any optional covers selected, are separately set out in your Policy Schedule/Renewal notice.

### Remuneration:

Please be aware that Assurant or Vodafone staff members may receive a payment in relation to the processing of your policy.

### Conflicts of interest:

It is our policy to maintain appropriate administration structures to ensure that the potential for any conflict of interest is avoided as far as possible.

### Default:

Non-payment of your premium or part thereof (including where you are using our Direct Debit option) or a breach by you of certain conditions of your policy may lead to your policy being revoked or cancelled, in accordance with the terms set out in your policy.

### Period of insurance:

The period of this contract of insurance is on an automatically renewing monthly basis with a 3 month minimum term.

### Cancelling your insurance:

You may cancel the insurance within the 14 days after you receive the insurance documents and providing you have not made a claim you will receive a full refund of any premiums paid.

After the 14 day period you cannot cancel your insurance without paying the monthly premiums due for the 3 month minimum period. After this 3 month minimum period you can cancel at any time. No refund will be given for any unused period of insurance for the month in which you cancel.

To cancel this insurance policy please contact Vodafone on 1907 from a Vodafone mobile or 1800 22 55 88 from any other phone.

The insurer can cancel the insurance without notice if you do not pay the monthly premium when due or if you make a claim which we believe to be fraudulent.

### Making an enquiry or complaint:

We will always try to be fair and reasonable. If you believe we have not provided you with a satisfactory level of service, please tell us so that we can do our best to resolve the problem. The easiest way to contact us is to call 0818 92 77 11. We will do everything possible to ensure that your query is dealt with promptly. Alternatively, you can email [vodafone@ie.sedgwick.com](mailto:vodafone@ie.sedgwick.com) or write to: Vodafone Insurance, Merrion Hall, Strand Road, Dublin 4, Ireland

Please quote your mobile phone number in any correspondence.

Sedgwick Ireland handle all queries and complaints on behalf of the insurer.

If you are not happy with our decision you can, within 6 years of the occurrence of the event which gives rise to your complaint, refer your complaint for an independent assessment to the Financial Services and Pensions Ombudsman. You can contact them at:

The Financial Services and Pensions Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2. Telephone: 01-567 7000 Web: <https://www.fspo.ie/>  
Nothing in these terms, including referral to the Financial Services and Pensions Ombudsman affects your statutory rights.

### Data Protection – How We Handle Your Personal Information:

Assurant Europe Insurance N.V. is the data controller of your personal data as the insurer of your insurance contract.

We are committed to preserving the privacy of our customers in accordance with the General Data Protection Regulation and applicable Irish data protection law developing this regulation. We collect and use your personal information as part of providing your insurance policy to you. We use this information to perform our obligations under the insurance policy and provide the benefits under the policy, including policy administration, claims management, customer service and fraud prevention. We process your personal information in accordance with applicable data protection and security laws. When processing your information, we use service providers that process your personal data in accordance with contractual obligations in order to provide services related to your policy. We require these service providers to apply industry standard security measures designed to protect your personal information. Some of our data processors are located outside the European Economic Area ("EEA"), and in certain cases we transfer your personal information outside of the EEA and take reasonable steps to ensure that your data is always protected.

You have a right of notice, access, data portability, rectification, restriction of processing, erasure of the information we hold about you, as well as an objection right which you may exercise at any time by contacting us at [vodafone@ie.sedgwick.com](mailto:vodafone@ie.sedgwick.com). Please note that the exercise of such rights is not absolute and is subject to the limitations provided by applicable law. You may send us a complaint or question concerning the processing of your personal information by calling us on 0818 92 77 11 or email [vodafone@ie.sedgwick.com](mailto:vodafone@ie.sedgwick.com). You may also lodge a complaint with your local data protection authority, which in Ireland is the Data Protection Commissioner, in the country where you live, work, or where you consider the problem has occurred.

You may access the Insurer's full privacy notice at any time by visiting

<http://aiz.link/vf/vodafoneprivacy.pdf>