



North Dublin Schoolboys compulsory players Personal Accident Facility

Summary of cover

1st September 2025 to 31st August 2026

Please refer to policy document for full details of cover including all terms and
conditions applicable

Pembroke Insurances Ltd part of Howden are regulated by the Central Bank of Ireland.

Company Registration Number 430296



What is personal accident insurance?

Personal accident insurance covers all registered members for a range of benefits payable in the event of accidental death or bodily injury whilst playing football

Who are the insured persons under this policy?

This policy covers the North Dublin schoolboy league who are registered and paid up. No cover is provided for anyone if they are not registered and paid with the NDSL at the time of an accident. Cover only applies from the date of registration / purchase of cover

What activities are covered?

This policy provides cover for registered paid up players while participating in any official training sessions or games sponsored, organized or supervised by the NDSL including friendlies, matches abroad and inter-league competitions

Who is my insurer?

Allianz plc. Pembroke Insurance part of Howden act as your broker for the purpose of this policy

What are the key benefits?

Accident death	€ 10,000.00
Medical expenses	€ 1,000.00
Dental expenses	€ 1,000.00
Physiotherapy expenses	€ 1,000.00
Hospital benefit (Weekly)	€ 150.00
Excess	€ 100.00



Claims Handling (Important)

You must be a registered and paid player of the North Dublin schoolboy league

Claims notification

Email to Personalaccident@pembrokeinsurances.ie

Name of Injured person

Date of injury

Type of injury

Club player is affiliated to

Supported invoices / receipts

All claims must be reported within 30 days of injury

Helpline

If you require any further information in relation to cover or claims, please contact

Phone: 01 7998899 / 087 6183379

Email Personalaccident@pembrokeinsurances.ie

Group Personal Accident Policy

Policy Number DN GPA 9895112

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In your interest:

Please read this Policy carefully to ensure that it provides the cover requested. If it does not, then please return it immediately to your Insurance Intermediary, or to the Company, together with your instructions.

Finance Act 1990 (or future amendments thereto)

The appropriate stamp duty has been or shall be paid in accordance with the provisions of Section 5 of the Stamp Duties Consolidation Act 1999.

Prepared by Martin Oakes

Address: Allianz House

Elmpark, Merrion Road

Dublin D04 Y6Y6.

Phone: 01 6133927 Fax: 01 6133642

Checked

Policy Form Reference: 01PA

Tx Ref: B1/NB/2025/05/50067

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INTRODUCTION

Forming part of Group Personal Accident Policy Number DN GPA 9895112

In consideration of the Insured having paid or agreed to pay the Premium

Allianz p.l.c. (hereinafter called the "Company") will indemnify the Insured and any Insured Person in the manner and to the extent described within this Policy on the terms set out and subject to its Definitions Extensions Exclusions Conditions and any Endorsements

The proposal and declaration in respect of this insurance made to the Company by or on behalf of the Insured whether in writing or otherwise shall be the basis of this contract

This Policy comprising the Introduction Schedule Definitions Insuring Clauses Extensions Exclusions Conditions and any Endorsements shall be read as one contract and any word and expression to which a specific meaning has been attached therein shall bear such specific meaning wherever it may appear

Allianz p.l.c.



John Ryan
Chief Underwriting Officer

SCHEDULE continued

Forming part of Group Personal Accident Policy Number DN GPA 9895112

Where Your policy is altered during any Period of Insurance, We will re-calculate Your premium. This may result in an additional premium due to Us, or a return premium due to You.

A Premium Transaction Charge of €15.00 applies to all such transactions with the exception of new business and renewal transactions.

We will only charge or refund You provided the total amount, including the premium transaction charge, is greater than or equal to €10.00.

Where applicable, a Government Levy applies to all premium calculations.

DEFINITIONS

1. **Insured** means the person company firm or other legal entity named as the Insured in the Schedule
2. **Business** is as stated in the Schedule
3. **Insured Person** means the person(s) detailed in the Schedule.
4. **Accidental Bodily Injury** means bodily injury (including loss of mental faculty) caused solely by accidental, violent, external and visible means and which directly and independently of any other cause except illness directly resulting from or medical or surgical treatment rendered necessary by such bodily injury results within 12 calendar months in
 - A. Death
 - B. Loss of one or more Limbs by severance at or above the ankle or wrist or permanent total loss of use of an entire hand, arm foot or leg.
 - C. Total and irrecoverable (i) Loss of Sight in one or both eyes or (ii) Loss of Hearing in one or both ears or (iii) Loss of Speech.
 - D. Permanent Total Disablement entirely preventing the Insured Person from performing or attending any business, profession or occupation.
 - E. Temporary Total Disablement temporarily and totally preventing the Insured Person from performing or attending any part of his or her usual business profession or occupation.
 - F. Medical and Dental Expenses necessarily and reasonably incurred by the Insured Person for medical, dental, optometry, hospital, surgical, or nursing treatment, including the cost of medical supply and ambulance hire not recoverable from any other source.
5. **Operative Time** means the period specified in the Schedule during which time cover in respect of the Insured Person is operative;
6. **Medical Practitioner** means a duly qualified medical or dental practitioner or optometrist registered under the Medical Practitioners Act 1978, the Dentists Act 1985 or the Opticians (Amendment) Act 2003 respectively, other than;
 - a) an Insured Person
 - b) a member of the immediate family of the Insured Person
 - c) an employee of the Insured or of the Insured Person.
7. **Territorial Limits** means the Republic of Ireland Great Britain Northern Ireland the Isle of Man and the Channel Islands

DEFINITIONS

Continued

8. **Period of Insurance** means the period specified in the Schedule or any subsequent period for which the Company agrees to renew the Policy and to accept payment of Premium
9. **Pollution or Contamination** means
- a) all pollution or contamination of buildings or other structures or of water or land or the atmosphere
 - b) all Accidental Bodily Injury directly or indirectly caused by such pollution or contamination

INSURING CLAUSE

The Company will pay to the Insured Person (or their executors or administrators) the relevant Benefit specified in the Schedule if such Insured Person sustains Accidental Bodily Injury during the Operative Time and Period of Insurance within the Territorial Limits

Provided always that

- 1) an Insured Person shall only be entitled to receive compensation under one of the Benefits specified in the Schedule in respect of the same Accident. Any amounts payable for Temporary Total Disablement or Medical and Dental Expenses shall be deducted from any sum subsequently payable under any other Benefits in respect of the same Accidental Bodily Injury.
- 2) once a claim for Benefit other than for Medical and Dental Expenses has been admitted by the Company and become payable in respect of any Insured Person no further liability shall attach to the Company in respect of that Insured Person during the Period of Insurance.
- 3) Benefits specified in the Schedule shall only be payable upon delivery to the Company of appropriate certification of the relevant circumstances by a Medical Practitioner.
- 4) Benefit in respect of Temporary Total Disablement shall not exceed the Insured Person's actual loss of earnings irrespective of the amount of Benefit stated and shall not be payable in respect of an Insured Person not in gainful employment.
- 5) Benefit in respect of Temporary Total Disablement shall not be payable for the first seven days of Temporary Total Disablement and in all for more than 104 weeks.
- 6) any weekly Benefits payable under this Policy shall cease upon the death of the Insured Person or the date the Insured Person ceases to fulfil the definition of Temporary Total Disablement.
- 7) the Insured Person shall be responsible for the first €100 of each and every claim for Medical and Dental Expenses claims.
- 8) the maximum amount payable by the Company under this Policy in respect of all Benefits specified in the Schedule shall not exceed €6,500,000 during any one Period of Insurance irrespective of the number of claims or the number of Insured Persons claiming
- 9) if the aggregate amount of all sums payable under this Policy exceeds €6,500,000 during any Period of Insurance the Company shall not be liable in respect of each Insured Person for a greater proportion of the sums otherwise payable than the sum of €6,500,000 bears to the aggregate amount of all such sums

EXTENSIONS

1) **Disappearance**

If an Insured Person disappears and the police or registration authorities consider it reasonable after a suitable period of time to believe that such Insured Person has died as a result of Accidental Bodily Injury the Death Benefit shall become payable subject to a signed undertaking given by Insured Person's estate that if the belief is subsequently found to be wrong such Death Benefit shall be refunded to the Company

2) **Exposure**

If an Insured Person suffers Bodily Injury as a result of unavoidable exposure to the elements the Company will consider it as having been the result of Accident Bodily Injury.

EXCLUSIONS

The Company will not pay any Benefits in respect of Accidental Bodily Injury:

1. arising from intentional self-injury, disease or natural causes, suicide or attempted suicide (whether felonious or not) provoked assault, fighting (except in bona fide self-defence) or deliberate exposure to danger (except in an attempt to save human life) or criminal act.
2. arising from accidents happening when an Insured Person is under the influence of intoxicants or drugs (other than those taken under medical or dental supervision) or suffering from insanity temporary or otherwise.
3. arising from any pre-existing physical disability or medical condition.
4. arising from pregnancy or childbirth.
5. arising from accidents happening while the Insured Person is engaged in aeronautics and/or aviation of any description including entering and alighting therefrom other than as a fare paying passenger in a standard multiengine aircraft operated by a recognised airline or air charter company.
6. arising from the use of woodworking machinery driven by mechanical power other than portable tools applied to the work by hand excluding circular saws, pendulum saws, swing saws and chain saws.
7. arising from an Insured Person taking part in;
 - a) military, airforce or naval service or operations or whilst at sea as an officer or member of crew of a merchant vessel.
 - b) speed or duration tests or races of any kind.
 - c) motor sports of any kind including boating in any boat designed to travel at a speed in excess of 30 knots.
 - d) boxing, wrestling or any form of armed or unarmed combat or martial arts.
 - e) any professional sports.
 - f) skiing, ski-jumping, snow-boarding, ice-skating, ice-hockey, skeletoning, bobsleighing or tobogganing.
 - g) mountaineering including caving and potholing necessitating the use of ropes or guides.
 - h) horse or pony riding.
 - i) white water rafting and scuba diving.
 - j) yachting or boating outside coastal waters.

EXCLUSIONS

Continued

8. of whatsoever nature directly or indirectly caused by or contributed to by or arising from
- (a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - (b) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or component thereof.
9. of whatsoever nature directly or indirectly caused by resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss
- (a) war invasion acts-of-foreign-enemies hostilities or warlike-operations (whether war be declared or not) civil-war rebellion revolution insurrection or military or usurped power or civil commotion assuming the proportions of or amounting to an uprising or
 - (b) any Act of Terrorism

For the purpose of this Exclusion Act of Terrorism means any act including but not limited to the use of force or violence and/or the threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political religious ideological or other purposes including the intention to influence any government and/or to put the public or any section of the public in fear

This Policy additionally excludes any liability directly or indirectly caused by or arising from or in connection with any action taken in controlling preventing or suppressing or in any way relating to (a) and/or (b) above

If the Company alleges that by reason of this Exclusion any loss or damage or liability is not indemnifiable under this Policy then the burden of proving the contrary shall be upon the Insured

In the event that any portion of this Exclusion is found to be invalid or unenforceable the remainder shall remain in full force and effect

10. directly or indirectly caused by arising from in consequence of or in any way involving asbestos

But this Exclusion shall not apply to Accidental Bodily Injury caused by any commodity article or thing containing asbestos where the presence of asbestos is not in itself a direct or indirect cause of such Accidental Bodily Injury

11. directly or indirectly arising from Pollution or Contamination.

12. directly or indirectly arising out of consequent upon or contributed to by venereal disease or Acquired Immune Deficiency Syndrome (A.I.D.S) or A.I.D.S. Related Complex (ARC) howsoever this syndrome has been acquired or may be named.

CONDITIONS

1. Due Observance

The observance and fulfilment of the terms and Conditions of this Policy in so far as they relate to anything to be done or complied with by the Insured or any Insured Person shall be conditions precedent to any liability of the Company to make any payment under this Policy.

2. Non-Disclosure

This insurance will be voidable if there has been misrepresentation, misdescription or non-disclosure of any material fact.

3. Alterations in Risk

If at any time anything shall occur or be done materially affecting or varying any aspects of the subject matter of this insurance the Insured or the Insured Person shall give immediate notice in writing to the Company.

4. Reasonable Precautions

The Insured and each Insured Person shall take all reasonable precautions to avoid Accidental Bodily Injury and to minimise any period of Temporary Total Disablement resulting from Accidental Bodily Injury.

5. Claims Condition (Action by the Insured/Insured Person)

On the happening of an occurrence likely to give rise to a claim under this Policy written notice shall be given to the Company as soon as possible and in any event within thirty (30) days after the date of the occurrence. The Insured/Insured Person shall at their own expense furnish to the Company such certificates information and evidence as the Company may from time to time reasonably require in the form prescribed by the Company

6. Claims Condition (Rights of the Company)

The Company shall be allowed at its own expense upon reasonable notice to the Insured to request a medical examination of an Insured Person or in the case of a fatality to request a post mortem examination

7. Premium Adjustment

If the premium for this Policy has been calculated on the basis of an estimate supplied by the Insured the Insured shall keep an accurate record containing all particulars relative thereto and shall allow the Company to inspect or have inspected on its behalf such record. The Insured shall within 90 days from the expiry of the Period of Insurance furnish the Company with such particulars. The premium shall thereupon be adjusted and any difference paid by or allowed to the Insured.

CONDITIONS

Continued

8. Fraud

If any claim is in any respect fraudulent or if any fraudulent means or devices are used by or on behalf of the Insured or any Insured Person or if any Accidental Bodily Injury is caused by the wilful act of or with the connivance of the Insured or any Insured Person then all Benefits under this Policy shall be forfeited

9. Arbitration

All differences arising out of this Policy shall be referred to an Arbitrator to be appointed by the parties or failing agreement by the President for the time being of the Incorporated Law Society of Ireland. Where any difference is referred to arbitration the making of an award shall be a condition precedent to any right of action against the Company. Claims not referred to arbitration within 12 calendar months from the date of disclaimer of the liability shall be deemed to have been abandoned.

10. Cancellation

- (a) The Company may cancel this Policy at any time by giving 21 days notice by registered letter to the last known address of the Insured and in such case the Insured shall be entitled to the return of a proportionate part of the Premium in respect of the unexpired Period of Insurance subject to the retention by the Company of the Minimum Premium stated in the Schedule or as advised to the Insured or if the Premium has been based on estimates supplied by the Insured the Premium shall be adjusted in accordance with Policy Condition 7
- (b) Without prejudice to the generality of Policy Condition 10 (a) if the Company has agreed to accept payment of Premium for this Policy by instalments then in the event of non-payment of any instalment on or before the due date the Company may cancel this Policy by giving 7 days notice by registered letter to the last known address of the Insured following the expiry of which notice this Policy shall be automatically cancelled and the Company shall be entitled to payment of the Premium proportionate to the Period of Insurance

11. Insurance Act 1936

In accordance with Section 93 of the Insurance Act, 1936, it is understood and agreed that all monies which become or may become due and payable by the Company under this Policy shall be payable and paid in the Republic of Ireland.

Consumer Insurance Contracts Act

This document applies to consumers as defined under the Consumer Insurance Contracts Act 2019.

We are updating our documentation to reflect some important changes. In the meantime this document is attaching to and forming part of all quotations, policies and renewals provided by Allianz with an effective date on or after 1st September 2020. Please note that the below terms replace the corresponding paragraphs in the documentation that we have sent to you. Please read this document carefully and note the updated terms and conditions as outlined below.

Material Facts / Duty of Disclosure / Alteration of Risk

When arranging this insurance over the phone, by email, via our website or through your insurance intermediary you declared that the answers you provided were, to the best of your knowledge and belief, true and complete in every respect and that you did not make any misrepresentations. A misrepresentation is where an individual provides fraudulent, inaccurate, misleading or incomplete information. You acknowledged the importance of answering all questions honestly and taking reasonable care not to make a misrepresentation when providing us with answers to the questions asked. Failure to do so may lead to the voidance of your policy and/or your claim not being paid at all or alternatively only part of your claim being paid to you.

Please note that any "alteration" clause in the policy or any clause which refers to an "alteration of risk" will apply only where the subject matter of the policy has changed or altered. Any clause of the policy which refers to a "material change" will be interpreted as referring to changes that take the risk outside that which was reasonably envisaged by both you and us when the policy sale was concluded. If you are in any doubt as to whether there has been a change in the subject matter of the contract which changes the risk to something that we did not agree to cover, then please contact us.

Subrogation

Where you have a right(s) of action against third parties, arising from losses which are covered under your policy, we are entitled to recover from such third parties by subrogation except where:

- you have not exercised such rights and might reasonably be expected not to exercise those rights due to family or cohabitant relationships, and the third party is not insured in respect of their liability to you or where they are insured we may not recover an amount that exceeds what the third party may recover from their own insurance policy;
- you have consented to the use by a third party of a motor vehicle insured under your policy, and the third party is not insured in respect of their liability to you or where they are insured we may not recover an amount that exceeds what the third party may recover from their own insurance policy; or
- you are the employer, we will not subrogate against your employee unless the loss was caused by your employee intentionally or recklessly and with knowledge that loss would probably result

However these limitations on our subrogation rights will not apply where the actions of any third party that gave rise to or contributed to any loss was serious or wilful misconduct

Where your policy cover excludes any liability assumed by agreement and where you have entered an agreement with a third party which excludes or limits your rights to recover damages from any person in relation to any loss covered by this insurance, we may not indemnify you in respect of that loss.

Withdrawal or Cancellation

Right of Withdrawal

Your Right of Withdrawal as outlined in your Terms of Business and policy wording has been amended to:

You have the right to withdraw from this policy, provided you have not made a total loss claim, within 14 working days of the latest of:

- (1) the starting date of cover, or
- (2) the date on which you receive the full terms and conditions of your Policy.

Withdrawal effectively means that no policy was ever in place, and you may exercise this right by notice in writing to us at the address given on your quotation or renewal notice, quoting your policy number. Should you exercise this right we will refund you the premium you have paid. Please note that the right of withdrawal does not apply if the insurance policy under which insurance cover is provided for is less than 1 month.

Cancelling your policy

Your cancellation rights have been amended to:

You may cancel the policy at any time by writing to us. We will only cancel your policy from the date we receive the relevant documents. No premium refund for the unexpired period of insurance will be issued and losses happening after the cancellation date will not be covered.

We may cancel the policy at any time by issuing a written notice to you at your last known postal address. If we cancel your policy and nothing has happened that may result in a claim during the current period of insurance, we will refund part of your premium for any remaining period of insurance. The exception to this is when the reason for cancellation is as shown in the General Policy Conditions of this policy and where it says we are entitled to keep the premium.

No matter who cancels the policy, if there has been a claim during the period of insurance we will not return any of the premium you have paid.

If you cancel your policy within the first 14 working days of the period of insurance, no transaction charge will apply. However, if you cancel your policy after the first 14 working days, a transaction charge will apply. This transaction charge is outlined on your policy schedule. If we cancel your policy, at any stage, no transaction charge will apply.

Phased Claim Payments

We reserve the right to release claim payments on a phased basis; as agreed repair or reinstatement work is completed. Once we agree the work to be undertaken and the estimated cost of that work we will release a portion of the payment to enable you to commence the repair or reinstatement work. We will release subsequent payment(s) to you once we have obtained final invoices/receipts from you and we are satisfied that the work has been completed and the repair costs have been incurred, as agreed with you.

Personal Accident Policy

Insurance Product Information Document

Company: Allianz p.l.c.

Product: Personal Accident Policy

Allianz p.l.c. is regulated by the Central Bank of Ireland. Registered in Ireland, No. 143108.

Registered Office: Allianz House, Elm Park, Merrion Road, Dublin 4, D04 Y6Y6

This document outlines the main benefits and restrictions associated with the Allianz Personal Accident Policy. **This is not a policy document and does not reference all of the benefits, terms, conditions or exclusions.** Complete pre-contractual and contractual information on the product is provided in the full policy documentation. Some covers are optional and will only apply if you have specifically selected them - the quotation or policy schedule will have details of the sections selected.

What is this type of insurance?

The Personal Accident policy will pay defined benefit(s) to an insured person following accidental bodily injury.



What is insured?

› Accidental Bodily Injury

We will pay to an insured person the benefits listed (where applicable) in the policy schedule if they suffer bodily injury caused solely by accidental, violent, external and visible means and independently of any other cause.

- › Death.
- › Permanent total loss of sight in one eye or both eyes.
- › Permanent loss of or loss of use of one limb or permanent loss or loss of use of more than one limb.
- › Permanent total disablement where a person will in the future be physically unable to work.
- › Temporary total disablement.
- › Medical, surgical, optical or dental expenses not recoverable from any other source.



What is not insured?

- × Intentional self-injury, suicide or attempted suicide, provoked assault, fighting.
- × Accidents happening under the influence of intoxicants or drugs (other than those taken under medical or dental supervision).
- × Any pre-existing physical disability or medical condition.
- × Insanity, temporary or otherwise.
- × Accidents happening while engaged in aeronautics and/or aviation (other than as a commercial passenger).
- × Arising from taking part in:
 - motor vehicle racing
 - motor bike riding or racing
 - quadbike riding or racing
 - horse or pony racing or jumping
 - ice-hockey, snow boarding or bobsleighbing
 - mountaineering or rock climbing necessitating the use of ropes or guides
 - potholing or similar underground activity
 - parachuting or hang gliding
 - white water rafting or scuba diving
 - boxing, mixed martial arts and/or any martial art involving combat with an opponent
- × Hospital confinement in certain facilities e.g. psychiatric hospitals or drug/alcohol addiction centres.
- × Asbestos.
- × Radioactive contamination.
- × Acts of war and terrorism.
- × Pollution or contamination.

This is not a complete list of exclusions. Please refer to your policy document/schedule.



Are there any restrictions on cover?

- ! Benefits are only payable when we are provided with an appropriate certification by a medical practitioner.
- ! If a claim for medical, surgical, optical or dental expenses is recoverable from any other source we will only pay the relevant benefit once that source has been exhausted.
- ! An insured person is only entitled to receive a single benefit in respect of the same accident (other than medical expenses or hospital stay).
- ! Bodily injury must happen within 12 months of an accident date and be notified to us no later than 2 years (730 days) after the occurrence of an accident.

This is not a full list of restrictions. Please refer to your policy/schedule.



Where am I covered?

- › Anywhere in the world.



What are my obligations?

At Quotation and before the start of the policy

- You must provide complete and accurate information.

During the term of your policy

- You must pay your premium.
- You must provide complete and accurate information regarding any changes during or at renewal of your policy.
- You must take all reasonable precautions to avoid accidental bodily injury.
- You must comply with the terms and conditions of the policy.

In the event of a claim

- You must advise Allianz or your intermediary of any incident that could lead to a claim and co-operate fully with us in the handling of the claim.
- You must at your own expense furnish to us such certificates, information and evidence as we may from time to time reasonably require in a form prescribed by us.

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.



When and how do I pay?

If there is an intermediary the payment should be made directly to them. Payment to Allianz should be made as a one off payment before the policy start date or, if agreed in advance, in instalments by Direct Debit.



When does the cover start and end?

Your policy will last for one year unless we agree to a longer or shorter period. The policy start and end dates will be shown on your policy schedule (period of insurance).



How do I cancel the contract?

You can cancel your policy at any stage by giving notice in writing. Losses happening after the cancellation date will not be covered. No premium refund will be issued.

If permitted under your policy conditions or terms of business you may have the right to withdraw from the policy. This can be done by giving notice within 14 working days of the start date or when you receive your policy, whichever is the later. Withdrawal means no cover was in force and no claim will be payable. You will receive a full refund less any administration fee.

IMPORTANT INFORMATION IN RELATION TO YOUR ALLIANZ POLICY

Your insurer

The underwriter of your insurance is Allianz p.l.c., having its registered office at Allianz House, Elmpark, Merrion Road, Dublin 4, Companies Registration No. 143108. Vat no 4887986M. Our contact details are: tel: +353 1 6133000, fax: +353 1 6134444, and email: info@allianz.ie.

Regulatory Status

Allianz p.l.c. is regulated by the Central Bank of Ireland and is subject to the Central Bank of Ireland's Consumer Protection Code and Minimum Competency Code which offer protection to consumers. These Codes can be found on the Central Bank's website: www.centralbank.ie.

What we do

Allianz p.l.c. is a non-life insurance undertaking which underwrites personal, commercial, education, religious and social insurance products. When dealing directly with personal customers we underwrite general insurance products on a non-advised 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 are separately set out in your Schedule/Renewal notice.

Policy Alteration, Additional and Return Premiums Where your policy is altered during any Period of Insurance we will recalculate your premium. This may result in an additional premium due to us, or a return premium due to you. A premium transaction charge may be applied to all such alterations, as detailed in your Schedule. We will only charge or refund you provided the total amount, including the Premium Transaction Charge, is greater than or equal to the amount detailed in your Schedule. Where applicable, a government levy will be applied to your premium calculations.

Alteration to terms and conditions In the event of a claim we may advise you, at the time of your next renewal, of altered policy terms and conditions which increase your premium and/or excess, and/or reduce cover.

Language

Your policy and all communications with you or by you to us will be in English.

Governing law

You and we may choose the law applicable to this contract. It is hereby agreed that this contract is governed by Irish Law unless we agree with you otherwise in writing. The Irish Courts will have jurisdiction to hear any dispute other than any dispute which must be referred to arbitration under the arbitration clause of this policy.

Default

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

Right of Withdrawal

You have the right to withdraw from this policy, provided you have not made a total loss claim, within 14 days of the latest of:

- (1) the starting date of cover, or
- (2) the date on which you receive the full terms and conditions of your Policy.

Withdrawal effectively means that no policy was ever in place, and you may exercise this right by notice in writing to us at the address given above, quoting your policy number. Should you exercise this right we will refund you any part of your premium you have paid less an administration charge as detailed in your Schedule. If the cover is motor insurance, the premium cannot be refunded until the Allianz Certificate of Motor Insurance and Insurance Disc have been returned to Allianz. Please note that the right of withdrawal does not apply if the insurance policy under which insurance cover is provided is for less than 1 month.

Claims

If you need to make a claim, please telephone us on 01 6133990 or contact us at Allianz plc, Elmpark, Merrion Road, Dublin 4. When you call, please provide your policy number, details of what happened, and the time and date of the incident.

Complaints

We aim to deliver the very highest standards of customer care. If you have any enquiry or complaint, please contact, with your policy/quote number and details: Chief Customer Officer, Allianz plc, Allianz House, Elmpark, Merrion Road, Dublin 4, D04 Y6Y6, Tel: +353 1 6133000, email: info@allianz.ie.

If your complaint is not resolved to your satisfaction and you remain dissatisfied with our final response to your complaint you can refer your complaint to:

(1)

The Financial Services & Pensions Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, Tel: +353 1 5677000, Fax: +353 1 6620890, email: enquiries@financialombudsman.ie, website: www.fspo.ie. The Financial Services & Pensions Ombudsman will examine complaints from all customers, except limited companies with a turnover of €3 million and above.

and/or

(2)

Insurance Information Services - Insurance Ireland, First Floor, 5 Harbourmaster Place, IFSC, Dublin 1, Tel: +353 1 6761820, Fax: +353 1 6761943, email: info@insuranceireland.eu website: www.insuranceireland.eu

If you are a resident of Northern Ireland, you may also refer your complaint to the Financial Ombudsman Service. You must do this within six months of the date of our decision. The contact details are: The Financial Ombudsman Service, Exchange Tower, London E14 9SR, Telephone 0800 023 4567, Fax 020 7964 1001 Email: complaint.info@financial-ombudsman.org.uk Website: www.financial-ombudsman.org.uk.

Compensation

Please note that in the event of Allianz being unable to pay a claim, you may be entitled to compensation from the Insurance Compensation Fund in Ireland.

Call Recording

Please note that Allianz may record and monitor telephone calls for regulatory, training and quality purposes.

Data Protection Statement Allianz plc Fair Processing Notice

This privacy statement/notice tells you how we use your information and confirms that your Data Controller is Allianz plc (we , us , our), Allianz House, Elmpark, Merrion Road, Dublin 4, D04 Y6Y6, Ireland. Email: info@allianz.ie. Our Data Protection Officer is contactable at: DataProtectionOfficer@allianz.ie or please write to The Data Protection Officer, Allianz plc, Allianz House, Elmpark, Merrion Road, Dublin 4, D04 Y6Y6, Ireland.

1. What Personal Information We Collect

Type of Information

The type of information we collect and use will differ depending on the type of product or service you have with us but includes (please note that this is not an exhaustive list):

Name, address (including Eircode), date of birth, policy numbers, contact details (mobile number and email address for customer identification purposes), PPS number (or any other relevant tax identification numbers) (if required by legislation), occupation, employment details, gender, insurance requirements including details about your home or vehicle, years of residency in Ireland or the UK, driving licence details and driver number, the intended use of the vehicle (social, domestic, pleasure, commute to work or education), marketing preferences and renewal dates of policies with other insurers, claims history, bank and payment card details, records of payments and arrears, VAT and other relevant tax numbers, CCTV footage, membership status of any relevant bodies, penalty point information and Road Traffic offences, telematics data, dashboard camera video footage, credit score and on-board vehicle diagnostics information. Further details of information we collect can be found under specific headings in this Data Protection Statement.

Other People's Data:

As well as collecting your personal data, we may also collect and use personal information (as per list above) about other people, for example, family members you wish to insure on a policy, dependents (where relevant for suitability purposes), insured persons (where different from the applicant/policyholder) family health history of insured persons, limited personal information about trustees/beneficiaries (where policies are under trust), executors, nominated representatives and attorneys (under power of attorney).

If you are providing personal information about another person in paper or electronic format or video we require you to let them know what information you've shared with us, share this data protection notice with them and ensure that they have given you permission to provide this information to us. If you or they have any concerns please ask them to contact us in one of the ways described in this notice. Special categories of data of other's people will be processed solely if they are necessary for the provisions of a policy of insurance and for the establishment, exercise or defence of legal claims or whenever courts are acting in their judicial capacity.

Sensitive Information

We may ask for health information or details of past or pending offences, unspent criminal convictions or other sensitive information about the person who is being insured, their family members or any other persons associated with the insurance policy. We recognise the sensitivity of collecting this information, so we will only ask for it to arrange, manage or administer an insurance contract, handle claims, or prevent fraud. Where we process health data for the purpose of a policy of insurance we will take suitable and specific measures to safeguard the fundamental rights and freedoms of individuals.

Given the fact that data relating to health and criminal convictions is particularly sensitive information, we only collect and use such data as follows:

Purpose: Health data is used for the purposes of obtaining/providing quotes and providing insurance services; to assist in the administration of a policy, including fraud prevention and investigation, handling a complaint or processing a claim you may have.

Basis: Irish Data Protection law permits us to use health data where we need to and where it is proportionate for the purposes of a policy of insurance.

Purpose: Unspent criminal conviction data is collected and used for the purposes of obtaining/providing quotes and providing insurance services; to assist in the administration of a policy, including fraud prevention and investigation, handling a complaint or processing a claim.

Basis: Performance of a contract: under which we provide insurance services and assisting in the administration of a contract (the insurance policy); and to take steps at your request before entering into a policy (e.g. obtaining/providing a quote)

We may also need to use your health and/or criminal data for the purposes of establishing, exercising or defending legal rights, including in connection with claims or proceedings and where authorised by law.

You do not have to provide us with any personal information, however, should you be unable to provide us with the required personal data, we will be unable to provide you with a quote, insurance or process a claim that you make.

2. How we collect your personal information

We may collect personal information about you from: you; your named driver (if you are purchasing or renewing a motor policy); joint policyholder; our intermediaries, your broker (or other representative), insured persons (where different from the applicant/policy owner); when you visit one of the Allianz Group websites (where you are purchasing or renewing a policy) or through cookies and other similar technologies when you visit our website or download and use one of our apps; when you visit a website aggregator; insurance industry databases and other commercial databases; third parties involved in a claim (including a claimant, private investigators engaged by us, witnesses, solicitors, health practitioners, medical representatives and independent experts); from public authorities; communicating with us via social media platforms; requesting any information from us; other people who live with you in an insured property (if you are purchasing or renewing a home insurance policy); your agents, attorneys (under powers of attorney), nominated representatives (including health practitioners and medical representatives) and other third parties relevant to you and/or the policy, including your legal advisers; publicly available information including social media websites and online content, newspaper articles, TV, radio and other media content, court judgements; telephone calls, which we may record, analyse or monitor for insurance, regulatory, training and quality purposes; other records within Allianz if you have or have had other insurance policies with or sought a quote from us or another Allianz company or third

party claims; Insurance Ireland (insurance industry's representative body) who operate a confidential phone line (Insurance Confidential) for individuals to report suspect fraud; and Credit referencing agencies.

Where you provide personal data relating to any person under the age of 16 years (child), Allianz will seek to verify that you are the parent/guardian of such a child. This is to ensure that you can authorise the processing of personal data relating to that child in order for Allianz to provide the insurance, deal with a complaint or claims.

3. How we use your personal information

Purpose: To obtain/provide a quote, for underwriting and pricing an insurance policy including making a decision as to whether we can provide you with cover and at what price; and to investigate, validate, arrange, handle, manage or administer a claim which you or another person makes in relation to your insurance policy.

Legal Basis: Legitimate interest in managing our business; for the performance of a contract under which we provide insurance; and in order to take steps at your request prior to entering into a contract of insurance.

Purpose: To provide you with insurance cover, administer and process your insurance policy, including dealing with any queries or changes, payments, renewals and processing a cancellation of your policy; make payments to you or receive payments from you; provide you with services such as breakdown assistance; processing of any complaints; and maintain and store records on our computer systems.

Legal Basis: For the performance of a contract under which we provide insurance.

Purpose: To verify your identity.

Legal Basis: In order to take steps at your request prior to entering into a contract of insurance; for the performance of a contract under which we provide insurance; to comply with legal obligations.

Purpose: To carry out financial sanctions checks and prevention of financial crime.

Legal Basis: For the performance of a contract under which we provide insurance; in order to take steps at your request prior to entering into a contract of insurance; to comply with legal obligations; and public interest.

Purpose: To comply with laws and regulations.

Legal Basis: To comply with legal obligations. For motor policies only, in compliance with the Road Traffic Act 1961 (as amended) we share details of your policy with the Motor Insurers Bureau of Ireland (The details on MIBI processing activity can be found on <https://www.mibi.ie> MTPL section), the Minister for Transport, Tourism and Sport and An Garda Síochána for the purposes of section 78A as autonomous data controllers.

Purpose: For marketing purposes, market research, customer satisfaction surveys, and data analytics including profiling, to develop and enhance our service and products, the customer relationship and journey as part of our business strategy; for management information purposes including portfolio assessment, risk assessment, performance reporting and management reporting; for a proposed portfolio transfer, reorganisation, transfer, disposal or other transaction relating to our business; managing our business effectively (e.g. with third party service suppliers and/or intermediaries); for audit purposes and managing our legal affairs including exercising our legal rights and defending claims; to maintain arrangements we have with reinsurers; for quality purposes; to manage our IT security and network; to carry out statistical analysis and reporting to help improve services and products; staff and/or intermediaries training in how to perform their duties and provide a better service to you; monitor recorded customer calls to assess our staff's customer service; provide online services; and to enhance our applications and product offerings.

Legal Basis: Legitimate interest in managing our business; to better understand our customers; improve product and/or service enhancement; and monitor and assess business performance.

Purpose: To detect and prevent fraud.

Legal Basis: For our legitimate interest in managing our business; in order to take steps at your request prior to entering into a contract of insurance; for the performance of a contract under which we provide insurance; and to comply with our legal obligations.

If you are purchasing a policy, we also use certain information and consult certain databases as follows:

Information Used: Logging of any new claims notifications and any claim settlement for damage and injury.

Purpose: to confirm your personal data and verify claims information and/or for prevention and detection of crime and fraud through the Claims and Underwriting Exchange Database and Insurance Link Anti-Fraud register.

Processing is necessary: to comply with legal obligations and for our legitimate interest in managing our business.

Information Used: Address and building details.

Purpose: To verify address and surrounding location information using the Ecad Database.

Processing is necessary: In order to take steps at your request prior to entering into the policy or for the performance of your policy.

Information Used: Vehicle registration number.

Purpose: To identify whether a vehicle has been taxed, NCT or if the vehicle has been involved in a claim or written off using the VRN system.

Processing is necessary: In order to take steps at your request prior to entering into the policy or for the performance of your policy.

Information Used: Driver Number.

Purpose: To validate you and any named drivers, driver number with the relevant authority; to validate the number of penalty points disclosed by you; to validate the licence date and country of origin of the licence.

Processing is necessary: In order to take steps at your request prior to entering into the policy or for the performance of your policy.

Information Used: Details/Policyholder Details/Named Driver Details/Vehicle Details

Purpose: Provide information about your insurance policy for inclusion in the Irish Motor Insurance Database (IMID); the information contained on this database may be used by government bodies such as an Garda Síochána (Gardai) and the Motor Insurance Bureau of Ireland (MIBI) for purposes permitted by law, including electronic licensing and law enforcement.

Processing is necessary: To comply with legal obligations.

Information Used: Registration number of your vehicle.

Purpose: If you have a commercial motor fleet or motor trade policy, you will be issued with a Unique Identification Number by your insurer to upload your personal information on to the National Fleet Database. We and other government bodies such as the Gardai and MIBI can check this database for the information you have uploaded. For further information, please go to www.nfd.ie.

Processing is necessary: In order to take steps at your request prior to entering into the policy or for the performance of your policy; and, to comply with legal obligations.

Information Used: Vehicle registration number and No Claims Discount (NCD) PIN.

Purpose: When we provide you with a quote or renew your policy of motor insurance, we access the National Vehicle Data File controlled by the Department of Transport, Tourism and Sport to validate: driver numbers; and number of penalty points per driver. Where you provide us with an NCD PIN number, we will verify your No Claims Discount information using the IIDS Hub, where such information is made available by your previous insurer.

Processing is necessary: in order to take steps at your request prior to entering into the policy or for the performance of your policy.

4. How we share your personal information with others

We may share your personal information with: the Allianz Group, our agents, third parties who provide services to us (engineers, repairers, motor assessors, loss adjusters, expert appraisers, expert witnesses etc.), your mortgage provider (for home policies only if the mortgage is noted on the policy), your intermediary and other insurers (either directly or via those acting for the insurer such as loss adjusters or investigators); providers of essential services (e.g. telecommunications, postal/courier providers, IT service providers, software providers, card payment processor in their role as independent data controllers <https://www.aibms.com/privacy/>); other third parties involved in administering your contract; regulatory bodies and law enforcement bodies, including the Garda (for example, where we are required to do so to comply with a relevant legal or regulatory obligations); reinsurers who provide reinsurance to Allianz (reinsurers will use your data to decide whether to provide reinsurance cover, assess and deal with reinsurance claims and to meet legal obligations; they will keep your data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third party service providers, law enforcement and regulatory bodies); witnesses to any accidents/incidents to which you are involved; any party you have given us permission to speak to (e.g. your representative, a relative or a friend); any party named under your insurance policy; industry and trade bodies; and claimants and their legal or medical representatives.

The personal information you provide may be used by us and shared with other insurers as well as certain statutory and other authorised bodies for anti-fraud purposes: other insurance companies to confirm information provided (including where you are purchasing a motor insurance policy, for the purposes of validating any No Claims Discount) and to safeguard against non-disclosure and help prevent fraudulent claims; public bodies including the Department of Tourism, Transport and Sport, the Department of Finance and the Gardai; the Insurance Link Anti-Fraud register (for more info see www.inslink.ie) to prevent and detect fraud; the Integrated Information Data System (IIDS) to verify information including penalty points and No Claim Discount (NCD) to combat fraud; the Motor Insurers Bureau of Ireland (MIBI) to assist in preventing or detecting theft and fraud and to pay claims; private investigators, tracing debtors or beneficiaries, recovering debt, managing your accounts and/or insurance policies; for vehicle history check suppliers/ databases to protect our customers, inform our acceptance criteria and assist in claims investigations; and other fraud prevention, ID verification databases available in the insurance industry and publicly available information to detect or prevent possible criminal activity or fraud, and the Irish Motor Insurance Database (IMID) for purposes permitted by law.

We will use your personal information to detect and prevent fraudulent practices and fight financial crime to meet our regulatory responsibilities. If you purchase a product from our website or other Allianz sales channel, we will also ask you for payment details. We need this information so we can process the payment associated with any product purchased. We collect information to help us improve our products and services and let people know about products and services that we believe will be of interest to them. This may be through a range of channels including via email, online advertising or social media. We will always do this in accordance with marketing preferences provided.

Where we obtain data from the above sources, the categories we obtain will be personal data or claims information relating to insurance profiling, claims handling and fraud prevention. We may need your consent for the processing of certain data and in these cases, we will inform you of such processing and the reason for this at the time consent is captured.

Protecting Information Outside the European Economic Area

Your personal data may be transferred to and/or accessed from a country outside the European Economic Area (EEA). We will always take steps to ensure that any transfer of information outside the EEA is carefully managed to protect your privacy rights. Such transfer/access within the Allianz Group will be covered on the basis of the Allianz Group binding corporate rules (BCRs) which contractually obliges each member to ensure that your personal information receives an adequate and consistent level of protection wherever it is transferred within the Group. Where we transfer your data to a non-Allianz Group member or other companies providing us with a service, we will obtain contractual commitments and assurances from them to protect your personal information. These assurances are well recognised certification schemes like Standard Contractual Clauses. We will only transfer your personal information to countries which are recognised as providing an adequate level of legal protection or where we can be satisfied that alternative arrangements are in place to protect your privacy rights. Any requests for information we receive from law enforcement or regulators will be carefully validated before personal information is disclosed.

Representation

If you provide information about someone else, such as an additional insured, we will endeavour to provide this Data Protection Statement to them. Where it is not possible to do so, you must make them aware of this Data Protection Statement and the terms of the insurance (including changes to the terms or processing activities) and encourage them to read this Data Protection Statement to find out more.

Online Information

When you visit the www.allianz.ie website, we may record information about your computer or mobile device, including hardware and software used, general location, when and how you interact with our websites. This information is used to note your interest in our websites and improve customer journeys.

How long we keep your personal information

We will keep your personal data only for as long as it is required for your insurance contract, to handle claims and to comply with our legal and regulatory obligations as documented in our Records Management Policy. For the majority of policy data, this is seven years after the end of that transaction. If you do not accept a quote or complete an application for an insurance policy, your data will be kept for fifteen months and processed in line with this Statement. When a potential claim or actual claim is taken out on a policy, we hold details around this claim until a full and final settlement has been agreed. In most cases this should be seven years after the final settlement date or where a child was involved the later date of seven years after the child has turned eighteen or the settlement date. In certain cases, we are obliged to hold onto records for longer periods and we do so in line with our legal responsibilities. For more information on our data retention policies please refer to the Contacting Us section below.

Your rights in relation to your personal information

You have the right to request a copy of your personal data, and to have incorrect personal data about you corrected. You also have the right to object, to withdraw your consent for the processing of your personal data, have your personal data erased, or the processing restricted. Please note that withdrawing consent and requests for restriction/erasure may affect our ability to provide you with a contract of insurance. Some of the above rights are subject to limitations in order for us to comply with a number of legal and regulatory obligations. You have the right to data portability for insurance purposes (contact dataprotectionofficer@allianz.ie). You also have the right to lodge a complaint with the Data Protection Commissioner. For further information, please see the section Contacting Us below.

Automated decision making

As part of the provision of your insurance contract, including at quotation stage, Allianz may use automated decision-making. This means that we may use an automated underwriting model which uses your personal data to evaluate, analyse or predict the performance of your contract of insurance. Premiums are calculated according to the risk of loss, with the risk ascertained on the basis of profiling by way of a pricing tool and system. This avoids unfair discrimination. Certain motor policies also use Telematics (Allianz Safe Driver App) where driving behaviour is used to measure driving performance and to determine the nature and level of the risk associated with your insurance policy. In these cases, suitable safeguards are in place and you have the right to human intervention to express your interests and contest automated decisions. If you are making a claim, we may use profiling and other forms of automated processing to assess if your claim may be fraudulent and we may use your sensitive information, to carry out this assessment. For example, we may use your unspent motoring convictions for motoring insurance. We use automated decision making as it is necessary for entering into, or performance of your insurance policy between you as the data subject and Allianz as data controller, and other uses such as those authorised by law.

In the event that profiling determines you have a high risk profile, we may not be able to offer you an insurance policy. If you wish to review an automated decision with Allianz, please contact us on dataprotectionofficer@allianz.ie.

Up to date information

In order for us to keep your information accurate and up to date, please contact Allianz or your insurance intermediary (where applicable) if any of your details change. For contact details, please see Contacting Us below.

Contacting Us

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection Officer by either emailing, DataProtectionOfficer@allianz.ie or please write to The Data Protection Officer, Allianz plc, Allianz House, Elmpark, Merrion Road, Dublin 4, D04 Y6Y6, Ireland.

Complaints

If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Office of the Data Protection Commissioner at any time. The details of the Data Protection Commission are as follows:

Data Protection Commission
21 Fitzwilliam Square S,
Dublin 2
D02 RD28

Telephone: +353 (0)761 104 800 or +353 (0)57 868 4800

Email: info@dataprotection.ie

Fax: +353 57 868 4757

This statement was last updated in January 2024.

We may amend this Statement from time to time, in whole or in part, at our discretion. The latest version of this document will always be available at www.allianz.ie and will take effect on the date that it is updated.

Please review this Data Protection Statement periodically to ensure you remain informed.