

Terms of business



Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. We combine the precision of craftsmanship with decades of experience to conceive, craft and deliver the very best insurance coverage and service to individuals and families, and businesses of all sizes.

Chubb's operations in Europe form part of Chubb European Group Limited (CEGL), headquartered in London, with operations in 19 countries across the region.

Chubb European Group Limited trading as Chubb, Chubb Bermuda International and Combined Insurance, is authorised & regulated by the Prudential Regulation Authority in the United Kingdom and is regulated by the Central Bank of Ireland for conduct of business rules. Registered in Ireland No. 904967 at 5 George's Dock, Dublin 1. Chubb European Group Limited (company number 1112892) is registered in England and Wales with registered offices at 100 Leadenhall Street, London EC3A 3BP

We provide non-life insurance products and services and are members of Insurance Ireland.

CEGL is subject to a number of requirements set out in the Central Bank of Ireland's Consumer Protection Code 2012 and Minimum Competency Code 2011. A copy of these codes is available on their website www.centralbank.ie

Duty of Disclosure

The underwriting of CEGL's policies is based on the customer's history. CEGL provides cover on the basis of the information provided by the customer.

There is a duty of care on the part of each customer to ensure that the information given is accurate and complete. Providing incorrect or incomplete information at the point of sale may result in cancellation of the policy and adversely affect the payment of a claim at a later date.

Default Policy

CEGL provides cover to its customers on the strict understanding that all premiums due are paid in full and in advance unless otherwise stated.

It is important to understand that if you fail to make any payments within the required or agreed time CEGL may be entitled to cancel cover, refuse to deal with any claims, restrict the cover offered, and/or require you to repay any arrears due or the balance of any monies yet to be paid.

Complaints Procedure

CEGL is dedicated to providing a high quality service and wants to maintain this at all times. If you are not satisfied with our service, please contact us quoting your policy details so we can deal with your complaint as soon as possible. We have in place a written procedure for the



effective consideration and handling of complaints. This procedure ensures that complaints will be recorded and acknowledged in writing within 5 business days of receipt.

All complaints will be fully investigated and the outcome of that investigation will be communicated to the complainant within 40 business days. CEGL will provide you with a regular written update on the progress of our investigation at intervals of no greater than 20 business days. Should our investigation require longer than 40 business days to complete, we will write to you to explain why we have not finalised our investigation and indicate an anticipated timeframe. In the event that a customer remains unhappy having received our final response letter, the matter may be referred to the Financial Services Ombudsman or Insurance Ireland. Making a referral to either of these organisations will not affect your right to take legal action at a later stage.

Financial Services Ombudsman

3rd Floor Lincoln House, Lincoln Place,
Dublin 2

Lo call: 1890 882090

F. 01 662 0890

E. enquiries@financialombudsman.ie

W. www.financialombudsman.ie

Insurance Ireland

5 Harbourmaster Place, IFSC, Dublin 1

T. 01 676 1914

F. 01 676 1943

E. feedback@insuranceireland.eu

W. www.insuranceireland.eu

Governing Law

The laws of Ireland will apply to your policy and the Irish Courts will have jurisdiction to hear any dispute regarding your policy unless otherwise stated on your policy terms and conditions.

Conflicts of Interest

It is our policy to avoid any conflict of interest when providing business services to our customers. However, if an unavoidable conflict arises we will advise you of this in writing before providing any business service.

Cooling Off Period

CEGL retail insurance policies provide a 14 day cooling off period within which you are entitled to a refund for the period of cover that has not been used. No refund will be issued if a claim or adjustment has been made, if a claim is intended to be made or if an incident has occurred which is likely to give rise to a claim. To withdraw from a policy within the cooling off period you need to send us a request in writing and you must return your policy paperwork.

Personal Data

CEGL considers that protecting personal information, including sensitive personal information, is very important and we recognise that you have an interest in how we collect, use and share such information. This information will be processed in accordance with Data Protection Acts and principles and in compliance with any code(s) of practice issued by the Data Protection Commissioner or Insurance Ireland.

This document is effective from 1 May 2017.

Contact Details

T. 01 440 1700

chubb.com/ie

Office hours: Monday to Friday, 9am to 5pm