

# TERMS OF BUSINESS

## 1 Who we are

We are a Dutch branch of AWP P&C S.A., which has its registered office in Saint-Ouen-sur-Seine, France. We also operate under the trading name Allianz Partners.

Our business address is:

Poeldijkstraat 4  
1059 VM Amsterdam  
The Netherlands

AWP P&C S.A. – Dutch Branch, trading as Allianz Partners, is an insurer licensed to act in all EEA countries and located at Poeldijkstraat 4, 1059 VM Amsterdam, the Netherlands operating in freedom of services, with corporate identification No 33094603, and registered at the Dutch Authority for the Financial Markets (AFM) No 12000535, and is regulated by the Central Bank of Ireland for conduct of business rules.

AWP P&C S.A., which has its registered office in 7 rue Dora Maar, Saint-Ouen-sur-Seine, France, is authorised by L'Autorité de Contrôle Prudentiel et de Résolution (ACPR) 4 Place de Budapest CS 92459, Paris Cedex 09.

## 2 Consumer Protection Code 2012

AWP P&C S.A. – Dutch Branch is subject to the Central Bank of Ireland's Consumer Protection Code 2012 which offers protection to consumers and can be found on the Central Bank's website [www.centralbank.ie](http://www.centralbank.ie)

## 3 Scope of services

AWP P&C S.A. - Dutch Branch is a non-life insurance undertaking which underwrites general non-life insurance. When dealing directly with personal customers we underwrite general insurance products on a non-advisory information only basis.

## 4 How we charge

The charge for our services is included in the premium (which also includes government levies and premium taxes). The premium details, referring to taxes and optional extra covers, are set out in your insurance confirmation.

## 5 How we use your personal data

We will use any personal information you supply to us to process your insurance, handle claims and prevent fraud. To do so we may share this with our representatives, other insurers and industry governing bodies and regulators. In certain circumstances, such as in the event of a medical emergency, this may involve transferring information about you to countries that may have limited or no data protection laws. We always take steps to ensure your information is held securely.

We will only use your information for marketing purposes if you have specifically agreed that we can do so. If you no longer want to receive marketing information please write to us.

You are entitled to know what personal information we hold about you.

## 6 Conflict of interest

It is our policy to maintain appropriate administration structures to ensure that the potential for any conflict of interest between us is avoided as far as possible. This would include, for example, ensuring that separate claims handlers are employed where we act for the underwriter for both the claimant and respondent policyholder and a conflict of liability exists.

## 7 Default

Non-payment of your premium or part thereof or breach by you of certain conditions of your policy may lead to your policy being revoked or cancelled.

## 8 Cancellation rights

If your cover does not meet your requirements, please notify us within 14 days of receiving your insurance confirmation for a refund of your premium. Please contact us as specified below and in the Terms & Conditions.

Email: [contract.awpeurope@allianz.com](mailto:contract.awpeurope@allianz.com)

If during this 14 day period you have made a claim or intend to make a claim then we can recover all costs that you have used for those services.

Please note that your cancellation rights are no longer valid after this initial 14 day period.

## 9 Complaints procedure

We aim to provide you with a first class service. However, there may be times when you feel we have not done so. If this is the case, please tell us about it so that we can do our best to solve the problem. If you make a complaint, your legal rights will not be affected. In the first instance, please contact us as specified below and in the Terms & Conditions.

Email: [claims.awpeurope@allianz.com](mailto:claims.awpeurope@allianz.com)

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Services and Pensions Ombudsman for independent arbitration. Visit [www.fspo.ie](http://www.fspo.ie) or write to Financial Services and Pensions Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2 D02 VH29 or call 00353 1 567 7000 or email [info@fspo.ie](mailto:info@fspo.ie)

## 10 Insurance Compensation Fund

AWP P&C S.A. - Dutch Branch is a member of the Insurance Compensation Fund, which was formed under the Insurance Act 1964 (as amended). You may be entitled to compensation from this scheme, if we cannot provide the services you have paid for. The maximum amount that may be paid out of the Insurance Compensation Fund in respect of any sum due to a person under a policy is 65% of that sum, or €825,000, whichever is lower

Terms of business effective from 13/06/25

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