

## Insurance4car Hire EU Terms of Business

Please read this Terms of Business document carefully as it contains important information. If you are unclear about any aspect of these Terms of Business or have any questions, please contact our Customer Services team by email at [serviceEU@insurance4carhire.com](mailto:serviceEU@insurance4carhire.com) or call the team on +353 1 850 8990. Alternatively write to us at:

Insurance4carhire EU  
Ulysses House  
22/24 Foley Street  
Dublin 1  
DO1 W2T2

### 1. Regulation

Insurance4carhire excess cover is arranged by insurance4carhire EU. Insurance4carhire EU is a trading name of Carole Nash Insurance Consultants (Ireland) DAC. Carole Nash Insurance Consultants (Ireland) DAC is regulated by the Central Bank of Ireland (Ref. C187762) as an insurance intermediary under the European Union (Insurance Distribution) Regulations 2018. Legal Entity Identifier (LEI) 635400N61ZCMK7YF1538. Copies of our regulatory authorisations are available on request. The Central Bank of Ireland holds registers of regulated firms. You may contact the Central Bank of Ireland on 0818 681 681 or alternatively visit their website at [www.centralbank.ie](http://www.centralbank.ie) to verify our credentials.

Carole Nash Insurance Consultants (Ireland) DAC is subject to the Consumer Protection Code 2012, Minimum Competency Code 2017 and Fitness and Probity Standards 2014 which offer protection to consumers. These can be found on the Central Bank's website [www.centralbank.ie](http://www.centralbank.ie)

### 2. Purpose of This Document

This document outlines important information about how insurance4carhire EU conducts its business. By proceeding with your policy through insurance4carhire EU you agree to the Terms of Business as set out here.

### 3. Our Service

Our business is to arrange transactions on behalf of customers in relation to a car hire excess insurance product. We do not offer advice or make recommendations when arranging excess car insurance. However, we will provide you with information about the policy, and you will then need to make your own choice about how to proceed. We will act on your behalf when arranging your insurance except for the circumstances described in section 9 (Handling Money).

We provide excess car insurance through a single provider. The policy is administered by Riverside Insurance Agency Malta Limited (Malta company number C 94792) and underwritten by Fortegra Europe Insurance Company Ltd (Malta company registration number C 84703).

### 4. Ownership

Insurance4carhire EU is a trading name of Carole Nash Insurance Consultants (Ireland) DAC. Carole Nash Insurance Consultants (Ireland) DAC is a subsidiary of Carole Nash Insurance Consultants Limited, a retail intermediary authorised and regulated by the Financial Conduct Authority in the UK. Carole Nash Insurance Consultants (Ireland) DAC and Carole Nash Insurance Consultants Limited are part of the Atlanta Group which is based in the UK. The Atlanta Group is part of the Ardonagh Group. Carole Nash Insurance Consultants (Ireland) DAC is also part of the Ardonagh Group who have a direct holding in our business. For more information about the group, please visit: [www.ardonagh.com](http://www.ardonagh.com)

### 5. Complaints

We aim to provide you with a high level of customer service at all times, but if you are not satisfied in how your policy was arranged, please contact us:

By telephone: +353 1 850 8990

In writing: Complaints Department  
Insurance4carhire EU  
Ulysses House  
22/24 Foley Street  
Dublin 1  
DO1 W2T2

Email: DublinCompliance@carolenash.ie

If you are not satisfied with how we dealt with your complaint, you can refer the matter to the Financial Services and Pensions Ombudsman who will review your case on an independent basis.

Address: Financial Services and Pensions Ombudsman  
Lincoln House  
Lincoln Place  
Dublin  
D02 VH29

Email: info@fspo.ie  
Website: www.fspo.ie

If your complaint relates to the administration of your policy, you will need to refer to your policy pack for full details of the administrator's complaint procedures, and contact them directly.

If you are not satisfied with the way we have dealt with your complaint, you may also use the European Commission's Online Dispute Resolution Platform to make a complaint <http://ec.europa.eu/odr>

## **6. Compensation Scheme**

We are covered by the Insurance Compensation Fund. You may be entitled to compensation from the fund if We cannot meet our obligations. The Insurance Compensation Fund may provide funds for liquidators so that they may pay the valid claims of insolvent Insurers. You can get more information about compensation fund arrangements from the Central Bank of Ireland.

## **7. Cancelling the Policy**

You have a right to cancel your policy at any time.

To cancel the policy, just advise us by email to [serviceEU@insurance4carhire.com](mailto:serviceEU@insurance4carhire.com) or by logging onto the customer portal.

If any credit or debit card payments used to pay for your policy are reclaimed by the card holders bank the full balance of the premium and associated charges will fall due immediately. If this payment is not made you authorise us to instruct the insurers to cancel your policy.

## **8. Cooling off Period**

If you decide to cancel your policy and within 14 working days of receipt of your policy documents, or start date (whichever is later), and provided no Trip has been made, we will provide you with a full refund.

If you wish to cancel your policy outside of the cooling off period or once a Trip has been made, you will not be entitled to a refund.

We will cancel your policy from the date we receive your instruction to cancel.

## **9. Handling Money**

We act as agents of the insurer in collecting premiums and handling refunds due to clients. Such monies are deemed to be held by the insurer(s) with which your insurance is arranged. If you do not want us to use your credit/debit card for these purposes, please contact our customer services team.

## **10. Applicable law**

Irish law applies to your relationship with us. Similarly, unless you and your insurer agree otherwise, Irish Law applies to your relationship with your insurer and your insurance contract unless stated to the contrary in your policy document.

## **11. Your personal information**

We take your privacy extremely seriously and in order for us to provide our services to you it is necessary that we collect certain information from you in order to administer your insurance contract. Our Fair Processing Notice explains how we will use your personal details. You can access our Fair Processing Notice by going to the following link: [www.carolenash.ie/privacy-policy](http://www.carolenash.ie/privacy-policy). Please read this policy carefully and contact us immediately if you have any queries. We may share your data with Third Parties for the provision and ongoing performance of your insurance policy.

Your data will be stored on servers in the UK and shared with Carole Nash Insurance Consultants Limited, a retail intermediary authorised and regulated by the Financial Conduct Authority in the UK for the administration and the provision of insurance services and related matters such as the detection of fraud, providing you with a quote for a new policy or to renew your existing cover. Your data may be transferred outside of the UK.

All the personal information you supply to us will be handled strictly in accordance with the applicable Data Protection regulations and legislation. We regularly review the information we give to you and how we communicate with you. Our Fair Processing Notice contains details of what information we hold about you, how we use it, how long we keep it and who to contact if you have questions. Our Fair Processing Notice is reviewed annually. If we intend to make a significant change to the way we use your data we will contact you directly to notify you, but you can access the Fair Processing Notice at any time by visiting [www.carolenash.ie/privacy-policy](http://www.carolenash.ie/privacy-policy).

## **12. Our Remuneration**

Our income is generated from commissions from the insurer.

Full details of the commissions We receive from the underwriter of your policy can be found on our Website [www.carolenash.ie/remuneration](http://www.carolenash.ie/remuneration)

Introducer arrangements: You may have been introduced to us by a third party, for which we may pay the introducer a fee. Similarly, we may, with your consent, introduce you to other third parties, for which the third party may pay a fee to us.