

IMPORTANT NOTICE FOR KBC INSURANCE CUSTOMERS

Customer Distance Sales Information

KBC Bank Ireland plc is regulated by the Central Bank of Ireland. KBC Bank Ireland's ("KBC") main business is the provision of credit and saving products. KBC insurance products are underwritten by Zurich Insurance plc ("Zurich") which is part of Zurich Insurance Group and carries on business at Zurich House, Ballsbridge Park, Dublin 4. Zurich is registered in the Company Registration Office under Company number: 13460 and is registered for Value Added Tax (VAT), registration no. IE9F55841D. Zurich is authorised by the Central Bank of Ireland as a non-life insurance company and is a member of the Irish Insurance Federation and subscribes to its voluntary code of conduct. Codes of Conduct are also imposed on Zurich by the Central Bank of Ireland and can be accessed on its website at www.centralbank.ie

Cooling-off Period - Right of Withdrawal

As a consumer you have the right to withdraw from any KBC insurance policy within 14 days of the date of inception of cover, or the date which you receive your Policy Schedule, without penalty and without any reason. The right of withdrawal may be exercised by notice in writing, quoting your policy number, to KBC Gadget Insurance, PO Box 11140, Dublin 2.

Main Characteristics of the Policy

The main characteristics of your (the consumer's) insurance policy are set out in your Policy Terms and Conditions booklet, which has been provided to you and which is available on request from KBC Gadget Insurance, PO Box 11140, Dublin 2.

Period of Insurance

Subject to cancellation, the period of insurance in respect of any policy held with KBC will be the period specified by KBC as such in the Policy Schedule and/or Renewal Notice.

What will happen if I want to cancel my policy?

You (the Consumer) can cancel your policy at any time by writing to us. We will cancel the policy on the date we receive your request in writing.

Will I receive a refund after I cancel my policy?

Provided that no incident giving rise to a claim has occurred in the current period of insurance, you will be entitled to a proportionate return of the premium for the unexpired period of insurance.

What happens if I miss a payment?

If you pay your premium by instalments, we may cancel the policy if you miss a payment. We will write to you, allowing 5 days to make the payments, before the policy is cancelled.

Complaints Procedures

At KBC, we care about our customers and believe in building long-term relationships by providing quality products combined with a high standard of service.

If it should happen that you have cause for complaint, either in relation to your policy or any aspect regarding the standard of our service, you should contact the Customer Services coordinator, Zurich Insurance, PO Box 78, Wexford. If the complaint is not resolved to your satisfaction, you may wish to contact the following:

- (i) Insurance Ireland, 39 Molesworth Street, Dublin 2.
Telephone: (01) 676 1914
- (ii) Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.
Lo-Call: 1890 88 20 90
- (iii) The Central Bank of Ireland, P.O. Box 559, Dame Street, Dublin 2.
Lo-Call: 1890 77 77 77

Your right to take legal action is not affected by following any of the above procedures.

Governing Law

The laws of Ireland will apply to your policy and the Irish courts will have jurisdiction to hear any disputes regarding your policy, unless otherwise stated on your proposal form or in your policy terms and conditions.

Language

Your KBC insurance policy and all communications in respect of the policy will be in English.

Please consult your policy document, and/or Schedule for full Policy Terms and Conditions. If you have any queries please do not hesitate to contact KBC on 1890 212495. Please note calls may be recorded for training and security purposes and to ensure the highest level of customer service.

Premium Alterations

If an alteration to the Policy results in an additional premium due to the Insurer or a refund premium due to the Insured, **we will only charge or refund such premium provided the amount involved is greater than or equal to €10.** There is no charge for duplicate document requests.

Explanatory Note

All references made to KBC insurance refer to insurance products underwritten by Zurich Insurance plc. A consumer is a natural person acting for purposes outside his / her trade, business or profession.

Thank you for insuring with KBC.