



Distance Marketing

**Important information regarding
you and Travelers - please read**

Distance Marketing Note

Product Disclosure Requirements

Consumer

A Consumer is a person acting for purposes outside their trade, business or profession.

Travelers Insurance Company Limited - Company Details

Travelers Insurance Company Limited carries out its business in Ireland at Block 1, Harcourt Centre, Harcourt Centre, Harcourt Street, Dublin 2. The Company's Registered Office is Exchequer Court, 33 St. Mary Axe, London, EC3A 8AG.

The Company is registered as a branch in Ireland and its Registration Number is 903382 and is not registered for Value Added Tax (V.A.T). Travelers Insurance Company Limited is authorised and regulated by The Financial Services Authority in the UK and regulated by The Financial Regulator for conduct of business in Ireland.

Quotation Period

All quotes given in respect of retail policies are valid for a period of thirty (30) days.

Cooling-off Period

As a consumer you have the right to withdraw from a Travelers policy within fourteen (14) days of the start date of the Policy. If you wish to withdraw your policy, please notify in writing to Travelers Insurance Company Limited who will treat the policy as null and void. Prior to exercising your withdrawal rights, you must return the Certificate of Motor Insurance and the Insurance Disc.

Period of Insurance

The period covered by the insurance policy will be specified in the Policy Schedule or on the renewal notice issued by Travelers Insurance Company. For policies of more than one year, you may need to review and up-date your cover periodically to ensure that it remains adequate and appropriate to your needs.

Cancellation

As a customer you can cancel your policy by giving seven (7) days' notice in writing at any time, provided that no accident, giving rise to a claim, (including windscreen claims) has occurred in the current complete year of insurance. You must also return the Certificate of Motor Insurance and Insurance Disc to us with your written cancellation. We will refund your premium less the insurer's short period rate for the time the policy has been in force. We will not refund any premium if the policy is cancelled following a claim, whether settled or not. Cancellation will be effective from the date we receive the Certificate of Motor Insurance and Insurance Disc. We cannot refund your premium without your Motor Insurance Certificate and Insurance Disc.

Cancellation by us

If we have to cancel your policy, we will send you 7 days' notice by registered letter to your last known address. For motor insurance, as long as you return your certificate of insurance to us, we will return the premium for the period of insurance still left to run, provided no claims (including windscreen claims) have been made against the insurance policy in the current year.

How to make a complaint

Should you not be satisfied at any time, do not hesitate to make the fact known to us or your insurance broker. We are committed to providing you with an excellent service. We realise that things can go wrong and there may be occasions when you feel you have not received the service you expected. When this happens we promise to:

- acknowledge your written complaint promptly
- investigate your complaint quickly and thoroughly
- keep you informed of progress
- We will do everything to resolve your complaint fairly
- We will learn from our mistakes and use your feedback to continually improve our service

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Please contact us on (01) 609 5600 or write to us at our business address below quoting your policy number or claim reference (if appropriate) and the nature of your complaint;

Write your complaint to:

Mr. Peter Hayden, General Manager
or
Paula Hodson, Deputy General Manager
Travelers Insurance Company Limited
Block 1,
Harcourt Centre,
Harcourt Street,
Dublin 2, Ireland.

We will acknowledge in writing that we have received your complaint on the same day, or within **3 business days**.

Within **3 weeks of receipt** of the complaint, you will be issued with either:-

- 1) final response; or
- 2) holding response, which explains why we are not yet in a position to resolve your complaint, together with a date by which further contact will be made with you. Within 6 weeks you will receive a final response or a further holding response which will inform you of the anticipated timeframe for completion.

Other Means of Redress

After you have received our final response or holding response, If you are not satisfied with the way we have dealt with your complaint, you may be able to refer your complaint to the following organisations:-

Financial Services Ombudsman, Third Floor, Lincoln House, Lincoln Place, Dublin 2, Phone: 01 6620899, Lo-call: 1890 882090

Irish Insurance Federation, Insurance Information Service, Irish Insurance Federation, 39 Molesworth Street, Dublin 2.

Phone: (01) 6761914 **Fax:** (01) 6761943, **E-mail:** iis@iif.ie, **Website:** www.iif.ie

IF YOU COMPLAIN IT WILL NOT AFFECT YOUR RIGHT TO TAKE LEGAL ACTION AGAINST TRAVELERS INSURANCE COMPANY LTD

Claims

If you believe that you have a claim under your policy, you should notify your broker immediately or you can contact the Claims Department at Travelers at the address below. Your broker will provide you with a claim form setting out the information required from us in order for our company to assess your claim.

Governing Law

The insurance policy will be subject to the laws of the Republic of Ireland and the Travelers policy and all communications in respect of the policy will be in English.