

# Professional Indemnity Insurance

Policy Document (Civil Liability basis)





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# The Contract of Insurance

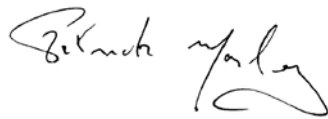
## Professional Indemnity Insurance Policy

The policy, schedule and any endorsements should be read as if they were one document.

The policy is a contract between **You** and **Us**. **You** have made to **Us** a proposal which is the basis of and forms part of the contract and have paid or agreed to pay the premium as consideration.

**We** will insure **You** under those sections shown in the schedule during any Period of Insurance for which **We** have accepted **Your** premium provided all the terms and conditions of the policy are kept.

For and on behalf of Zurich Insurance plc ('Zurich').

A handwritten signature in black ink, appearing to read 'Patrick Manley', with a stylized flourish at the end.

Patrick Manley  
Chief Executive Officer Ireland

This is a legal document and should be kept in a safe place.

Please read this Policy and Schedule carefully.

If they do not meet **Your** needs please return them to **Us** or **Your** broker or agent.

## Section 1 - Definitions

Certain words in this policy have special meanings. These meanings are given below and apply where the words appear in **Bold**.

### Business

Those activities stated in the schedule.

### Business Partner

Any person in business with **You** under the terms of a partnership agreement whether express or implied under legislation.

### Costs and Expenses

Costs incurred with **Our** written consent for defending any claim for damages which may be the subject of indemnity under this policy.

### Employee

Any natural person who is:

- (a) under a contract of service or apprenticeship with **You**
- (b) a labour master or labour only subcontractor or persons supplied by any of them
- (c) self employed
- (d) under a work experience or similar scheme
- (e) hired or borrowed by **You** from another employer

and working for **You** in connection with the **Business** while under **Your** direct control or supervision.

### Excess

The amount stated in this policy, the schedule or any endorsement to this policy for which **You** are responsible and which will be deducted from any payment under this policy as ascertained after the application of all other terms and conditions of this policy.

### Nuclear Installation

Any installation of such class or description being an installation designed or adapted for:

- (a) the production or use of atomic energy
- (b) the carrying out of any process which is preparatory or ancillary to the production or use of atomic energy and which involves or is capable of causing the emission of ionising radiation
- (c) the storage, processing or disposal of nuclear fuel or of bulk quantities of other radioactive matter being matter which has been produced or irradiated in the production or use of nuclear fuel.

### Nuclear Reactor

Any plant including any machinery, equipment or appliance whether affixed to land or not designed or adapted for the production of atomic energy by a fission process in which a controlled chain reaction can be maintained without an additional source of neutrons.

## Pollution or Contamination

**Pollution or Contamination** of buildings or other structures or of water or land or the atmosphere.

## Related Entity

Any individual or entity or its sub-contractors or assignees:

- (a) which wholly or partially own, operate or manage **You**
- (b) in which **You** have an ownership interest in excess of 20%
- (c) which is controlled, operated or managed by **You**.

## Territorial Limits

Worldwide excluding the United States of America or Canada or territories under their jurisdiction.

## We, Us, Our or Ours

Zurich Insurance plc ('Zurich').

## You, Your, Yours or Yourselves

The person, people (either acting in partnership or on behalf of an unincorporated organisation) or the company stated in the schedule as the insured including **Your** predecessors.

# Section 2 - The Cover

**We** will indemnify **You** in respect of all sums which **You** become legally liable to pay as damages and claimants' **Costs and Expenses** in respect of a claim arising out of the conduct of the **Business** within the **Territorial Limits** first made against **You** and notified to **Us** during the period of insurance in respect of **Your** civil liability.

In addition to the limit of indemnity **We** will pay **Costs and Expenses**.

**Costs and Expenses** will not be subject to any **Excess**.

### 1. Court Attendance Costs

**We** will also pay **You** the daily rates stated below if any of these people are required to attend court as a witness at **Our** request:

- (a) any principal, **Business Partner** or director €600
- (b) any **Employee** €300

**Our** liability will not exceed €12,000 in the aggregate during the period of insurance and this limit will form part of and not be in addition to the limit of indemnity stated in the schedule.

### 2. Indemnity to Other Persons including Personal Representatives

**We** will also indemnify under the terms of this policy any current, former or retired principal, **Business Partner**, director or **Employee** or in the event of their death any personal representative.

Provided always that:

- (a) **You** would have been entitled to indemnity had the claim been made against **You**; and
- (b) no indemnity will be provided to any person in respect of the consequences of their own fraud, dishonesty or criminal act; and
- (c) any person claiming indemnity:
  - (i) is not entitled to indemnity from any other source; and
  - (ii) was at the time of the incident giving rise to the claim acting within the scope of their authority; and
  - (iii) will be subject to the terms and conditions of this policy in so far as they can apply; and
- (d) **We** have the sole conduct and control of any claim.

### 3. Legal Representation Cover

**We** will also cover any reasonable **Costs and Expenses** necessarily incurred with **Our** written consent for representation at any official examination, enquiry, investigation or other proceedings ordered or commissioned by a body legally empowered to investigate **Your** affairs that are first instigated against **You** and notified to **Us** during the period of insurance and which may otherwise be the subject of indemnity under this policy.

**Our** liability will not exceed €12,000 in the aggregate during the period of insurance and this limit will form part of and not be in addition to the limit of indemnity stated in the schedule.

### 4. Loss of Documents

**We** will also cover reasonable costs incurred by **You** with **Our** consent for the restoration or replacement of records associated with the **Business** including computer systems records but excluding negotiable instruments of any kind held by **You** or for which **You** are legally responsible which have been accidentally lost or damaged. Provided always that any computer systems records are backed up no less frequently than once every 7 days or as otherwise agreed by **Us** and are held at a separate location.

**Our** liability will not exceed €300,000 in the aggregate during the period of insurance and this limit will form part of and not be in addition to the limit of indemnity stated in the schedule.

### 5. Mitigation Costs

**We** will also with **Our** prior written consent pay **Your** outstanding fee in circumstances where **Your** client has expressed dissatisfaction with **Your** work and demonstrates reasonable grounds for such dissatisfaction and subsequent refusal to pay such fee (including amounts **You** are legally obligated to pay subcontractors at the time of the refusal to pay such fee) and threatens to bring a claim against **You** for a sum greater than the outstanding fee but agrees not to pursue such claim if **You** agree not to press for **Your** outstanding fee.

**Our** payment of **Your** outstanding fee will only be made if **We** believe that this will avoid a claim for a greater amount. If following this a claim still arises then the amount paid under this clause will be deducted from the limit of indemnity. If **You** eventually recover the debt then **You** must repay **Us** any amount paid less **Your** reasonable expenses incurred in recovering the debt.

## Section 3 - Exclusions

This policy does not cover:

### 1. Asbestos

liability, loss, cost or expense directly or indirectly caused by, contributed to by or arising out of any asbestos, asbestos fibres or any derivatives of asbestos including any product containing any asbestos fibres or derivatives

### 2. Bodily Injury and Property Damage

liability for:

(a) death, bodily injury, mental injury, sickness, disease, mental anguish or shock sustained by any person other than emotional distress arising from libel and slander

(b) loss of or damage to property

unless arising out of a breach of professional duty due to any negligent act, error or omission committed or alleged to have been committed by **You**

### 3. Claims by Related Entities

any claim brought by **You** or any **Related Entity** unless such claim emanates from an independent third party

### 4. Competition, Restraint of Trade or Taxation

liability arising from the breach of any taxation, competition, restraint of trade or antitrust legislation or regulation

### 5. Contractual Liability

liability arising from:

(a) any express warranty, guarantee, contractual promise, indemnity, waiver or express agreement given by **You** unless **You** would have been liable even if there had not been any such express warranty, guarantee, contractual promise, indemnity, waiver or express agreement

(b) any claim where **Your** right of recovery from any third party has been restricted by the terms of any contract entered into by **You**

### 6. Courts Jurisdiction

any claim made or brought:

(a) in the United States of America or Canada or territories under their jurisdiction

(b) under or in consequence of any judgment or order in or under the laws of the United States of America or Canada or territories under their jurisdiction

### 7. Criminal or Malicious Acts

liability arising out of any criminal, fraudulent or malicious act, error or omission committed by **You** or on **Your** direction unless:

(a) committed by any employee which term for the purpose of this clause will not include any principal, **Business Partner**, or director of **Yours**; and



(b) there is no reasonable cause for suspicion in relation to such person

Provided always that:

- (i) in the event of a loss being sustained as a result of any criminal, fraudulent or malicious act, error or omission the amount of indemnity under this policy shall be reduced by an amount equal to the sum of:
  - any monies owed by **You** to any person committing, condoning or contributing to the act or omission
  - any monies held by **You** and belonging to such person; and
- (ii) no person committing, condoning or contributing to any criminal, fraudulent or malicious act, error or omission is entitled to an indemnity under this policy

## 8. Directors and Officers Liability

liability while **You** are carrying out the duties of:

- (a) a director or officer of **You** or any other body corporate
- (b) a trustee of any pension fund or any other employee benefit scheme

## 9. Employment

- (a) liability arising out of death, bodily injury, mental injury, sickness, disease, mental anguish or shock of any **Employee**
- (b) liability arising out of any obligation owed by **You** as an employer or potential employer to any **Business Partner**, director, **Employee** or applicant for employment

## 10. Goods and Services

liability arising from any contract or arrangement for the supply to or use by **You** of goods or services

## 11. Insolvency

liability arising out of **Your** insolvency or bankruptcy. This exclusion will not apply to any claim or circumstance that would be covered under this policy but for **Your** insolvency or bankruptcy

## 12. Libel and Slander

liability arising out of any act of libel and slander other than that committed or uttered in good faith by **You**

## 13. Liquidated or Punitive Damages or Fines

any amount in respect of:

- (a) liquidated damages, penalties or fines which attach solely because of a contract or agreement
- (b) punitive or exemplary damages

## 14. Nuclear and War Risks and Government or Public Authority Order

death, injury, disablement or loss or damage to any property or any loss or expense resulting or arising therefrom or any consequential loss or any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:

- (a) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- (b) the radioactive, toxic, explosive or other hazardous or contaminating properties of any **Nuclear Installation, Nuclear Reactor** or other nuclear assembly or nuclear component thereof
- (c) any weapon employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter
- (d) war, invasion, act of foreign enemy, hostilities whether war be declared or not, civil war, rebellion, revolution, insurrection, military or usurped power
  - (i) nationalisation, confiscation, requisition, seizure or destruction by any government or public authority

## 15. Pension Liability

Liability arising out of the operation or administration of any pension or other employee benefit scheme

## 16. Pollution or Contamination

liability arising directly or indirectly out of **Pollution or Contamination** other than caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the period of insurance

## 17. Prior Circumstances and Claims

liability arising from:

- (a) any circumstance, fact, matter or occurrence that:
  - (i) **You** knew or that in **Our** reasonable opinion **You** ought to have known prior to inception of this policy which might give rise to a claim against **You**
  - (ii) was notified by **You** under any other insurance policy prior to inception of this policy
  - (iii) was disclosed or in **Our** reasonable opinion ought to have been disclosed on **Your** latest proposal to **Us**
- (b) any claim made against **You** prior to inception of this policy

## 18. Products and Buildings

liability arising out of any:

- (a) supply, repair, alteration, manufacture, installation or maintenance of goods, materials or products
- (b) construction, repair, installation, erection, removal or demolition of buildings, building works or physical structures

by **You, Your** subcontractor or any **Related Entity**

## 19. Property and Transport

liability arising out of the ownership, possession or use by **You** or on **Your** behalf of any land, building, aircraft, watercraft, or mechanically propelled vehicle

## 20. Retroactive Date

liability for any claim arising from the **Business** provided by **You** prior to the retroactive date stated in the schedule

## 21. Terrorism

loss, damage, consequential loss, cost or expense directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with:

- (a) any act or preparation in respect of action or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group whether acting alone or on behalf of or in connection with any organisation or government de jure or de facto and which:
  - (i) involves violence against one or more persons
  - (ii) involves damage to property
  - (iii) endangers life other than that of the person committing the action
  - (iv) creates a risk to health or safety of the public or a section of the public
  - (v) is designed to interfere with or to disrupt an electronic system
  - (vi) any action in controlling, preventing, suppressing, retaliating against or responding to any act or preparation in respect of action or threat of action described in (a) above. In any action or suit or other proceedings where We allege that by reason of this exclusion cover is not provided under this policy the burden of proving that cover is provided under this policy will be upon **You**

## 22. Trading Losses

liability arising out of any trading loss or trading debt or **Your** liability for VAT or its equivalent

## 23. Virus or Similar Mechanism, Hacking or Denial of Service Attack

liability arising out of:

- (a) program code, programming instruction or any set of instructions intentionally constructed with the ability to damage, interfere with or otherwise adversely affect computer programs, data files or operations whether involving self-replication or not including but not limited to trojan horses, worms and logic bombs
- (b) unauthorised access to any computer or other equipment or component or system or item which processes, stores, transmits, retrieves or receives data
- (c) any actions or instructions constructed or generated with the ability to damage, interfere with or otherwise affect the availability of networks, network services, network connectivity or information systems including but not limited to the generation of Excess network traffic into network addresses, the exploitation of system or network weaknesses and the generation of excess or non-genuine traffic between and amongst networks.

## Section 4 - Provisions

### 1. Discharge of Liability

**We** may at any time pay the maximum amount payable under this policy after deduction of any sum already paid or any lower amount for which any claim can be settled and then relinquish the conduct and control and be under no further liability in respect of the claim except for the payment of **Costs and Expenses** incurred with **Our** written consent prior to the date of such payment.

### 2. Joint Liabilities

If **You** comprise more than one party **We** will indemnify each party as though a separate policy had been issued to each of them provided always that the total amount of indemnity to all such parties will not exceed the amount payable if **You** comprised only one party and in any event will not exceed the limit of indemnity stated in the schedule.

### 3. Limit of Indemnity

The limit of indemnity stated in the schedule is **Our** monetary limit and applies to any one claim.

Two or more claims arising out of one act, error or omission or a series of related acts, errors or omissions consequent upon or attributable to one source or original cause will be treated as a single claim and will be subject to one limit of indemnity and **Excess**. All such claims will be considered first made on the date on which the earliest claim is first made.

Where **You** become liable to pay a sum in excess of the amount of indemnity available under this policy **We** will pay only the proportion of any **Costs and Expenses** that the available amount of indemnity bears to **Your** total liability.

### 4. Senior Counsel

**You** will not be required to contest any legal proceedings unless a Senior Counsel or similar authority agreed upon by **You** and **Us** advises that on the facts of the case concerned such claim could be contested with a reasonable prospect of success.

### 5. Stamp Duty

Stamp Duty has been paid or will be paid to the Revenue Commissioners in accordance with the provisions of Section 5 of the Stamp Duties Consolidation Act 1999 or any subsequent amending legislation.

### 6. Insurance Act 1936

All monies which become or may become due and payable by **Us** under this policy shall in accordance with Section 93 of the Insurance Act 1936 be payable and paid in Ireland.

### 7. Currency

It is understood and agreed that the currency of all premiums sums insured indemnities and excesses shown in the Schedule of this Policy or any renewal Notice or endorsement relating thereto are deemed to be Euro.

## Section 5 - Conditions

### 1. Arbitration

If any dispute arises under the policy, the dispute will be referred to an arbitrator. Every or any such reference shall be deemed to be a submission to arbitration within the meaning of the Arbitrator Acts 1954 to 1998, or any Enactment amending same. The arbitrator will be appointed jointly by **You** and **Us** in accordance with the law at the time. **You** may not take any legal action against **Us** over the dispute before the arbitrator has reached his decision. The making of an award will be a condition precedent to any right of action against **Us**. Claims not referred to arbitration within 12 calendar months from the date of disclaimer of liability shall be deemed to have been abandoned. The making of an award will be a condition precedent to any right of action against **Us**.

### 2. Cancellation

**We** may cancel this policy by giving 30 days notice in writing by special delivery mail to **You** at **Your** last known address and in such event **You** will be entitled to a return of premium in respect of the unexpired portion of the period of insurance.

### 3. Claims Procedures

#### (a) **Your** Responsibilities

It is agreed that:

- (i) on the happening of any circumstance which could give rise to a claim or on receiving verbal or written notice of any claim **You** will:
  - as soon as reasonably possible give notice to **Us** in writing; and
  - as soon as reasonably possible forward to **Us** any notice of prosecution, inquest or fatal inquiry and every letter, claim, writ or summons issued against **You**; and
  - take action to minimise the loss or damage and to avoid interruption or interference with the **Business** and to prevent further damage or injury; and
  - at **Your** own expense and as soon as reasonably possible supply full details of the claim in writing to **Us** together with any evidence and information that may be reasonably required by **Us** for the purpose of investigating or verifying the claim
- (ii) no settlement, admission of liability, payment or promise of payment will be made to a third party without **Our** written consent.

#### (b) **Our** Rights

**We** will:

- (i) be entitled to take over the defence or settlement including the appointment of legal counsel for any claim made against **You** or any person entitled to indemnity under this policy and **You** will give all assistance as may be reasonably required by **Us**; and
- (ii) be entitled to take the benefit of any of **Your** rights against any other party before or after **You** have received indemnification under this policy and **You** will give all assistance as may be reasonably required by **Us**; and
- (iii) treat any circumstances which might give rise to a claim notified during the period of insurance which subsequently gives rise to a claim after the expiry date as a claim first made during the period of insurance.

#### 4. Contractual Right of Renewal (Tacit)

If **You** pay the premium using **Our** direct debit instalment scheme **We** will have the right which **We** may choose not to exercise to renew this policy each year and continue to collect premiums using this method. **We** may vary the terms and conditions of this policy including the premium at renewal. If **You** do not wish to renew this policy **You** or **Your** insurance intermediary must notify **Us** prior to the next renewal date.

#### 5. Fraud

If any claim is in any respect fraudulent or if any fraudulent means be used by **You** or anyone acting on **Your** behalf to obtain any benefit under this policy or if any loss, damage or injury be occasioned by **Your** wilful act or with **Your** connivance all benefit under this policy will be forfeited.

#### 6. Increase in Risk

If a change of circumstance after the commencement of this insurance increases the risk of a claim being made against **You** or **Your** interest ceases except by will or operation of law this policy will be voidable unless **We** have agreed in writing to accept such alteration.

#### 7. Non-Disclosure

In the event of misrepresentation, misdescription or non-disclosure:

- (a) of any material particular at the inception of this policy or from the time of any variation in cover including at renewal **We** may at **Our** discretion waive **Our** right to avoid this policy but exclude the consequences of any matter which ought to have been disclosed to **Us**
- (b) at the time of any variation in cover or at renewal **We** will waive **Our** right to avoid this policy provided always that:
  - (i) **You** are able to establish to **Our** satisfaction that such misrepresentation, misdescription or non-disclosure was innocent and free from any fraudulent conductor intent to deceive
  - (ii) where **You** should have notified during a preceding period any claim or circumstance which could give rise to a claim or an entitlement under this policy and the indemnity or cover to which **You** would have been entitled was in any way more restrictive than that provided at the date of notification **We** will only be liable to the extent applicable during such preceding period of insurance
  - (iii) where in **Our** opinion **You** have prejudiced the handling or any settlement of any claim the amount payable in respect of such claim including **Costs and Expenses** will be reduced to such an amount as in **Our** opinion would have been payable in the absence of such prejudice.

Provided always that:

- **We** will be entitled to adjust the premium and the terms and conditions to those which would have applied had the circumstances of the misrepresentation, misdescription or non-disclosure been disclosed
- for the purposes of this condition renewal shall mean a renewal of any immediately preceding professional indemnity insurance policy issued by **Us** under which **You** were entitled to indemnity.

#### 8. Duty to Comply with Policy Conditions

The duty to comply with policy conditions and fulfilment of the terms and conditions of this policy by **You** in so far as they relate to anything to be done or complied with by **You** will be a condition precedent to **Our** liability to make any payment under this policy.

## 9. Other Insurances

If at the time of any occurrence giving rise to a claim there is any other insurance effected by or on behalf of **You** providing an indemnity in respect of such claim **Our** liability will be limited to its rateable proportion. If any other insurance is subject to any provision whereby it is excluded from ranking concurrently with this policy in whole or in part or from contributing proportionally **Our** liability under this policy will be limited to any excess beyond the amount which would be payable under such other insurance had this policy not been effected.

## 10. Payment by Instalments

Where **You** have agreed under a separate credit agreement to pay the premium by instalments, any default in payment on the due date will automatically terminate the policy cover immediately from the date of such default.

## 11. Reasonable Care

**You** will comply with all regulations imposed by any competent authority and take all reasonable precautions to prevent or minimise claims being made against **You**.

## 12. Sole Agent

It as agreed that:

- (a) if more than one person, company or entity forms **You** the person, company or entity set out as **You** in the schedule will act for itself and be deemed to act as sole agent for every other person, company or entity forming part of **You** and all insured persons, companies or entities are deemed to have consented and agreed that rights of action under this policy are not assignable except with **Our** prior written consent
- (b) **You** have the sole right to file notice or proof of loss or make a claim, adjust, receive or enforce payment of any loss
- (c) payment of any loss to **You** will fully release **Us** in respect of such loss. If **We** agree to make payment to an insured other than **You** such payment will be deemed to have been made to **You**
- (d) **You** have the sole right to bring legal proceedings arising under or in connection with this policy
- (e) knowledge possessed or discovery made by any person, company or entity forming part of **You** or by any Business Partner, director or officer, departmental head or other senior manager or the equivalent thereof will be deemed to constitute knowledge possessed or discovery made by all other persons, companies or other entities forming part of **You**.

## Complaints Procedure

At Zurich, 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, please see the steps outlined below.

- If you have arranged your policy with Zurich through a Broker, you should firstly direct your complaint to the Broker with whom you arranged your policy.
- If you deal with us directly, you should contact the Customer Services Co-ordinator, Zurich, Zurich House, Ballsbridge Park, Dublin 4. Telephone (01) 667 0666.

If the complaint is not resolved to your satisfaction, you should write to the Chief Executive Officer at the aforementioned address, or alternatively you may wish to contact:

- (i) Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.  
Lo-Call: 1890 88 20 90
- (ii) Financial Regulator, P.O. Box 9138, College Green, Dublin 2. Lo-Call: 1890 77 77 77
- (iii) Irish Insurance Federation, 39 Molesworth Street, Dublin 2. Telephone: (01) 676 1914

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

## Data Protection

Zurich will hold your details in accordance with our Data Protection and Privacy Policy together with all applicable data protection laws and principles.

Information you supply may be used by us for the purposes of administering your policy (including underwriting, processing, claims handling and fraud prevention) within the Zurich Financial Services Group and our partners inside and outside the European Economic Area.

We may share with our agents and service providers, members of the Zurich Financial Services Group, other insurers and their agents, and with any intermediary acting for you, and with recognised trade, governing and regulatory bodies (of which we are a member or by which we are governed) information we hold about you and your claims history. This includes the Insurance-Link database and the Irish Insurance Federation's anti-fraud claims matching database. We may also in certain circumstances use private investigators to investigate a claim.

We may also need to collect sensitive personal data (for example, information relating to your physical or mental health or the commission or alleged commission of an offence) to assess the terms of insurance we issue/arrange or to administer claims which arise.

Unless you have advised us otherwise, we may share information that you provide to companies within the Zurich Financial Services Group and with other companies that we establish commercial links with so we and they may contact you (by email, SMS, telephone or other appropriate means) in order to tell you about carefully selected products, services or offers that we believe will be of interest to you.

Please email [dataprotectionofficer@zurich.ie](mailto:dataprotectionofficer@zurich.ie) or write to us at below address if you do not wish your information to be utilised for these purposes.

You have a right of access to and a right to rectify data concerning you under the Data Protection Acts 1988 and 2003. Should you wish to exercise this right, please write to the Data Protection Officer, Zurich, Zurich House, Ballsbridge Park, FREEPOST, Dublin 4. To access your data, a fee of €6.35 is chargeable under the terms of the Data Protection Acts and cheque should be made payable to Zurich.

By providing us with your information and proceeding with this contract, you consent to all of your information being used, processed, disclosed, transferred and retained for the purposes of insurance administration (including underwriting, processing, claims handling and fraud prevention).

Please note that a copy of our full Data Protection and Privacy Policy can be viewed on our website [www.zurich.ie](http://www.zurich.ie) or requested by writing to our Data Protection Officer at Zurich, Zurich House, Ballsbridge Park, FREEPOST, Dublin 4. Alternatively you can email [dataprotectionofficer@zurich.ie](mailto:dataprotectionofficer@zurich.ie)



## **Customer Information**

### Law Applicable to this Contract

The Insurer with which your contract is concluded is Zurich Insurance plc which is established in Ireland. Under the relevant European and Irish Legal Provisions, the parties to this contract of insurance are free to choose the law applicable to the contract. This contract is governed by Irish Law.





Zurich Insurance plc  
Zurich House, Ballsbridge Park, Dublin 4, Ireland.  
Telephone: 01 667 0666 Fax: 01 667 0644 Website: [www.zurich.ie](http://www.zurich.ie)  
Zurich Insurance plc is regulated by the Financial Regulator.

