



Pet Insurance

Your Pet Insurance Policy

Direct

Allianz 



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Introduction

We are very pleased to introduce You to the Allianz Pet Insurance Policy and thank You for insuring with Us.

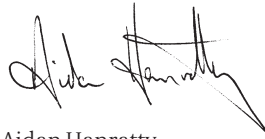
Please read this policy carefully to ensure that it provides the cover You require. If the Schedule details do not agree with the details You have completed on Your Proposal Form then please return it immediately with a note of the changes that should be made.

Please advise Us immediately of any change which may affect the cover provided – for example using Your Pet for business purposes.

Please note that You are only eligible for this insurance if You are ordinarily resident in the Republic of Ireland.

This Policy (which includes and shall be read as one document with the Schedule, Endorsements, Proposal Form and Declaration), evidences a contract of insurance between the Insured and Allianz.

We will, subject to the terms, conditions, limitations and exclusions of this Policy, indemnify You against loss, damage or legal liability which occurs during any Period of Insurance for which You have paid or agree to pay the premium.



Aidan Hanratty
Member of the Board of Management

Definitions

Any word or expression which is given a specific meaning in this Policy, will have the same meaning wherever it appears.

The Insured/You/Your

The person(s) named on the Schedule under the title Insured.

We/Us/The Company/Our

Allianz

Your Pet

Any dog or cat named on the Schedule.

Policy Year

The time during which We give cover as set out in the Schedule. This is normally 12 months but may be less if the pet(s) has been added to Your insurance during the 12 month period.

Maximum Benefit/Maximum Amount Payable

The most We will pay during the Policy Year as set out in the Schedule and this Policy Document.

Clinical Signs

Changes in the pet's normal healthy state, its bodily functions or behaviour.

Illness

Sickness, disease and/or any changes to the pet's normal healthy state, including mental and emotional disorders.

Select Breeds

Beauceron
Bernese Mountain Dog
Bulldog
Deerhound

Dogue de Bordeaux
Estrela Mountain Dog
Great Dane
Irish Wolfhound
Leonberger
All Mastiff breeds
Newfoundland
Old English Sheep Dog
Pyrenean Mountain Dog
Rottweiler
Shar-pei
St. Bernard

Veterinary Fees

The amount that vets usually charge in general or referral practices.

Treatment

Any examination, consultation, advice, tests, x-rays, medication, surgery, nursing and care, which is required to treat an Illness or Injury and is provided by a veterinary practice, a certified Clinical Animal Behaviourist or a member of one of the following organisations following a vet's instruction:

- The Association of Pet Behaviour Counsellors
- The Canine and Feline Behaviour Association
- The Association of Chartered Physiotherapists in Animal Therapy
- The National Association of Veterinary Physiotherapists
- The International Association of Animal Therapists
- The Canine Hydrotherapy Association
- The Veterinary Homeopathic Association

or equivalent accrediting bodies in Ireland, subject to review and approval by Allianz.

Definitions Continued

Market Value

The price generally paid for an animal of the same age, breed, pedigree, sex and breeding ability at the time You got Your Pet.

Clinical History

A chronological record (computer printout or photocopy) **of the original clinical notes** as made by the vet **at the time** of all consultations.

Excess

The amount payable by You for **each Illness or Injury** that is treated during the Policy Year that is not related to any other Illness or Injury treated during the same Policy Year. This also means that when the Treatment dates of an Illness or Injury fall into two or more Policy Years You pay an Excess for each Policy Year. **If Your Pet is 10 years and over (7 years for Select Breeds)**, You must also pay the percentage amount on each and every Veterinary Fees claim. The percentage is shown in Your policy document.

Injury

A physical Injury or trauma caused immediately by an accident. Not any Injury that happens over a period of time and not contributed to, in any way, by a previous disease process in the body.

General Conditions

1. Throughout the Policy Year You must take care of Your Pet, arrange **and pay** for Your Pet to have a yearly health check and dental examination and any Treatment normally recommended by a vet to prevent Illness or Injury. Failure to do so may affect payment of claims. Such Treatments may include descaling of teeth, worming, flea and tick Treatments, blood tests and screening, nail clipping, dewclaw removal, grooming, routine emptying of anal glands, removal of anal glands and use of pheromones and prescription diets.
2. You must arrange for Your Pet to be kept vaccinated against the following:
Dogs: Distemper, hepatitis, leptospirosis and parvovirus.
Cats: Feline infectious enteritis, feline leukaemia and cat flu.
If You do not keep Your Pet vaccinated, We will not pay any claims that result from any Illness it must be vaccinated against.
3. If, when You claim, there is any other insurance under which You are entitled to payment, We will only pay Our share of the claim.
4. If You have any legal rights against another person in relation to Your claim, We may take action against them in Your name at Our expense. You must give Us all the help You can and provide any documents We ask for.
5. If You make a false or exaggerated claim, this policy will end and We will not make any further payments. Your premium will be refunded to You.
6. You agree that any vet has Your permission to release any information We ask for about Your Pet. If the vet makes a charge for this, You must pay the charge.
7. When We offer further periods of insurance, We may change the premium and conditions, and add exclusions because of Your Pet's history.
8. We will not guarantee on the phone if We cover a claim. You must send Us a claim form that has been properly filled in. We will then contact You with Our decision.
9. If You make an alteration to Your Policy We will re-calculate Your premium which may result in an additional premium due to Us, or a premium due to You. If the alteration to the policy results in an additional premium due to Us, or a refund due to You, We will only charge or refund such premium provided this amount is greater than or equal to €25 plus applicable Government Levy.
10. If We receive a request to pay the claim payment directly to a veterinary practice, We reserve the right to decline this request.

General Conditions Continued

11. If the Veterinary Fees You are charged are higher than the fees usually charged by a general or referral practice, We reserve the right to request an independent opinion from a vet that We choose. If the vet We choose does not agree with the Veterinary Fees charged We may decide to pay only the Veterinary Fees usually charged by a general or referral practice.

12. If We consider that the veterinary Treatment Your Pet receives may not be required, or may be excessive when compared with the Treatment that is normally recommended to treat the same Illness or Injury by general or referral practices, We reserve the right to request an independent opinion from a vet that We choose. If the vet that We choose does not agree with the veterinary Treatment provided, We may decide to pay only the cost of the veterinary Treatment that was necessary to treat the Injury or Illness, as advised by the vet from whom We have requested the independent opinion.

The Cover

In return for the correct premium, We will provide cover as described in the following sections if they are shown on Your Schedule.

Section 1: Vet Fees

This section applies in the Republic of Ireland, and for not more than 30 days in any one period of insurance in the UK, the Isle of Man and the Channel Islands.

What We will pay		What We will not pay	
<p>The cost of any Treatment Your pet has received during the Policy Year for an Illness or Injury.</p> <p>The Maximum Amount Payable under this section is €4,000.</p>		<ol style="list-style-type: none"> More than the Maximum Amount Payable. The cost of any Treatment for: <ul style="list-style-type: none"> an Injury that happened or an Illness that first showed Clinical Signs before Your Pet's cover started; or, an Injury or Illness that is the same as, or has the same diagnosis or Clinical Signs as an Injury, Illness or Clinical Sign Your Pet had before its cover started; or, an Injury or Illness that is caused by, relates to or results from an Injury, Illness or Clinical Sign Your Pet had before its cover started, <p>no matter where, in or on Your Pet's body, the Injury happened or the Illness or Clinical Signs were noticed.</p> The cost of any Treatment for: <ul style="list-style-type: none"> an Illness that first showed Clinical Signs within 14 days of Your Pet's cover starting; or, an Illness which is the same as, or has the same diagnosis or Clinical Signs as an Illness that first showed Clinical Signs within 14 days of Your Pet's cover starting; or, 	
What You pay			
<p>For each Illness or Injury that is treated during the Policy Year and is not related to any other Illness or Injury treated during the same Policy Year, You must pay an amount as shown in the following table.</p>			
Pets	Excess		
<p>Pets under the age of 10 years and select breeds under the age of 7 years.</p>	<p>Fixed amount as stated in Your Schedule</p>		
<p>Pets aged 10 years or over. (7 years for select breeds.)</p>	<p>Fixed amount as stated in Your Schedule +35% of the remaining cost.</p>		

Section 1: Vet Fees Continued

What We will pay	What We will not pay
	<ul style="list-style-type: none">• an Illness that is caused by, relates to, or results from a Clinical Sign that was first noticed within 14 days of Your Pet's cover starting, no matter where, in or on Your Pet's body, the Clinical Signs were noticed.4. The cost of any Treatment a vet normally recommends to prevent Injury or Illness.5. The cost of any Treatment, including cosmetic dentistry, that You choose to have carried out that is not directly related to an Injury or Illness.6. The cost of killing and controlling fleas, general health improvers and any Treatment in connection with pregnancy, lactation or giving birth.7. The cost of food, including food prescribed by a vet, except where it is used to dissolve bladder stones and crystals in urine (and then only for a period of 3 months after the condition has been diagnosed).8. The cost of vaccinations, spaying and castration except the cost of treating any complications arising from these procedures.9. The cost of treating any Injury or Illness deliberately caused by You or anyone living with You.10. The cost of having Your Pet put to sleep, disposed of, cremated or the cost of a post mortem.

Section 1: Vet Fees Continued

What We will pay	What We will not pay
	<ol style="list-style-type: none">11. The cost of house calls unless the vet confirms that moving Your Pet would damage its health, regardless of Your personal circumstances.12. Extra costs for treating Your pet outside usual surgery hours, unless the vet believes an emergency consultation is necessary.13. Costs resulting from an Injury or Illness specified as excluded on Your Schedule or generally not covered within these terms and conditions.14. Any costs for treating an Illness or Injury after the last day of the Policy Year.15. The cost of dental Treatment unless Your Pet's annual dental checks are up to date. A vet must have checked Your pet's teeth within 12 months prior to the onset date of a claim. If any Treatment was recommended as a result of this annual check-up this must be carried out at Your expense.16. The cost of hospitalisation and any associated veterinary Treatment, unless the vet confirms it is essential to the recovery of Your Pet.17. The cost of transporting Your pet to and from a veterinary practice. We will, however, cover any care administered by a vet or a veterinary nurse (under vet's instructions) during transport.

Section 1: Vet Fees Continued

What We will pay	What We will not pay
	<ol style="list-style-type: none"><li data-bbox="486 220 834 483">18. Pre-anaesthetic blood screening and intra-operative fluids for short procedures (under 40 minutes) in healthy animals under 5 years of age. We will, however, cover the cost of placing an intra-venous catheter in all anaesthetised pets.<li data-bbox="486 491 834 754">19. The cost of training aids, for example muzzles, leads, clickers etc. We will, however, cover up to a maximum of €50 towards training aids when recommended by an approved Animal Behaviourist and used as part of a behaviour modification programme.<li data-bbox="486 762 834 1153">20. The cost of pheromones, except where they are used by a vet in an effort to treat or diagnose an acute behavioural condition (and then only for a maximum of one month). We will also cover the cost of pheromones when recommended by an approved Animal Behaviourist as part of a behaviour modification programme, (and then only for a maximum of 3 months).

Section 1: Vet Fees Continued

How to claim

Before Your Pet is treated, You must make sure that the vet is prepared to complete the Treatment section of Our claim form and provide detailed invoices.

You must fill in **all** policyholder sections of the claim form and ask Your vet to fill in the Treatment section. **We will not pay for the supply of this information.**

Please note that if the claim form is not fully completed it will be returned.

For a claim form for Veterinary Fees, please phone our Claims Team on **1890 48 48 48**. Alternatively, Your vet may have a supply of Veterinary Fees' claim forms.

Please send Us:

- The claim form fully completed.
- The invoices setting out the costs involved.

In the case of claims for referral vets please ensure that Allianz has received a claim form from the original treating vet.

If the claim is for Treatment in Great Britain, the Isle of Man and the Channel Islands please send Us also the booking invoice for Your journey or any other official documents to show the dates of Your journey.

When to claim

- For life-long illnesses that require ongoing Treatment e.g. diabetes, arthritis, heart diseases etc., You should submit Your claim form **at the end of the Policy Year**.
- In all other cases You are required to submit Your claim form **at the end of Treatment or the end of the Policy Year** if the Treatment has not finished by this time.

Section 2: Advertising and Rewards

This section applies in the Republic of Ireland only.

What We will pay	What We will not pay
<p>The cost of advertising if Your pet is stolen or goes missing during the Policy Year.</p> <p>The reward You have offered for the recovery of Your Pet if it is stolen or goes missing during the Policy Year. This must first be agreed with Allianz.</p> <p>The Maximum Amount Payable under this section is €500.</p>	<ol style="list-style-type: none">1. More than the Maximum Amount Payable.2. Any reward that We have not agreed to before You advertised it.3. Any reward not supported by a signed receipt giving the full name and address of the person who found Your Pet.4. Any reward paid to any person living with You or employed by You.

How to claim

Please phone Us on **1890 48 48 48** for approval of any reward before You advertise it. We will then send You a claim form for advertising and rewards.

Please send Us:

- The claim form fully completed.
- Invoices and receipts to show the costs involved, including a receipt for any reward You paid.

Section 3: Boarding Kennel and Cattery Fees

This section applies in the Republic of Ireland only.

What We will pay	What We will not pay
<p>The cost of boarding Your Pet at a kennel or cattery, or €4 a day towards the cost of someone who does not live with You looking after Your Pet while You are in hospital during the Policy Year.</p> <p>The Maximum Amount Payable under this section is €1,000.</p>	<ol style="list-style-type: none">1. More than the Maximum Amount Payable.2. Any amount if You are in hospital for less than 4 days.3. Any costs resulting from You having to go into a hospital because of an Injury or Illness first occurring or showing symptoms before Your Pet was covered.4. Any costs resulting from You being pregnant, giving birth or any Treatment that is not related to an Injury or Illness.5. Any costs resulting from You going into a hospital for the Treatment for alcoholism, drug abuse, drug addiction, attempted suicide or self inflicted injuries.6. Any costs resulting from nursing home care or from convalescence care that You do not receive in a hospital.

How to claim

For a claim form for boarding kennel and cattery fees, please phone Our Claims Team on 1890 48 48 48.

Please send Us:

- A Claim form filled in by Your doctor or consultant and by the owner of the boarding kennel or cattery.
- An invoice from the kennel or cattery or written confirmation from the person looking after Your Pet.

We will not pay for the supply of this information.

Section 4: Theft and Straying

This section applies in the Republic of Ireland only.

What We will pay	What We will not pay
<p>The price You paid for Your Pet if it is stolen or goes missing during the Policy Year and is not recovered or does not return. If You did not pay for Your Pet or have no formal proof of how much You paid, We will pay the Market value of Your Pet.</p> <p>The Maximum Amount Payable under this section is €1,000.</p>	<ol style="list-style-type: none">1. More than the Maximum Amount Payable.2. Any amount if You or the person looking after Your Pet has freely parted with it, even if tricked into doing so, unless someone was looking after or transporting Your Pet in return for money, goods or services.

Special condition that applies to this section

If Your Pet is found or returns, You must repay the full amount We have paid You.

As soon as You discover Your Pet is missing, You must:

- Tell the Gardaí and ask for the crime reference number or written confirmation of Your report.
- Tell all vets within a reasonable distance of the area where Your Pet was last seen.
- Fill in a claim form if Your Pet has not been found within 30 days.

Note:

Your attention is drawn to Section 2 of this Policy where We cover advertising costs etc.

How to claim

For a claim form for theft or straying, please phone Our Claims Team on 1890 48 48 48.

Section 5: Death from Injury

This section applies in the Republic of Ireland only.

What We will pay	What We will not pay
<p>The price You paid for Your Pet if it dies or has to be put to sleep by a vet during the Policy Year as a result of an Injury caused by an accident. If You did not pay for Your Pet or have no formal proof of how much You paid, We will pay the Market Value of Your Pet.</p> <p>The Maximum Amount Payable under this section is €1,000.</p>	<ol style="list-style-type: none">1. More than the Maximum Amount Payable.2. Any amount if the death results from an Injury that happened before Your Pet's cover started.3. Any amount if the death results from an Injury or Illness specified as excluded on Your Schedule or generally not covered within the terms and conditions of this Policy.4. Any amount unless, a vet has put Your Pet to sleep as a result of an Injury that cannot be treated and believes it was not humane to keep Your Pet alive because it was suffering.

How to claim

For a claim form for accidental death, please phone Our Claims Team on 1890 48 48 48.

Please send Us:

- A death certificate from Your vet.
- The pedigree certificate and a receipt showing the amount You paid for Your Pet.
- Your claim forms fully completed.

We will not pay for the supply of this information.

Section 6: Death from Illness

This section applies in the Republic of Ireland only.

What We will pay	What We will not pay
<p>The price You paid for Your Pet if it dies or has to be put to sleep by a vet during the Policy Year as a result of an Illness. If You did not pay for Your Pet or have no formal proof of how much You paid, We will pay the Market Value.</p> <p>The Maximum Amount Payable under this section is €1,000.</p>	<ol style="list-style-type: none">1. More than the Maximum Amount Payable.2. Any amount if the death results from Injury or Illness first occurring or showing Clinical Signs before Your Pet's cover started.3. Any amount if the death results from an Illness first occurring or showing clinical Signs within 14 days of Your Pet's cover starting.4. Any amount if the death results from an Illness which is the same as an Illness in any part of Your Pet's body that first showed Clinical Signs before or within 14 days of Your Pet's cover starting.5. Any amount if the death results from an Illness or disease in any select breed aged 5 years or over or any other pet aged 8 years or over.6. Any amount if the death results from an Injury or Illness specified as excluded on Your Schedule or generally not covered within the terms and conditions of this Policy.7. Any amount unless a vet has put Your Pet to sleep because of an incurable Illness and believes it was not humane to keep Your Pet alive because it was suffering.

Section 6: Death from Illness

How to claim

For a claim form for death from Illness, please phone Our Claims Team on 1890 48 48 48.

Please send Us:

- A death certificate from Your vet.
- The pedigree certificate and a receipt showing the amount You paid for Your Pet.
- Your claim forms fully completed.

We will not pay for the supply of this information.

Section 7: Holiday Cancellation

In the event of You having to cancel Your holiday, We will pay:

What We will pay	What We will not pay
<ol style="list-style-type: none">1. Any travel and accommodation expenses You cannot recover if You have to cancel Your holiday during the Policy Year because Your Pet is injured or shows the first Clinical Signs of an Illness up to 7 days before You leave and requires immediate life-saving surgery.2. If Your Pet is staying in the Republic of Ireland during Your holiday, any travel and accommodation expenses You cannot recover if You have to cut short Your holiday during the Policy Year because Your Pet:<ul style="list-style-type: none">- goes missing; or- is injured or shows the first Clinical Signs of an Illness while You are away and requires immediate life-saving surgery. <p>The Maximum Amount Payable under this section is €1,000.</p>	<ol style="list-style-type: none">1. More than the Maximum Amount Payable.2. Any costs relating to a holiday You booked less than 28 days before You were due to leave.3. Any costs resulting from an Injury or Illness We have specified as excluded on Your Schedule or generally not covered by the terms and conditions of this Policy.4. Any costs resulting from an Illness first showing Clinical Signs before Your Pets cover started.5. Any costs resulting from an Illness first showing Clinical Signs before or within 14 days of Your Pets cover starting.

How to claim

For a claim form for holiday cancellation, please phone Our Claims Team on 1890 48 48 48.

Please send Us:

- A claim form which You and Your vet have filled in; and the booking invoice and cancellation invoice from the travel agent, tour operator or other holiday sales organisation.
- The invoices must show the date of the booking, the dates of the holiday, the total cost of the holiday, the date You decided to cancel or return home and any expenses You cannot recover.

We will not pay for the supply of this information.

Section 8: Third Party Liability

This section applies in the Republic of Ireland only.

In this section, **You** and **Your** means You or any person looking after or handling Your Pet with Your permission.

What We will pay

If property is damaged, or someone is killed, injured or falls ill as a result of an incident involving Your Pet during the Policy Year, We will pay:

1. compensation and costs awarded against You by a court; and
2. if We agree, the legal cost and expenses for defending a claim against You.

What You pay:

The first €350 of any compensation, costs or expenses where property has been damaged.

The Maximum Amount Payable under this section is €250,000.

What We will not pay

1. More than the Maximum Amount Payable.
2. Any costs or expenses incurred in defending You which We have not agreed beforehand.
3. Any compensation, costs and expenses resulting from an incident which takes place as a result of Your profession, occupation or business.
4. Any compensation, costs and expenses if You are legally responsible only because of a contract You have entered into.
5. Any compensation, costs and expenses if the person who is killed, injured or falls ill lives with You or is employed by You.
6. Any compensation, costs and expenses if the property damaged belongs to You or any person who lives with You or is employed by You.
7. Any compensation, costs and expenses if You, or any person who lives with You, or is employed by You is responsible for or looking after the property that is damaged.
8. Any compensation, costs or expenses if You are deemed responsible under the law of any country, other than the Republic of Ireland.

Continued Overleaf

Section 8: Third Party Liability

Continued

What We will pay	What We will not pay
	<ol style="list-style-type: none"><li data-bbox="490 304 835 533">9. Any compensation, costs and expenses if You are responsible for air, water or soil pollution, unless it can be proved that the pollution took place immediately after and as result of an accident involving Your Pet.<li data-bbox="490 547 835 834">10. Any compensation, costs and expenses arising from the ownership, possession or use of any dog defined as a dangerous dog under the Control of Dogs Legislation, unless such dogs are, at all times, muzzled, under effective control and capable of identification.

Section 8: Third Party Liability

Continued

Special conditions that apply to this section

1. You must not admit responsibility, agree to pay any claim or negotiate with any other person following an incident.
2. You agree to provide Us with any information We reasonably ask for.
3. You must allow Us to take charge of Your claim and allow Us to prosecute in Your name for Our benefit.
4. You must immediately send Us any writ, summons or legal documents You receive and You must never send any replies to any of these documents.

How to claim

For a claim form for third party liability, please phone Our Claims Team on **1890 48 48 48**.

Send to Us the claim form together with all correspondence, writs, summons or any other legal documents. You must not have answered any of these documents.

General Exclusions

All sections in this policy do not cover the following:

1. Any animal less than 8 weeks old.
2. Dogs being used for guarding, racing, track racing or coursing.
3. Any amount if you break the animal health or importation laws or regulations of the Republic of Ireland or United Kingdom.
4. Any amount if Your Pet is confiscated or destroyed by government or public authorities, or under the Control of Dogs Act 1986 and Control of Dogs (Amendment) Act 1992 Republic of Ireland or the Animals Act 1972 United Kingdom and/or because it was worrying livestock.
5. Any costs incurred because the Department of Food and Agriculture in the Republic of Ireland or the Ministry of Agriculture, Fisheries and Food in the United Kingdom, have put restrictions on Your pet.
6. Any loss caused by war, riot, revolution or any similar event.
7. Any loss caused by, connected to or resulting from any device failing to recognise, interpret or process any date as it's true calendar date.

Claims Procedure

1. Unless You are claiming for vets' fees, You must let Us know of any circumstances which are likely to lead to a claim. Please write to:
Pet Insurance Claims Department
Allianz
Direct Division
Allianz House
Elmpark
Merrion Road
Dublin 4
Alternatively, You may phone Our Claims Team on **1890 48 48 48**.
2. You must then follow the procedures set out in the section under which You are claiming.

Consumer Information

Your insurer

The underwriter of Your insurance is Allianz p.l.c., trading as Allianz, having its registered office at Allianz House, Elmpark, Merrion Road, Dublin 4, companies registration office no 143108. Vat no IE0646922D. Our contact details are: telephone: +353 1 6133666 fax: +353 1 6605214, and email: info@allianzdirect.ie

Regulatory Status

Allianz p.l.c. is regulated by the Financial Regulator.

Main business

Allianz p.l.c. is a non-life insurance undertaking which underwrites personal, commercial, education, religious and social insurance products.

How We charge

The charge for Our services is the premium (including applicable government levies and/or premium taxes).

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.

Language

Your policy and all communications with You or by You to Us will be in English.

Compensation

Please note that in the event of Allianz being unable to pay a claim,

You may be entitled to compensation from the Insurance Compensation Fund in Ireland.

Right of withdrawal

You have the right to withdraw from this policy, provided You have not made a total loss claim, within 14 days of the latest of:

- (1) the starting date of cover, or
- (2) the date on which You receive the full terms and conditions of Your Policy.

Withdrawal effectively means that no policy was ever in place, and You may exercise this right by notice in writing to Us at the address given above, quoting Your Policy number. Should You exercise this right We will refund You any part of Your premium You have paid less an administration fee. If the cover is motor insurance, the premium cannot be refunded until the Allianz Certificate of Motor Insurance and Insurance Disc have been returned to Allianz. Please note that the right of withdrawal does not apply if the insurance policy under which insurance cover is provided is for less than 1 month.

Governing law

The laws of Ireland will apply to Your Policy and the Irish courts will have jurisdiction to hear any dispute.

Policy Alteration, Additional and Return Premiums

When You make an alteration to Your Policy We will re-calculate Your premium, which may result in an additional premium due to Us, or a return premium due to You. If the alteration to the policy results in an

Consumer Information

additional premium due to Us, or a refund due to You We will only charge or refund such premium provided this amount is greater than or equal to €25 plus applicable Government Levy.

Alteration to terms and conditions

In the event of a claim We may advise You, at the time of Your next renewal, of altered policy terms and conditions which increase Your premium and/or Excess, and/or reduce cover.

Complaints

We aim to deliver the very highest standards of customer care. If You have any enquiry or complaint, please contact, with Your policy/quote number and details: Customer Services Manager, Allianz, Direct Division, Allianz House, Elmpark, Merrion Road, Dublin 4. +353 1 6133666 (tel), info@allianzdirect.ie

If Your complaint is not resolved to Your satisfaction and You remain dissatisfied with Our final response to Your complaint You can refer Your complaint to:

- (1) **The Financial Services Ombudsman Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.**
1890-882090 (local),
+353 1 6620899 (tel),
+353 1 6620890 (fax),
email -
enquiries@financialombudsman.ie
website –
www.financialombudsman.ie

and/or

- (2) **Insurance Information Services – Irish Insurance Federation, 39 Molesworth Street, Dublin 2.**
+353 1 6761914 (tel),
+353 1 6761943 (fax),
email -
iis@iif.ie website – www.iif.ie

Allianz
Allianz House
Elmpark
Merrion Road
Dublin 4.

Tel: 1890 48 48 48

Fax: 01 660 5214

Website: www.allianz.ie

E Mail: info@allianzdirect.ie

Allianz Mobile: m.allianz.ie

Freetext: 50048

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