IMPORTANT NUMBERS

<table>
<thead>
<tr>
<th>Service</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private Car Accidents:</td>
<td>01 859 97 00</td>
</tr>
<tr>
<td>Windscreen Claims:</td>
<td>01 859 98 99</td>
</tr>
<tr>
<td>Home Claims (SureStone):</td>
<td>01 2611 481</td>
</tr>
<tr>
<td>Home Claims (AIG):</td>
<td>01 8599 700</td>
</tr>
<tr>
<td>Travel Claims:</td>
<td>01 261 15 40</td>
</tr>
<tr>
<td>Travel Medical Emergencies:</td>
<td>+44 1273 723 146</td>
</tr>
<tr>
<td>Breakdown Assistance:</td>
<td>01 804 43 28</td>
</tr>
</tbody>
</table>

Mar 2020

Terms of Business

Effective Date: 25/03/2020
Version: 1.35
SECTION 1.0: OUR IDENTITY AND WHO REGULATES US

1.1 OUR IDENTITY

MCL InsureTech Ltd. trading as Its4women.ie, 25plus.ie and Seguromo.ie is a private limited company registered in Northern Ireland, Registration No. NI041174. Registered office: 66 Railway Road, Coleraine, Co. L/Derry, BT52 1PG. Our contact details are as follows:

<table>
<thead>
<tr>
<th>Its4women.ie</th>
<th>25plus.ie</th>
<th>Seguromo.ie</th>
</tr>
</thead>
<tbody>
<tr>
<td>PO Box 151</td>
<td>PO Box 151</td>
<td>PO Box 151</td>
</tr>
<tr>
<td>Letterkenny</td>
<td>Letterkenny</td>
<td>Letterkenny</td>
</tr>
<tr>
<td>Co. Donegal</td>
<td>Co. Donegal</td>
<td>Co. Donegal</td>
</tr>
<tr>
<td>Tel No: 1890 886 227</td>
<td>Tel No: 1890 927 334</td>
<td>Tel No: 1890 000 001</td>
</tr>
<tr>
<td>Fax No: +44 28 703 25105</td>
<td>Fax No: +44 28 703 25105</td>
<td>Fax No: +44 28 703 25105</td>
</tr>
</tbody>
</table>

1.2 WHO REGULATES US?

MCL InsureTech Ltd. is authorised and regulated by the Financial Conduct Authority of the United Kingdom, registration no. 306483 and is regulated by the Central Bank of Ireland for conduct of business rules. You can check our status on the Financial Conduct Authority’s register by clicking here: https://register.fca.org.uk/

SECTION 2.0: OUR SERVICE TO YOU

We act as an independent intermediary on behalf of you, the client. Its4women | 25plus | Seguromo has been designed as an internet product that provides you with the ability to administer the product yourself. All information with regards to your Its4women | 25plus | Seguromo policy is contained within your online portal on our website. All sales and any subsequent adjustments to your policy are on a non-advised basis.

SECTION 3.0: THE PRODUCTS WE OFFER

<table>
<thead>
<tr>
<th>Product</th>
<th>Underwriter</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private Car Insurance</td>
<td>AIG Europe S.A.</td>
</tr>
<tr>
<td>Travel Insurance</td>
<td>AIG Europe S.A.</td>
</tr>
<tr>
<td>Home Insurance (Renewals up to 24/12/2019)</td>
<td>SureStone Insurance DAC</td>
</tr>
<tr>
<td>Home Insurance (Renewals from 25/12/2019)</td>
<td>AIG Europe S.A.</td>
</tr>
</tbody>
</table>
SECTION 4.0: WHAT YOU WILL HAVE TO PAY FOR OUR SERVICES

4.1 GENERAL CHARGES

We usually receive commission from the insurer with whom we place your business. Commission is earned in full when
your insurance is placed and therefore, we do not refund commission. In addition, we normally make the following non-
refundable charges to cover the administration of your insurance:

<table>
<thead>
<tr>
<th>Transaction Type</th>
<th>Fee/Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Business</td>
<td>€10</td>
</tr>
<tr>
<td>Renewals</td>
<td>€10</td>
</tr>
<tr>
<td>Permanent Policy Adjustments</td>
<td>€25</td>
</tr>
<tr>
<td>Temporary Policy Adjustments</td>
<td>€20</td>
</tr>
<tr>
<td>Document Requests</td>
<td>€20</td>
</tr>
<tr>
<td>Paper Certificates</td>
<td>€20</td>
</tr>
<tr>
<td>Direct Debit Arrangement Fee</td>
<td>€10</td>
</tr>
<tr>
<td>Cheque Re-issue</td>
<td>€6</td>
</tr>
<tr>
<td>Unpaid (Bounced) Cheque</td>
<td>€15</td>
</tr>
<tr>
<td>Voidance Cases</td>
<td>€50</td>
</tr>
</tbody>
</table>

4.2 NON-INTERNET BUSINESS

All transactions processed by telephone will be subject to an additional €10 handling charge.

4.3 TEMPORARY POLICY ADJUSTMENTS (PRIVATE CAR INSURANCE ONLY)

Temporary adjustments are charged as weekly premiums by the insurer, terms and conditions apply; these are as follows:

- Premiums include 7% government levy and contributions*
- Premiums include our administration charge (as outlined in Section 4.1)
- Temporary adjustment charges are non-refundable
- In terms of acceptance, temporary adjustments are subject to our normal underwriting criteria
- “Weekly” charge refers to a period of 7 days from the start date and time of the adjustment
- Only one temporary adjustment can be processed at any one time
- Temporary adjustments of the same type cannot exceed 30 days within each policy term

*with effect from 1st March 2019, Motor Insurers Insolvency Compensation Fund (MIICF) contribution of 2% applies.
SECTION 5.0: PREMIUMS AND FINANCIAL ASPECTS

We normally accept payment by Credit/Debit card. A fee of €15 will apply to any unpaid (bounced) cheque payments. Subject to acceptance, for private car and home insurance policies, you may also have the option of spreading your payments through a credit scheme that we have arranged with Close Brothers Limited trading as:

Close Brothers Premium Finance Ireland
Alexandra House
The Sweepstakes
Ballsbridge
Dublin 4
Tel: 1890 928 281 | Web Address: https://www.closebrotherspf.ie/

To offer you credit facilities, we are registered with the Competition and Consumer Protection Commission and our authorisation number is: A003997.

The payment method selected when purchasing cannot be amended once the policy has been transacted. If you wish to set up a direct debit agreement, the policy must be cancelled and re-issued, normal cancellation conditions and charges will apply. If you wish to pay the balance remaining on your direct debit facility, please contact the finance company to discuss terminating your credit agreement.

Please note: If you have had a previous policy cancelled with any of our brands (lts4women | 25plus | Seguromo | Boxymo) for non-payment or non-receipt of direct debit related documents, we reserve the right to refuse credit facilities and request the payment in full.

5.1 DIRECT DEBIT FACILITIES

We arrange the finance on your behalf for which we apply a €10 arrangement fee to your deposit, we also receive commission. Close Brothers will apply an interest charge to your direct debit balance, this will be agreed with you in advance. Once your loan has been authorised, Close Brothers will pay your premium to us and; you will begin to make monthly payments to them via your bank account.

New business customers will be required to pay 25% deposit when purchasing a policy on direct debit. Due to the regulations effective from 30th September 2018 (see Section 5.2), a deposit and/or additional documentation (e.g. proof of PPSN) may also be required at renewal to roll over the existing credit agreement, regardless of the policy being paid by direct debit the previous year. This deposit is non-refundable, should we be forced to cancel the policy due to incomplete documentation or misrepresentation.

Should you default on your direct debit or if an outstanding balance remains following the cancellation of your policy, we reserve the right to collect the payment arrears by Credit/Debit card.

Until we receive payment we may keep certain documents, such as your insurance policy documents or certificate of motor insurance, however we will ensure that you receive the full details of your insurance cover and will provide you with any documents that you are required to have by law.

If you wish to make any adjustments to your direct debit details, such as a change of address, or payment dates please contact Close Brothers Premium Finance Ireland on 1890 928 281.

5.2 DIRECT DEBIT REGULATIONS

Due As outlined in the Credit Reporting Act 2013, any individual applying for a new or amended credit agreement must provide supporting documentation to verify their identity; which includes their name & date of birth (driving licence), proof of address (current insurance schedule) and proof of their Personal Public Service Number. For loans under €500, we will request your PPSN to hold on file for future possible amendments to your credit agreement. In addition, where the combined credit is or exceeds €2,000 an Enquiry must be made to the Central Credit Register to obtain your credit report.

Further details regarding these regulations can be found on the Central Bank’s website: www.centralbank.ie.
5.3 CLIENT ACCOUNT MANAGEMENT

Premiums that we collect from you are held in a statutory trust insurance broking account specifically for the purpose of holding client’s premiums. By virtue of agreements we hold with insurers, we collect premiums as an agent of the insurer. Therefore, once we have collected premiums from you, under the terms of agreements with insurers, those premiums are treated as having been paid to the insurer. We will remit the premiums to the insurers, after deduction of our commission, in accordance with the terms of our agreements with insurers. We shall only withdraw commission after we have received the premium from you, and in accordance with the Central Bank of Ireland conduct of business rules and agreements that we hold with insurers.

5.4 RETURN PREMIUMS

- We will refund any rebate due to you when we have received payment from the insurer
- Please allow 5 business days for any refund
- If you pay by instalments, the rebate issued by the insurance provider will be added to your account and it will then be determined if any money is owed by or due to you.
- Any charges due to us as outlined in Section 4 and Section 6 will be deducted from any rebate due prior to being issued to you.
- Returns may be withheld if we are awaiting outstanding documentation
- Your refund will be issued by the original payment method and if applicable, back onto the Credit/Debit card used to make the original payment.
- If a return cheque has been lost, misplaced or not received by you, a charge of €6 will apply for a duplicate copy to be issued. This fee will be deducted from the return balance.
- Premium rebates of less than €10 will be donated to the Marie Keating Foundation or Breast Cancer Ireland unless you inform us otherwise.

5.5 ADDITIONAL PREMIUMS

If you make a change to your policy which creates an additional premium, we will require the payment in full by Credit/Debit card to process your change. If you currently pay by direct debit, we may under certain circumstances be able to add the outstanding premium to your remaining direct debit balance. These circumstances include but are not limited to the following:

- You must have at least 4 direct debit instalments remaining and;
- Your loan must not be in a payment cycle e.g. 7 days approaching your next payment date
- You must not have defaulted or missed any of your direct debit payments during your current loan agreement
- An immediate deposit of 30% of the additional premium amount will be required by Credit/Debit card to process the adjustment.
- If the additional premium being added to your direct debit takes your total premium over €500 inclusive of interest and charges, we will require identification and verification (ID&V) documents (see Section 5.2 for more details) from you.
- In addition, if the additional premium being added to your direct debit takes your total premium over €2,000 inclusive of interest and charges, all lenders must undertake an Enquiry process to the Central Credit Register (CCR), this can result in credit applications being declined depending on the result of the Enquiry. You will also be required to provide proof of your identity as outlined above (see Section 5.2 for more details).
- Administration charges applied by us without any insurer additional premium cannot be added to your direct debit – See Section 4. However, if your additional premium consists of an insurer charge and our administration charge, the total balance may be added to your finance agreement.
- Additional premiums incurred to amend incorrect information provided (e.g. incorrect licence years, non-disclosed claims/convictions) cannot be added to your direct debit payments, these must be settled in full by Credit/Debit card.

5.6 DISCLOSURE OF COMMISSION

If you would like to know the amount of commission that we are paid in respect of your insurance contract, this information is available on request.
SECTION 6.0: CANCELLATION RIGHTS

6.1 “14-DAY COOLING OFF PERIOD”

The mediation contract is the agreement between you and us for the insurance mediation services that we provide to you in respect of your insurance requirements.

Once you have entered into the mediation contract with us, you are entitled to a "Cooling Off" period during which you may decide whether to proceed with the purchase of the mediation contract. The duration of this cancellation period is 14 days and commences from either:

- The day of conclusion of the mediation contract; or
- The day on which you receive the full contractual terms of the mediation contract; whichever is later

If you find that this policy does not meet your needs, please return all the documents to us (including the original Certificate of Motor Insurance for car policies) within 14 days, enclosing a hand signed letter stating you wish to ‘cancel’.

Private car and home insurance cancellations will be subject to a €25 administration charge in addition to any insurer charges (please see your policy booklet for details of the insurer’s charges). For travel insurance policies, see Section 6.3.3 for more details.

6.2 CANCELLATION BY YOU OR US

The contract can be cancelled at any time by either party in writing by giving 10 days' notice. If you wish to give notice of cancellation, we will require the following:

- A hand signed letter, stating you wish to ‘cancel’ the policy including;
- The date and time you wish for the cancellation to take effect and;
- Any documents you have received from us (including your original Certificate of Motor Insurance for car policies)

All the above should be returned by post to: PO Box 151, Letterkenny, Co. Donegal

Please note: Cancellation will not take effect until we receive all the required documents to complete your cancellation request. If we are required to cancel the contract, we shall write to you at the last known address we have for you on our records.

6.3 CANCELLATION CHARGES

6.3.1 Private Car Insurance

The cancellation charges applied after the “Cooling Off” period, inclusive of insurer charges are as follows:

<table>
<thead>
<tr>
<th>PERIOD OF COVER</th>
<th>Proportion of Annual Premium Retained</th>
<th>Proportion of Annual Premium Refunded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Months on Cover</td>
<td>Days on Cover</td>
<td></td>
</tr>
<tr>
<td>Up to 1 Month</td>
<td>30</td>
<td>25%</td>
</tr>
<tr>
<td>Up to 2 Months</td>
<td>60</td>
<td>30%</td>
</tr>
<tr>
<td>Up to 3 Months</td>
<td>90</td>
<td>40%</td>
</tr>
<tr>
<td>Up to 4 Months</td>
<td>120</td>
<td>50%</td>
</tr>
<tr>
<td>Up to 5 Months</td>
<td>150</td>
<td>60%</td>
</tr>
<tr>
<td>Up to 6 Months</td>
<td>180</td>
<td>70%</td>
</tr>
<tr>
<td>Up to 7 Months</td>
<td>210</td>
<td>80%</td>
</tr>
<tr>
<td>Up to 8 Months</td>
<td>240</td>
<td>90%</td>
</tr>
<tr>
<td>Over 8 Months</td>
<td>241+</td>
<td>100%</td>
</tr>
</tbody>
</table>

If we are forced to cancel the policy due to non-payment or we have not received all of the information we have repeatedly requested from you, any cancellation return will be subject to a further €25 in addition to the above percentage charges to cover additional administration costs.
6.3.2 Home Insurance

Any cancellation after the “Cooling Off” period will be on a pro-rata basis and subject to a €50 administration charge. This charge is in addition to any insurer cancellation charges, please see your policy booklet for details of the insurer’s charges.

6.3.3 Travel Insurance

If this cover is not suitable for you and you want to cancel your insurance, you must write to us within 14 days of buying your insurance.

We will refund the premium less our €10 administration charge within 5 business days of the date we receive your request to cancel the insurance, provided you have not travelled, made a claim or an event which could give rise to a claim has not occurred before you asked to cancel the insurance within the 14-day period.

Please note: there will be no return for any policies cancelled 14 days after they were purchased.

6.4 POLICIES NOT TAKEN UP (NTU’S)

If you request to cancel your policy between the date you purchase and the date the policy is due to commence it will be subject to the following administration charges:

<table>
<thead>
<tr>
<th>Product</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Car</td>
<td>€25</td>
</tr>
<tr>
<td>Home</td>
<td>€25</td>
</tr>
<tr>
<td>Travel</td>
<td>€10</td>
</tr>
</tbody>
</table>

6.5 CANCELLATION CONDITIONS

1. There will be no return following cancellation after an accident/claim
2. If paying by direct debit and you make a claim the full amount will immediately become due
3. For direct debit cases, any interest will be deducted from any return due
4. Please allow up to 5 business days for a return

6.6 VOIDANCE CLAUSE

Where there has been a breach of the duty of disclosure by non-disclosure or misrepresentation and no claims have been made during the period of cover, the insurer may void the contract entirely (from the beginning) and return the premium. When this occurs, we will apply a charge of €50 to cover the cost of administration.

Please be advised, only the insurance cover is deemed to be void, therefore, where applicable, the following costs/charges are non-refundable:

- Administration charges applied by us at the inception or renewal of your policy
- Administration charges applied by us following any mid-term adjustments

Direct Debit Cases Only:

- Interest charged under the credit agreement during the period of cover
- Administration charges applied by the finance company for arranging and managing your credit agreement
SECTION 7.0: YOUR DUTY TO US (DISCLOSURE)

The information *(material facts)* provided by you on your application has been used to determine whether we will accept the risk and if so, at what terms and premium.

It is your responsibility to provide complete and accurate information to insurers when you take out a policy, throughout the life of your policy and when you renew the insurance. Failure to tell us any facts that are relevant to your insurance, or any inaccuracies in information provided, could invalidate your insurance policy or part of it and may result in a claim not being paid.

It is important that you ensure that all statements you make on proposal forms, claims forms and other documents, are full and accurate. If a form is completed on your behalf, you should check that the answers shown to any questions are true and accurate. If you are unsure whether a fact is relevant, please contact us as soon as reasonably possible.

### 7.1 CONDITIONS

The information you provide forms the basis of this insurance contract and must always be complete and accurate. As a result, you must:

- Inform us as soon as possible of any changes to the information you provided. We will use the new information to revise your contract and if applicable, your premium, terms and conditions.
- Ensure your vehicle is always maintained in a roadworthy condition *(car policies)* and;
- If one is required by law, ensure your vehicle has a valid NCT certificate in place *(car policies)*

Failure to comply with these conditions could result in a claim not being paid or your cover being invalid.
SECTION 8.0: CONFIDENTIALITY AND DATA PROTECTION

All personal information about our customers is treated as private and confidential. We will only use and disclose the information we have about our customers in the normal course of arranging and administering their insurances and will not disclose any information to third parties without their written consent.

In the interests of security and to improve our service, telephone calls may be recorded. We will only discuss your policy with you, the policyholder unless you have given us verbal or hand-signed consent nominating someone else to act on your behalf.

Under the General Data Protection Regulations, individuals have a right to see the personal information held about them by an organisation. If you wish to exercise this right, or have any other related queries, you should write to us at the address outlined below:

The Data Protection Officer
Its4women.ie | 25plus.ie | Segurmo.ie
PO Box 151
Letterkenny
Co. Donegal
Email: compliance@mclinsuretech.ie

For your protection and to ensure we only receive requests/instructions directly from you, the policy holder, please enclose a hand signed letter and a copy of your photographic ID, including your signature (e.g. Driving Licence). We will also require consent from anyone named on your policy/quotation before we can release documentation which includes their personal information such as your Schedule and Statement of Facts.

To improve data security, we will not store manual paperwork, as a result, any paper documents sent to us, will be processed, scanned and securely shredded before the close of business.

8.1 USE FOR MARKETING PURPOSES

With your consent, we may use the information held about you, to provide you with information about other products and services which we offer and that we feel may be suitable for you by:

- Email
- Telephone
- Text (SMS) message
- Post or;
- Other means

You can review your marketing preferences at any time, specifically during adjustments and at renewal.

You may exercise your right to opt out of receiving marketing by contacting us at any time. You may also use the link provided at the bottom of any marketing emails or alternatively by visiting:

<table>
<thead>
<tr>
<th>Its4women.ie</th>
<th>25plus.ie</th>
<th>Segurmo.ie</th>
</tr>
</thead>
</table>
SECTION 9.0: CLAIMS HANDLING

9.1 CLAIMS NUMBERS

<table>
<thead>
<tr>
<th>Product</th>
<th>Contact No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private Car (Accidents)</td>
<td>01 859 9700</td>
</tr>
<tr>
<td>Private Car (Windscreen Claims)</td>
<td>01 859 9899</td>
</tr>
<tr>
<td>Home Insurance Claims (SureStone)</td>
<td>01 261 1481</td>
</tr>
<tr>
<td>Home Insurance Claims (AIG)</td>
<td>01 8599 700</td>
</tr>
<tr>
<td>Travel (Medical Emergencies)</td>
<td>+44 (0) 1273 723 146</td>
</tr>
<tr>
<td>Travel (General Claims)</td>
<td>01 261 1540</td>
</tr>
<tr>
<td>Breakdown Assistance (Xtra Policies)</td>
<td>01804 4328</td>
</tr>
</tbody>
</table>

9.2 PRIVATE CAR INSURANCE (ACCIDENTS)

Please refer to your policy document for further information regarding any claim conditions that may apply and your responsibilities/duties in the event of an accident/claim.

**Private Car Accidents: 01 859 9700**

If you have been involved in an accident, your car has been stolen or is damaged by fire, you should contact the AIG Express Claims Team on the number shown above and they will advise you on how to proceed. Any communication in connection with your claim can be sent to:

**AIG Express Claims Team**
30 North Wall Quay
IFSC
Dublin 1

**Please note:** Even if you are not covered for the damage to your car, you must still advise us of the incident, and you must confirm whether anyone else was involved in the incident who may have suffered an injury or damage to their property.

9.3 PRIVATE CAR INSURANCE (WINDSCREEN CLAIMS)

Please refer to your policy document for further information and check your policy schedule to verify if your policy includes windscreen cover.

**Windscreen Claims: 01 859 9899**

If the windscreen or windows of your car are damaged and your policy includes this cover, you should telephone us on the number above.

Our approved repairer for windscreen claims is **Autoglass**.
9.4 HOME INSURANCE CLAIMS

Please refer to your policy document for further information regarding any claim conditions that may apply and your responsibilities/duties in the event of an incident/claim.

9.4.1 SureStone Insurance DAC

To verify your home insurer, please check your policy schedule.

| Home Insurance Claims: | 01 2611 481 |

SureStone’s claims services is administered by Sedgwick Outsource Services Ireland Limited, trading as Sedgwick. If you need to make a claim under your home insurance policy, you can contact an appointed Claims Manager on the number above. Any correspondence in connection with your claim can be sent to:

Sedgwick Outsource Services
Merrion Hall
Strand Road
Sandymount
Dublin 4

9.4.2 AIG Europe S.A.

To verify your home insurer, please check your policy schedule.

| Home Claims Notification: | 01 8599 700 |
| Emergency Home Assistance: | 1850 924 012 |

If you need to make a claim under your home insurance policy, you can contact AIG’s Claims Department on the number above or by email at: claims.ie@aig.com.

9.5 TRAVEL INSURANCE CLAIMS

Please refer to your policy document for further information regarding any claim conditions that may apply and your responsibilities/duties in the event of an accident/claim.

| Medical Emergencies: | +44(0) 1273 723 146 |
| General Travel Claims: | 01 261 1540 |

AIG’s Claims Service is administered by Sedgwick Ireland Travel Claims who are chartered loss adjusters and provide travel insurance claims administration services on behalf of AIG Europe S.A. The Medical Emergency Assistance Company provides a 24-hour emergency service 365-days a year. They can be contacted on the number above.

For general travel claims, contact the number above and send any correspondence in connection with your claim to:

Sedgwick Ireland Travel Claims
Sedgwick at Merrion Hall
Strand Road
Sandymount
Dublin 4
E-mail: travel@ie.sedgwick.com
Fax: 00353 (0) 1 6615 249

Please note: All claims must be notified as soon as it is reasonably practical after the event which causes the claim. If our position is prejudiced by the late notification of a claim, then this may affect our acceptance of a claim. AIG Claims Services are open Monday to Friday between 9am and 5pm. A claim form will be sent to you as soon as you tell them about your claim. Claim forms can also be downloaded from www.sedgwick.com/ireland-claim-forms.
SECTION 10.0: RENEWALS

It is our policy to ensure renewal terms are issued to you in good time to enable you to make an informed decision regarding your renewal. If information is requested by us for renewal you must provide it immediately as any delay could mean a delay in offering renewal/and or us not being able to offer renewal terms at all. We will now require your Eircode to offer you an accurate premium. Where renewal terms are offered, you will receive these by email, to the email address hold for you on file.

We may withhold any documentation regarding your renewal until we have received confirmation of your intentions to renew or if we have any outstanding payments or documentation. We will NOT automatically renew your policy, you must provide us with an instruction to do so, therefore, if we do not hear from you, your policy will automatically expire at midnight on the date of your renewal and no further cover will be in place.

It is an offence under the Road Traffic Act 1961 to operate a mechanically propelled vehicle in a public place without a valid Certificate of Motor Insurance, as a result, we recommend you allow enough time to renew your policy and receive your documents in the post before your current cover expires.

Your policy can be renewed via the following methods:

- Your Online Portal
- By clicking the ‘Renew Now’ link in your Renewal Invitation email or;
- By telephone with our renewals team

Once your policy has been renewed you will receive your insurance documents for the incoming year by email. All documentation relating to your policy can also be found on our Online Portal.

SECTION 11.0: OTHER TAXES AND COSTS

Other taxes and costs, or both, may exist in relation to the products and services offered by us which are not paid through, nor imposed by us.

SECTION 12.0: GOVERNING LAW

This agreement shall be governed by the laws of Ireland and the parties agree herewith that any dispute arising out of it shall be the subject to the non-exclusive jurisdiction of Northern Ireland.

SECTION 13.0: DOCUMENTATION

We wish to take care of the environment and reduce the amount of printed documentation. By buying this policy you give consent to receiving all policy documentation, electronically via our website, your online portal, or to the email address that you specify as a means of communication.

All documentation relevant to the contract of insurance such as the Certificate & Disc, Policy Schedule and Statement of Fact can be viewed and printed from your online account. If you would like a hard copy, we will forward this to you subject to an administration fee of €20.

Please note: the insurance Certificate and Disc has been sized to A4 paper, when printing please make sure your printer settings are set to portrait and full colour. Please contact us if you are unable to access a colour printer. The printed insurance disc must appear in the same colour as shown and must measure between 85mm and 95mm horizontally and between 70mm and 80mm vertically. The green band must measure between 8mm and 12mm wide.

To improve data security, we will not store manual paperwork, as a result, any paper documents sent to us, will be processed, scanned and securely shredded before the close of business (excluding Credit/Debit Card or Bank Details e.g. direct debit mandates, these will not be scanned). If you require a copy of any documents you have previously sent to us, we will provide you with a scanned copy where applicable.

SECTION 14.0: CONFLICTS OF INTEREST

We have procedures in place to avoid conflicts of interest and, when they cannot be avoided, we will fully disclose the potential conflict and ensure that customers are treated fairly.
SECTION 15.0: COMPLAINTS

15.1 HOW TO COMPLAIN

It is our intention to provide you with a high level of customer service at all times. If we do not meet these standards, please contact our Complaints Department on the details below:

The Complaints Department
Its4women.ie | 25plus.ie | Seguromo.ie
PO Box 151
Letterkenny
Co. Donegal
Email: complaints@mclinsuretech.ie

Please include all relevant information required for us to deal with your complaint, we recommend the following:

- State your name, address and telephone number *(and email if applicable)*. Please also state if you are acting on behalf of someone else, we will require their consent to discuss their personal matters with anyone else.
- Briefly describe what your complaint is about stating relevant dates and times, if applicable
- List your specific concerns starting with the most important concern
- State how you would like us to resolve your complaint
- State your preferred method of communication

15.2 COMPLAINTS PROCEDURE

Whether you contact us verbally or in writing we will acknowledge your complaint in writing within 5 business days, advising you of who is dealing with the matter and further details regarding our complaint’s procedure. We aim to resolve all complaints within 20 business days. A copy of our full complaint’s procedure is available at any time upon request.

To ensure your data is kept safe and secure, we will only correspond with you, the policy holder in relation to a complaint. Any correspondence issued will be issued to the postal address / email address listed on your policy and/or quotation.

If you wish for us to disclose any information to a third party e.g. solicitor, we will require a hand signed letter from you giving explicit consent as to what information you wish for us to disclose and a copy of your photographic ID including your signature *(e.g. driving licence)*. Please see our Data Protection and Privacy Policy for more information regarding who we share your information with.

If you are dissatisfied with the handling or outcome of your complaint, you may contact the Financial Services & Pensions Ombudsman’s bureau on the details below:

Financial Services & Pensions Ombudsman’s Bureau (FSPO)
Lincoln House
Lincoln Place
Dublin 2
D02 VH29
Phone: +353 1 567 7000
E-mail: info@fspo.ie

You will not prejudice your rights to take legal proceedings if you refer your complaint to the FSPO.

15.3 INSURANCE COMPENSATION FUND (ICF)

You may be entitled to compensation from the Insurance Compensation Fund in the unlikely event that the insurer we have placed your business with cannot meet its obligations. The maximum amount that could be available in respect of any sum due to a policyholder is 65% of the sum due or €825,000, whichever is the lesser.

Further information on the Insurance Compensation Fund is available on the Central Bank of Ireland’s website though the following link: [https://www.centralbank.ie/regulation/industry-market-sectors/insurance-reinsurance/solvency-ii/insurance-compensation-fund](https://www.centralbank.ie/regulation/industry-market-sectors/insurance-reinsurance/solvency-ii/insurance-compensation-fund)
Consumer Distance Sales Notice – General Insurance

This notice is issued to you as a consumer pursuant to EC (Distance Marketing of Consumer Financial Services) Regulation 2004. For the purposes of this notice a consumer is a natural person acting for purposes outside his/her trade, business or profession. “Distance sales” is where there has been no face to face contact between you, the consumer and us, MCL InsureTech Ltd. trading as Its4women.ie, 25plus.ie, Seguromo.ie and Boxymo.ie.

OUR IDENTITY

MCL InsureTech Ltd. trading as Its4women.ie, 25plus.ie, Seguromo.ie and Boxymo.ie is regulated by the Financial Conduct Authority of the United Kingdom, registration no. 306483 and the Central Bank of Ireland for conduct of business rules. MCL InsureTech Ltd. is a private limited company registered in Northern Ireland, Company No. NI041174. Registered Office: 66 Railway Road, Coleraine, Co. L/Derry, BT52 1PG.

OUR SERVICE

We act as an independent intermediary on behalf of you, the client. Its4women | 25plus | Seguromo has been designed as an internet product that provides you with the ability to administer the product yourself. All information with regards to your Its4women | 25plus | Seguromo policy is contained within your online portal on our website. All sales and any subsequent adjustments to your policy are on a non-advised basis.

PRODUCT UNDERWRITER

<table>
<thead>
<tr>
<th>Product</th>
<th>Underwriter</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private Car Insurance</td>
<td>AIG Europe S.A.</td>
</tr>
<tr>
<td>Travel Insurance</td>
<td>AIG Europe S.A.</td>
</tr>
<tr>
<td>Home Insurance (Renewals up to 24/12/2019)</td>
<td>SureStone Insurance DAC</td>
</tr>
<tr>
<td>Home Insurance (Renewals from 25/12/2019)</td>
<td>AIG Europe S.A.</td>
</tr>
</tbody>
</table>

QUOTATIONS FOR INSURANCE

Quotations for insurance will be valid for 5 days from the date the quotation was created if the information supplied in the original quotation remains the same. If any of the information has changed, the details supplied at that time will be calculated on our current set of insurance rates.

THE PRICE PAYABLE BY YOU

The price payable for the insurance policy is the premium (including government levies/contributions/premiums taxes). The total price to be paid by you for the service including all related fees, charges and expenses and all taxes paid through the supplier or if an exact price cannot be specified, the basis for calculating the price to enable you to verify it, in addition to payment arrangements and any discounts or loadings are disclosed in an attached quotation letter, where applicable.

COOLING OFF/RIGHT OF WITHDRAWAL

Once you have entered into the mediation contract with us, you are entitled to a "Cooling Off" period during which you may decide whether to proceed with the purchase of the mediation contract. The duration of this cancellation period is 14 days and commences from either:

- The day of conclusion of the mediation contract; or
- The day on which you receive the full contractual terms of the mediation contract; whichever is later

If you find that this policy does not meet your needs, return all the documentation (including the Certificate of Motor insurance for car policies) to us within 14 days, enclosing a hand signed letter stating you wish to "cancel". Please see Section 6.0 of our Terms of Business for more details.
CANCELLATION

Both you and the insurer can cancel the policy in accordance with the terms and conditions set out in the insurer’s policy document by giving written notice to us at the address outlined in Section 1.0 of our Terms of Business. Please refer to our Terms of Business and your Policy Document for more information regarding cancellation and any charges which may apply.

COMPLAINTS

It is our intention to provide you with a high level of customer service at all times. If we do not meet these standards, please contact our Complaints Department on the details below:

The Complaints Department
Its4women.ie | 25plus.ie | Seguromo.ie
PO Box 151
Letterkenny
Co. Donegal
Email: complaints@mclinsuretech.ie

Please include all relevant information required for us to deal with your complaint, we recommend the following:

- **State your name, address and telephone number** *(and email if applicable)*. Please also state if you are acting on behalf of someone else, we will require their written consent to discuss their personal matters with anyone else.
- **Briefly describe what your complaint is about** stating relevant dates and times, if applicable
- **List your specific concerns starting with the most important concern**
- **State how you would like us to resolve your complaint**
- **State your preferred method of communication**

Whether you contact us verbally or in writing we will acknowledge your complaint in writing within 5 business days, advising you of who is dealing with the matter and further details regarding our complaint’s procedure. We aim to resolve all complaints within 20 business days. A copy of our full complaint’s procedure is available at any time upon request.

To ensure your data is kept safe and secure, we will only correspond with you, the policy holder in relation to a complaint. Any correspondence issued will be sent to the address listed on your policy and/or quotation.

If you wish for us to disclose any information to a third party e.g. solicitor, we will require a hand signed letter from you giving explicit consent as to what information you wish for us to disclose and a copy of your photographic ID including your signature *(e.g. driving licence)*. Please see our Data Protection and Privacy Policy for more information regarding who we share your information with.

If you are dissatisfied with the handling or outcome of your complaint, you may contact the Financial Services & Pensions Ombudsman’s bureau on the details below:

Financial Services & Pensions Ombudsman’s Bureau
Lincoln House
Lincoln Place
Dublin 2
D02 VH29
**Phone:** +353 1 567 7000
**E-mail:** info@fspo.ie

You will not prejudice your rights to take legal proceedings if you refer your complaint to the FSPO.

GOVERNING LAW AND LANGUAGE

This agreement shall be governed by the laws of Ireland and the parties agree herewith that any dispute arising out of it shall be the subject to the non-exclusive jurisdiction of Northern Ireland. All communications between us will be in English.