

## **Terms of Business**

Welcome to mobilephoneinsurancedirect.ie, a trading name of AGS Pier GmbH Ltd.

This insurance is arranged by AGS Pier GmbH, with a registered office at Hohe Bleichen 8, 20354 Hamburg, Germany. AGS Pier GmbH is a Registered Intermediary, an insurance agent with authorisation according to § 34 d para. 1 GewO (German Trade Regulation) with registration number: D-DWGU-041S5-44.

This policy is underwritten by Collinson Insurance Europe Limited, regulated and authorised by the Malta Financial Services Authority, with a registration number C8997 and registered office at Third Floor, Development House, St. Anne Street, Floriana, FRN 9010, Malta.

Your policy is administered by AGS Pier GmbH (UK Branch)

## **Our products and services**

We offer mobile phone and gadget insurance products suitable for those who wish to insure their devices against certain circumstance, such as but not limited to, Accidental Damage, Loss and Theft.

We do not give advice or personal recommendations in connection with gadget insurance. You will be presented with the terms and conditions of the product and appropriate premium. This allows you to decide how you want to proceed and whether this product meets your specific insurance requirements.

## **The capacity in which we act**

When arranging this insurance, we always act as the insurer's representative.

## **Our remuneration**

You do not pay us a fee for arranging this policy; we receive commission from the insurer which is a percentage of the total annual premium.

## **Disclosure**

You are responsible for answering any questions in relation to any proposal for insurance cover honestly and to the best of your knowledge, providing complete and accurate information which insurers will require. This also applies to your responses in relation to any assumptions you may agree to in the process of applying for insurance cover. This is particularly important before taking out a policy but also at renewal or of if you make a mid-term amendment to your policy.

You must check all details on any proposal form and pay particular attention to any declaration you may be asked to sign. It is important that you read all insurance documents issued to you and ensure that you are aware of the cover, limits and other terms that apply. Particular attention must be paid to any conditions of the policy as failure to comply with them could invalidate your policy or mean that claims may not be paid.

You must inform us immediately of any changes in circumstances which may affect the services provided by us or the cover provided by your policy.

### **Insurance Premiums**

We act as agents of the insurer in collecting premiums and handling refunds due to clients. In these circumstances, such monies are deemed to be held by the insurer(s) with which your insurance is arranged.

### **Cancellation Rights**

You may cancel your Gadget Insurance policy within the 14 days after you receive the insurance documents, and you will receive a full refund of any premiums paid. After the 14-day period you can cancel at any time by contacting us on 01-6950630, emailing us at [support@mobilephoneinsurancedirect.ie](mailto:support@mobilephoneinsurancedirect.ie) or writing to us at: mobilephoneinsurancedirect, AGS Pier GmbH (UK Branch), Evolution House, New Garrison Road, Shoeburyness, Essex, SS3 9BF.

### **Administration Charges**

AGS Pier GmbH doesn't charge an administration fee for the setting up of your policies.

### **Complaints procedure**

Should there be occasions when we do not meet your expectations, we are also obliged to deal with complaints thoroughly and professionally.

If you wish to register a complaint regarding the sale of your insurance, please contact us in one of the following ways:

**In writing:** mobilephoneinsurancedirect, AGS Pier GmbH (UK Branch), Evolution House, New Garrison Road, Shoeburyness, Essex, SS3 9BF.

**By email:** [support@mobilephoneinsurancedirect.ie](mailto:support@mobilephoneinsurancedirect.ie)

**By telephone:** 01-6950630

In most instances, we'll be able to address your complaint within the first few days of this being notified to us. On occasion, further investigation may be necessary, but we'll provide you with a full written response to your complaint within eight weeks of notification.

If you are still not satisfied, you may be entitled to refer the matter to the Financial Services and Pensions Ombudsman.

### **Claims handling arrangements**

You should take note of the required procedures in the event of a claim, which will be explained in the policy documentation. Generally, insurers require immediate notification of a claim or circumstances which might lead to a claim.

### **Contact Us**

If you need to contact us for any reason about your policy, please use the contact details below:

**Write to us:** mobilephoneinsurancedirect, AGS Pier GmbH (UK Branch), Evolution House, New Garrison Road, Shoeburyness, Essex, SS3 9BF.

**Email us:** [support@mobilephoneinsurancedirect.ie](mailto:support@mobilephoneinsurancedirect.ie)

**Call us:** 01-6950630