

Terms of Business



Switched On Insurance Ireland

Effective date: 24/02/2026

This document outlines the general terms under which we provide travel insurance services, including the respective roles, responsibilities, and obligations of both our firm and you as our customer.

We encourage you to read these terms carefully. If you have any questions or require clarification, please do not hesitate to contact us.

Should any material changes be made to these terms, we will notify you and/or provide an updated version of this document. By proceeding with any transaction, you are deemed to have accepted these Terms of Business.

Who regulates us?

Switched On Insurance Ireland is a trading name of Switched On Insurance Coöperatief U.A. Schimmelt 2 -16, kantoor, 5611ZX, Eindhoven.

Switched On Insurance Coöperatief U.A. is authorised and regulated by the Netherlands Authority for the Financial Markets (AFM) under licence number 12050054 and is operating in Ireland on a freedom-of-services basis.

Switched On Insurance Coöperatief U.A. is subject to the Central Bank of Ireland's conduct of business rules for insurance distribution carried out in Ireland.

Telephone: +31 4079 86004

email: dpo@switchedoninsurance.eu.

Address: Switched On Insurance Coöperatief, U.A., Schimmelt 2-16, 302, 5611 ZX Eindhoven

Whose product do we offer?

Switched On Insurance Coöperatief U.A. is an insurance intermediary providing a non-advised service who act for and on behalf of the insurer.

Switched On Insurance Ireland is underwritten by Collinson Insurance Europe Limited. Collinson Insurance Europe Limited is authorised and regulated by the Malta Financial Services Authority to carry on insurance business under the Insurance Business Act, CAP 403 of the Maltese Laws and is regulated by the Central Bank of Ireland for consumer protection rules. Registered Office: Third Floor, Development House, St Anne Street, Floriana, FRN 9010.

Remuneration

We are remunerated by the insurer, and all commission we receive is paid by the insurer. We do not charge you a separate fee for arranging or administering your policy unless this is clearly disclosed to you in advance.

The level of commission we receive may vary depending on the type of policy and the services provided. Commission is typically calculated as a percentage of the premium paid, excluding any taxes, levies or government charges.

Where a discount is offered to you, this will predominantly be applied to the commission payable to us, rather than increasing the amount payable by the insurer. As a result, offering a discount may reduce the level of commission we receive for that policy.

Any discount offered will be applied fairly and transparently and will not affect our obligation to act honestly, fairly and professionally in your best interests when arranging insurance for you.

Further details of our remuneration arrangements are available on request.

Our Services

We act as an insurance intermediary and provide travel insurance products on a non-advised basis. We do not provide advice or personal recommendations. You will need to make your own decision as to whether this product meets your needs. We do not assess whether the product is suitable for your individual circumstances. We carry out a limited analysis of the market, which means we only offer travel insurance products from a selected number of insurers. These are insurers with whom we have a written agreement and for whom we exclusively arrange travel insurance. We do not review the wider insurance market.

While we aim to provide clear information to help you make an informed decision, you should carefully review the policy terms and consider whether the product meets your own requirements.

Governing Law

These Terms of Business shall be governed by, and interpreted in accordance with, the laws of the Republic of Ireland. This does not affect your statutory rights under Irish law.

Summary of Charges

We do not charge you any fees for arranging or administering travel insurance policies. We are remunerated by commission paid to us by the insurer, which is included within the premium you pay.

Conduct

We are committed to conducting all transactions honestly, fairly, and in the best interests of our clients, while maintaining the integrity of the market and complying with all applicable regulatory requirements.

Throughout the life of your policy, we are here to support you—whether you have questions about your cover or need assistance with a claim. We will clearly explain the key terms, conditions, exclusions, and restrictions that apply to your policy.

If you require additional support due to a vulnerability, please let us know—your wellbeing is important to us.

Please note, however, that it remains your responsibility to read the policy documents and accompanying materials to ensure you fully understand the scope of cover and any limitations that may apply.

We have procedures in place to ensure the fair treatment of customers and adherence to the Consumer Protection Code and other applicable Irish regulations.

Important Information

Demands and needs

This policy has been designed to meet the demands and needs of individuals seeking cover for unforeseen travel-related risks. You should assess whether the product meets your specific needs prior to purchase.

Switched On Insurance Ireland does not offer advice or recommend insurance. You should decide, before purchasing, whether the terms of this insurance policy meet your demands and needs for travel insurance.

This insurance has been specifically designed to meet the demands and needs of those who wish to ensure that they are financially protected in the event of medical emergencies, delayed departures, cancellation and curtailment, lost, stolen or delayed possessions, personal liability, loss of travel money and passport and legal expenses when travelling and if chosen,

optional cover can be included if applicable. The levels of cover may vary depending on which options you choose and where you travel to.

Language of Communication

All communications relating to your policy will be in English.

Key terms and conditions

To be entitled to cover under this insurance you must be:

- in Ireland when the Policy is purchased (except when You renew an existing Annual multi-trip policy); and
- aged 65 or under at the start of the Policy Period for Backpacker policies;
- aged 80 or under at the start of the Policy Period for Annual multi-trip policies; and
- resident in Ireland, meaning that You:
 - have an address in Ireland; and
 - have lived in Ireland for at least 6 of the last 12 months; and
 - are registered with a General Practitioner in the Ireland.

Auto-Renewal

To ensure continuous cover, your policy may be automatically renewed at the end of the policy period. We will contact you at least 28 days before your renewal date to confirm the premium, any changes to the policy terms, and your renewal options.

Auto-renewal will only apply where you have provided your explicit consent at the time of purchase or renewal.

Cancelling or amending your policy

You may cancel the insurance within 14 days of receiving the insurance documents, should you decide the insurance is no longer appropriate or required, please contact us via email or by phone. You will receive a full refund of any premium already paid provided that no claim has been made and you do not intend to make a claim. Following this 14 day period, you continue to have the right to cancel your policy at any time by contacting us. If the notice of cancellation is received outside of the 14 day cooling-off period no premium will be refunded, however discretion may be exercised in exceptional circumstances such as bereavement or a change to your policy resulting in us declining to cover your medical conditions.

We may cancel your policy by giving you 14 days notice. If this happens we will refund the premium you have paid for the rest of the insurance period. Note once your policy has been cancelled your cover will end and you will not be able to make a claim.

How to make a claim

Should you wish to make a claim under your insurance, check your travel insurance certificate and schedule to see whether you have the appropriate cover. You may be asked to provide additional information to substantiate your claim. All claims evidence must be supplied at your own expense in its original form. You can find full details of how to claim in your policy documentation.

Complaints

We demand high standards at Switched On Insurance Ireland, and we always strive to meet our customers' expectations. Sometimes things can go wrong and if that ever happens you can make a complaint. Please include the word "Complaint" in the subject line of your email or in your letter heading.. Please always give your full name and address, policy number and include any additional information or documents.

If your complaint relates to the sale of your policy:

Telephone: 00353 818 021 024

Email: complaints@SwitchedOnInsurance.ie

If your complaint relates to a claim:

Email: cielcomplaints@collinsoninsurance.com

If your complaint relates to a claim:

Email: cielcomplaints@collinsoninsurance.com

We are committed to dealing with complaints promptly, fairly, and in accordance with our regulatory obligations. If you wish to make a complaint, please contact us using the details provided in this document. We will acknowledge your complaint in writing within 5 business days of receipt.

Complaints will be fully investigated, and we will keep you informed of progress at intervals of no more than 20 business days. We aim to resolve all complaints within 40 business days. If we are unable to do so, we will write to you explaining the reason for the delay and indicating the expected timeframe for resolution. We will also inform you of your right to refer your complaint to the Financial Services and Pensions Ombudsman (FSPO).

Contact details for the FSPO are as follows:

Financial Services and Pensions Ombudsman
Lincoln House, Lincoln Place, Dublin 2, D02 VH29
Tel: (01) 567 7000
Email: info@fspo.ie
Website: www.fspo.ie

On conclusion of our investigation, we will provide you with a written response setting out the outcome of your complaint and, where applicable, any offer of redress.

A copy of our complaints handling procedure is available upon request.

Data Protection and Privacy

Switched On Insurance Coöperatief U.A. is the data controller responsible for the personal data you provide in connection with your policy. We comply with the General Data Protection Regulation (EU) 2016/679 ("GDPR") and the Data Protection Acts 1988–2018, as amended. We are committed to protecting your privacy and ensuring that your personal data is processed lawfully, fairly, and transparently.

We take our responsibilities under data protection legislation seriously and aim to be fully transparent about how we collect, use, and store your information. Personal data will only be processed for the specific purposes for which it was provided, in line with our Privacy Policy.

A copy of our Privacy Policy is provided at the time of data collection and is also available at www.switchedoninsurance.ie. This policy outlines how we process your data, your rights as a data subject, and how you can exercise them.

You may exercise your data protection rights, including the right of access, rectification, erasure, and restriction, by contacting us at dpo@switchedoninsurance.eu.

Conflicts of Interest

We aim to avoid any conflicts of interest when providing services to our clients. However, should an unavoidable conflict arise, we will inform you of the nature of the conflict and outline the steps we will take to manage it and protect your interests before proceeding with any business services.

We also confirm that we do not hold 10% or more of the voting rights or capital in any insurer, nor does any insurer hold 10% or more of our voting rights or capital.

Customer Default

We reserve the right to exercise all legal remedies to recover payments due for travel insurance services provided. This may include the initiation of legal proceedings, the appointment of a receiver, or any other lawful means available to us.

Please note that in the event of non-payment, your insurance cover may be withdrawn or cancelled by the insurer.

Under the Consumer Insurance Contracts Act 2019, you are required to pay your premium within a reasonable timeframe or in accordance with the terms set out in your insurance contract. If a breach of this duty occurs, a court may reduce any claim settlement proportionately to the extent of the breach.

We encourage you to review your policy documents and product terms for full details of your obligations and the potential consequences of non-payment.

Investor Compensation Scheme

As an insurance intermediary, we are not a member of the Investor Compensation Scheme and therefore this scheme does not apply to the insurance services provided by us. However, in limited circumstances, customers may be entitled to compensation from the Insurance Compensation Fund, which is administered by the Central Bank of Ireland. For further details, please refer to www.centralbank.ie.