

ECCU Assurance DAC

# TERMS OF BUSINESS



**ECCU**  
ASSURANCE

These Terms of Business set out how ECCU Assurance DAC will provide our services to you. Please read this document carefully, and if there is anything you don't understand, please let us know. By proceeding with your Insurance policy through ECCU Assurance DAC, you agree to the terms as per this document. The Insurance policy consists of the Policy Schedule and the Policy Conditions. There is nothing in the application form that is relevant to the insurance contract that is not contained in the Insurance policy.

### About ECCU Assurance DAC

ECCU Assurance DAC is a private limited company registered in Ireland under company registration number 73410. Our registered office and principal contact address for you is 33-41 Lower Mount Street, Dublin 2, D02 Y489.

### Authorisation

ECCU Assurance DAC is a life assurance company authorised and regulated by the Central Bank of Ireland.

### Regulated Activities

ECCU Assurance DAC provides the following contracts:

- 1 Whole of life Individual Protection Policies
- 2 Group Protection Policies for Credit Unions

### Codes of Conduct

ECCU is subject to the Consumer Protection Code 2012, the Fitness and Probity Standards 2014 and the Minimum Competency Code 2017 which offer protection to consumers and these Codes can be found on the Central Bank's website [www.centralbank.ie](http://www.centralbank.ie)

### Conflict of Interest

It is our policy to avoid any conflict of interest when providing services to our customers. However, in the unlikely event that an unavoidable conflict of interest arises ECCU will ensure the client is made aware of the conflict and is treated fairly.

### How Can You Contact Us?

You can contact us by telephone 0818 29 39 49 or by via our website [www.dbplus.ie](http://www.dbplus.ie) or via email [dbplus@eccu.ie](mailto:dbplus@eccu.ie)

## Is There a Cooling Off Period?

You have the right to withdraw from your Insurance contract within the cooling-off period. For Life Assurance products, the cooling off period is 30 days from the start date of your policy or the date you receive your policy documents, whichever is later. During this time you may cancel your policy with no charge and any premiums paid will be refunded.

## How Can I Cancel My Policy?

If, when you receive your Death Benefit Plus policy, you feel it is not suitable for your needs then you can cancel it. You should write to ECCU Assurance DAC at the above address or alternatively send an email to [dbplus@eccu.ie](mailto:dbplus@eccu.ie) and instruct us to cancel your policy. When writing or emailing please provide us with your policy number, name, surname, address, and your date of birth. When we receive your cancellation instruction your policy will be cancelled immediately. You will then have no further premiums to pay and you will no longer be protected by the policy. If your cancellation instruction is received less than 30 days after your policy start date, then any premium paid will be refunded in full. If you cancel your policy after this initial 30-day period, your policy will be cancelled but you will not receive a refund of any premiums paid.

## How Can I Make a Complaint?

A dedicated Complaints Officer is responsible for ECCU Assurance DAC's Customer Complaints Procedure. If you feel you have cause for complaint, you should write to the Insurance Operations Manager at ECCU Assurance DAC, 33-41 Lower Mount Street, Dublin 2, D02 Y489. Your complaint will be fully investigated and ECCU will endeavour to resolve the complaint to your satisfaction. In the event that you remain dissatisfied with the outcome of the complaint you can refer the matter to: The Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2.

## Data Protection

We abide by the Data Protection Acts 1988 to 2018 and the General Data Protection Regulation. The data you provide will be processed for purposes such as providing you with your Insurance policy. Full details can be found in our Privacy Notice which is included in our product brochure. If you have any queries with regards to Data Protection you can contact us, or alternatively the Data Protection Commission at 21 Fitzwilliam Square South, Dublin 2, D02 RD28, Ireland, Tel +353 57 868 4800.

## How we Communicate

Your policy and all communications with you or by you to us will be in English. Documentation will be issued to you via the email address you provided, if you don't have an email address ECCU shall issue your documentation by post.

## Vulnerable clients

If a customer's financial, health or any other personal circumstances makes a customer vulnerable or in need of assistance the customer should inform ECCU who will offer reasonable assistance to the customer in its dealings with ECCU.

## Insurance Compensation Fund

You may be entitled to compensation from the fund in the unlikely event that ECCU Assurance DAC 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 through the following link: [www.centralbank.ie/insurance-compensation-fund](http://www.centralbank.ie/insurance-compensation-fund).

## General Statement of Charges

Full details of current charges are set out in the documents provided by ECCU. ECCU reserves the right to amend its charging structure for any policy from time to time but any changes other than compulsory charges introduced by the Revenue would only apply to new contracts.

Any information given in relation to quotations is valid only for and on the day of issue.

## Default

ECCU Assurance DAC is entitled to be reimbursed for any default in any payment due to us. If you fail to comply with the Terms and Conditions of any product provided to you by us, we will take such steps as may be necessary to recover any monies due to us, and we may also withdraw any benefits of your product

## Governing Law

The laws of Ireland apply to all ECCU Assurance DAC's products and services and the Irish Courts have jurisdiction to hear any disputes that may arise.

THESE TERMS OF BUSINESS ARE VALID FROM 1<sup>st</sup> December 2020 UNTIL FURTHER NOTICE.

ECCU Assurance DAC, 33-41 Lower Mount Street, Dublin 2, D02 Y489.

Low Call 0818 29 39 49 • E-mail: [dbplus@eccu.ie](mailto:dbplus@eccu.ie) • Website: [www.dbplus.ie](http://www.dbplus.ie)