

Terms of business effective from 01 November 2022

Who we are

Legal Name: Hiscox Société Anonyme

Trading Name: Hiscox Ireland

Registered Head Office in Luxembourg: Hiscox SA is registered in Luxembourg with the Trade and Company Register Luxembourg (RCS Luxembourg) with reference number B217018. Hiscox SA head office is located at:

Avenue John F. Kennedy 35F,
1855 Luxembourg,
Luxembourg.

Registered Branch office in Ireland: Hiscox SA branch in the Republic of Ireland is registered with the Companies Registration Office with reference number 908764. Hiscox SA branch in the Republic of Ireland is located at:

The Observatory
7-11 Sir John Rogerson's Quay
Dublin 2
D02 VC42
Republic of Ireland

Contact details

Phone: +353 (0) 1 2381810

Group: Hiscox Ltd

Regulatory Information

Hiscox SA, a Luxembourg regulated insurance company subject to the supervision of the Commissariat aux Assurances (CAA) in Luxembourg. Hiscox SA is duly authorised to carry on non-life insurance business in other member states of the European Union and the European Economic Area.

Hiscox SA is regulated by the Central Bank of Ireland for conduct of business rules.

Hiscox SA is a member of Insurance Ireland.

Code of Conduct

Hiscox SA is subject to the Central Bank of Ireland's Consumer Protection Code 2012 (as amended and updated) and the Minimum Competency Code 2017, which offer protection to consumers. These Codes can be found on the Central Bank of Ireland's website at www.centralbank.ie.

Our Services

Hiscox SA is a non-life insurance undertaking which underwrites personal and commercial insurance products.

How we charge

The charge for our services is the premium which will include a government levy where applicable.

Conflicts of interest

It is Hiscox SA's policy to maintain appropriate administration structures to ensure that the potential for any conflict of interest is avoided as far as possible.

Payment Defaults

Non-payment of your premium or part thereof (including where you are using our Direct Debit option) or a breach by you of certain conditions of your policy may lead to your policy being revoked or cancelled, in accordance with the terms set out in your policy.

Complaints

If you have a complaint, you can contact us using the details below.

Hiscox SA (Irish branch)
The Observatory
7-11 Sir John Rogerson's Quay
Dublin 2
D02 VC42
By phone: 1800 901 903
By phone from mobiles or abroad: +353 1 238 1810
By email: customerrelations.ireland@hiscox.com

If you remain dissatisfied after the internal dispute resolution process, you may have the right to refer your complaint to the Financial Services and Pensions Ombudsman. The Financial Services and Pensions Ombudsman (FSPO) is an independent, impartial, fair and free service that helps resolve complaints with pensions providers and regulated financial services providers.

Contact details:

Financial Services and Pensions Ombudsman
Lincoln House
Lincoln Place
Dublin
D02 VH29
Phone: +353 1 567 7000
Email: info@fspoi.ie
Web: www.fspoi.ie

Alternatively, you can also contact:

Commissariat aux Assurances
7, boulevard Joseph II
L-1840 Luxembourg
Luxembourg
Email: caa@caa.lu

If you are a consumer, you may also address your complaint in English to the Insurance Ombudsman in Luxembourg, located at:

Insurance Ombudsman ACA
12, rue Erasme
L - 1468 Luxembourg
Luxembourg
Phone: +352 44 21 44 1
Fax: +352 44-02-89
Email: mediateur@aca.lu

If you have purchased your policy online you can also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is: <http://ec.europa.eu/odr>.

Insurance Compensation Funds

Hiscox SA is a member of the Insurance Compensation Fund. The fund exists to protect consumers in Ireland. If an insurer is unable to pay a claim, compensation may be available from this fund.

Data protection

The personal information that we collect will depend on your relationship with us. We will collect different personal information depending on whether you are a Hiscox policyholder, a beneficiary under a Hiscox insurance policy, a claimant, a witness, a broker or another third party. In certain circumstances we may request and/or receive 'sensitive personal information' about you. For example, if it is relevant, we may need access to information about your health in order to provide you with a quote, provide you with your insurance policy, or process any claims you make. We may also need details of any unspent criminal convictions you have for purposes such as preventing, detecting and investigating fraud. The personal information we collect will be processed based on: performance of a contract, legitimate interest or to comply with a legal obligation. For further information about how we process your data, please consult our complete Privacy Notice available on our website.