



First Trust Bank Travel Insurance
PO BOX 1086
Belfast
BT1 9ES

T 0800 519 9942
I +44 (0) 141 285 2309
www.firsttrustbank.co.uk

Important Information Document

This document provides key information around our terms of business, including an overview of the documents you'll be provided with and details of the complaints process.

We want to ensure you have enough information from us to help you make an informed decision about your Travel insurance policy. The documents you'll be provided with include:

- **Policy Document** – your insurance contract detailing what is and is not covered.
- **Insurance Product Information Document** – a concise and easy to read summary of the policy highlighting the main benefits and limitations. Do note you should read the Insurance Product Information Document alongside the Policy Document and Policy Schedule for full details of cover, exclusions, limitations, conditions and any excesses or other charges that might apply
- **Policy Schedule** – If you have purchased a First Trust Bank Travel Insurance Policy the Policy Schedule will show your details and the main benefits and sums insured of the cover level you have chosen.
- **Demands and Needs Document** – a summary of the information that you have provided and that we have based your insurance requirements and premium on.

About the Insurer

First Trust Bank Travel Insurance is arranged, administered and underwritten by Chubb European Group SE.

Chubb European Group SE (CEG) is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. CEG has fully paid share capital of €896,176,662. UK business address: 100 Leadenhall Street, London EC3A 3BP. Supervised by the French Prudential Supervision and Resolution Authority (4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09) and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. You can find details about the firm by searching 'Chubb European Group SE' online at <https://register.fca.org.uk/>.

If you need to get in touch with us about your First Trust Bank Travel Insurance, you can contact us at the following address:

Customer Services
Chubb European Group SE
First Trust Bank Travel Insurance Team
PO Box 1086
Belfast
BT1 9ES

Non-advised level of service

We provide a 'non-advised' service which means we will give you information to help you make your own decision. It is your responsibility to make sure that the policy is right for your needs, and the premiums are affordable. You should periodically check that the cover is still appropriate to your needs.

How are First Trust Bank and Chubb's agents or administrators paid in relation to the sale of your policy?

Chubb pays First Trust Bank a commission for each policy sale from your insurance premium paid to us. Chubb also pays its sales agents fixed fees for administration and sales activity from your insurance premium paid to us.



Complaints

If you have a complaint about the insurance, please contact:-

The Customer Service Manager
Chubb European Group SE
First Trust Bank Travel Insurance Team
PO BOX 1086
Belfast BT1 9ES

E: firsttrustbank.travelinsurance@chubb.com

T: 0800 519 9942 or if calling from outside the UK +44 (0) 141 285 2309
(from 9am to 5pm UK time, Monday to Friday)

If your complaint relates to a claim under the policy, please contact:-

The Claims Manager
First Trust Bank Travel Insurance
PO BOX 1086
Belfast BT1 9ES

E: firsttrustbank.travelinsurance@chubb.com

T: 0800 519 9942 or if calling from outside the UK +44 (0) 141 285 2309
(from 9am to 5pm UK time, Monday to Friday)

Financial Ombudsman Service

You can approach the Financial Ombudsman Service for assistance if there is dissatisfaction with our final response or after eight weeks from making the complaint if not resolved satisfactorily. Any approach to the Financial Ombudsman Service must be made within 6 months of our final response. Contact details are given below. A leaflet explaining the procedure is available on request.

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR

T: 0800 023 4567 (calls to this number are now free on mobile phones and landlines)

T: 0300 123 9123 (calls to this number cost no more than calls to 01 and 02 numbers)

E: complaint.info@financial-ombudsman.org.uk

www.financial-ombudsman.org.uk

European Online Dispute Resolution Platform

If you arranged the policy with us online or through other electronic means, and have been unable to contact us either directly or through the Financial Ombudsman Service, you may wish to register your complaint through the European Online Dispute Resolution platform at <http://ec.europa.eu/consumers/odr/>. Your complaint will then be re-directed to the Financial Ombudsman Service and to us to resolve. There may be a short delay before we receive it.

Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation under the Financial Services Compensation Scheme (FSCS) if we cannot meet our liabilities. Their contact details are set out in our Policy Document.

Policy documentation

We are developing ways to make our customer's lives easier, and in today's world of smartphones and other digital technologies, we will try to provide information to you about your policy in a way that enables you to access it whenever and wherever you need it.

This includes providing your Policy Document by email if you would prefer it that way, enabling you to have your policy information on the move, to be stored by you electronically, but also available to you to print at your leisure, although we would ask that you always consider any environmental impacts.

You are always entitled to ask us for paper copies.

First Trust Bank is a trade mark of AIB Group (UK) p.l.c. (a wholly owned subsidiary of Allied Irish Banks, p.l.c.), incorporated in Northern Ireland. Registered Office 92 Ann Street, Belfast BT1 3HH. Registered Number NI018800. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. First Trust Bank Travel Insurance is arranged, administered and underwritten by Chubb European Group SE. Chubb European Group SE (CEG) is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. CEG has fully paid share capital of €896,176,662. UK business address: 100 Leadenhall Street, London EC3A 3BP. Supervised by the French Prudential Supervision and Resolution Authority (4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09) and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. You can find details about the firm by searching 'Chubb European Group SE' online at <https://register.fca.org.uk/>. Chubb European Group SE is a subsidiary of a US parent and Chubb Limited (a NYSE listed company) and part of the Chubb Group of companies. Consequently Chubb European Group SE is subject to certain US laws and regulations in addition to EU, UN and national sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities, and from insuring certain types of activities in or connected with certain countries and territories such as, but not limited to, Iran, Syria, North Korea, North Sudan, Cuba and Crimea.