

Terms of Business

Effective Date: 1 August 2019

These terms of business set out the basis on which we will provide business services to you as a customer of World Nomads and nib Travel Services Europe Limited trading as nib Travel Services. For the purpose of this document, "we", "our" and "us" refer to nib Travel Services Europe Limited trading as nib Travel Services.

About the group

- nib Travel Services is registered in Ireland under Company Number 601851 with offices situated at First Floor, City Quarter, Lapps Quay, Cork, Ireland.
- nib Travel Services Europe Limited trading as nib Travel Services is regulated by the Central Bank of Ireland. It is subject to the Central Bank of Ireland's Consumer Protection Code and Minimum Competency Code which offer protection to consumers; both these codes can be found on the Central Bank of Ireland's website www.centralbank.ie.
- Our permitted business is arranging, managing and administering general insurance contracts on a non-advised information only basis to customers who are resident in the EEA (excluding Ireland and the United Kingdom).
- World Nomads markets and promotes this travel insurance. World Nomads is a trading name of World Nomads Travel Lifestyle (Europe) Limited and is registered in Ireland under Company Number 601852.
- World Nomads and nib Travel Services are wholly owned subsidiaries of nib holdings limited, a company registered in Australia under Company Number 125 633 856.

Our Services

- The services which we provide are receiving and transmitting orders on your behalf for general travel insurance products underwritten by XL Insurance Company SE ("the insurer"), registered in Dublin, Ireland.
- You will not receive advice or a recommendation from us. When applying for travel insurance, we will ask questions related to planned or intended travel to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

Our Charges

- The charge for our services is the premium (including where applicable any government levies and taxes).
- nib Travel Services will request and accept payment only when it has accepted a proposal for insurance from a client electronically.

Our Remuneration

- nib Travel Services receives a commission from the insurer with whom we arrange insurance products. Details of this commission will be disclosed, if requested in writing from you.

Policy Alterations and Additional Premiums

- If you alter your policy during any period of insurance, we will recalculate your premium accordingly. This may result in an additional premium payable to us. We will only charge you additional premium provided the total amount, including any premium transaction charges, are of greater value than the amount detailed in your Certificate of Insurance. Where applicable, any government levies will be applied to your premium calculations.

Privacy

- nib Travel Services and World Nomads comply with the General Data Protection Regulation ("GDPR") and any personal information is collected from you in accordance with the Group Privacy Policy. You have entitlements under GDPR to request access to and correction of personal information held on file by us. If you wish to request access to, amend, erase or make a complaint about the handling of your personal information, all requests should be forwarded to the address detailed above.
- We use your personal data to allow for the execution and performance of insurance policy contracts with us or to take steps prior to the contract execution. Where you have provided consent, we may use and process your personal information where you have consented for us to do so for the following purposes: (1) to supply marketing material and travel information to you; (2) to contact you via email, text message, post or telephone with details of our services.
- You can contact us to withdraw your consent at any time.
- Any personal information collected is stored in accordance with our Privacy Policy.
- If you have any complaints or requests in relation to your personal data at any time, please address them to privacy@worldnomads.com
- For more information, please refer to the full Group Privacy Policy available on the website. <https://www.worldnomads.com/privacy>

Call Recording

- Please note that any calls to or from World Nomads and nib Travel Services may be recorded and monitored for training and verification purposes.

Claims

- If you need to make a claim, please contact nib Travel Services on email: claimsEU@worldnomads.com, phone +353 21 237 8006 (call operator charges may vary), or at PO Box 912, South Cork DSU, Cork, Ireland. When calling, please have ready your policy number, details of what has happened and the date and time of the incident.

Conflicts of Interest

- It is the policy of the Group to avoid any conflict of interest when providing business services to its clients. However, where an unavoidable conflict of interest arises, we will advise you in writing of the steps we propose to take to protect your interests before providing you with any business service. Business will only proceed on receipt of your written consent.

Cancellation / Cooling-off Period

- You have up to 14 days from when we issue your Certificate of Insurance and policy wording to cancel your policy. This is called your cooling-off period.

You are entitled to cancel this policy by notifying us in writing, by email or by phone within the 14-day cooling-off period, and we will refund your premium paid, provided you haven't travelled under your policy and you are not making a claim nor exercising any other right under the policy.

Outside the 14-day cooling-off period, no premium refund will be provided. If we agree to provide a premium refund outside the cooling-off period, we may charge an administration fee.

Default Remedies

- All insurance products are arranged on the express condition that pending receipt of the premium from you, nib Travel Services reserve the right (notwithstanding delivery of a policy, Certificate of Insurance or receipt to you) to cancel the policy, obtain a refund from the product producer and apply same in reduction of the amount due from you. nib Travel Services will, if necessary, exercise its legal rights to receive any payment due to it from its clients for business services provided by it and to be reimbursed for any value obtained for clients.
- nib Travel Services may withdraw benefits or cover on default of any payment due under any products arranged for your benefit or on failure by you to accurately provide all material information in relation to such insurance products.

Default by this Firm

- In the unlikely event that we cannot meet our liabilities to you, any monies paid by you to us for an insurance product are deemed to be accepted by the insurer.

Complaints

- Any complaint that you may have in relation to the business services provided by us or a travel insurance policy you have purchased from us should be made in writing to us, outlining the nature of your complaint. If you wish to register a complaint, please contact our Customer Relations team at:

Phone: +353 21 237 8006

Email: CustomerCareEU@worldnomads.com

Customer Relations

nib Travel Services

PO Box 912, South Cork DSU

Cork, Ireland

- Any complaint will be acknowledged, investigated and resolved within the timeframes outlined in the policy wording for your country of residence. In the event that you remain dissatisfied with our handling and response to your complaint, you are entitled to refer your complaint to the relevant supervisory authority for your country of residence, as noted in the policy wording.

Governing Law

- This agreement and any contract between you and nib Travel Services are subject to Irish Law and the Irish Courts will have exclusive jurisdiction over any dispute regarding your policy unless otherwise stated in your policy terms and conditions.

Contact Details

- nib Travel Services
First Floor, City Quarter, Lapps Quay, Cork, Ireland
Telephone number: +353 21 237 8006
Email: infoEU@worldnomads.com
Office hours: 9am to 5pm Monday-Friday, during Ireland business hours