

European Communities (Distance Marketing of Consumer Financial Services) Regulations 2004.



Irish Life

Schedule 1 of Regulation 6. Irish Life Assurance plc.

Information to be provided to customers before entering into a distant contract (i.e. before the application form is submitted) pursuant to the Distance Marketing Regulations of 2004 where the supplier is Irish Life Assurance plc.

Schedule Ref.	Detail Required by the Regulations.	Supplier – Irish Life Assurance plc
(a)	Identity and main business of the supplier.	Irish Life Assurance plc. A life assurance undertaking providing policies of life assurance which can include protection, savings, investments, tracker bonds, pensions, or PRSAs.
(a) & (b)	Geographical address of business and other relevant address.	Irish Life Centre, Lower Abbey Street, Dublin 1.
(c)	Agent's or adviser's identity and capacity in which they are acting (other than supplier). Agent's or adviser's physical address so far as is relevant for the customer (other than supplier). Agent's or adviser's e-mail address (other than supplier).	All of this information will be included in your intermediaries Terms of Business Letter, which you should receive with this Schedule. As above. As above.
(d)	If the supplier is registered as a company the registered number, or other public register details.	Irish Life Assurance plc is registered in Ireland under number 152576.
(e)	Relevant supervisory authority of the supplier.	Irish Life Assurance plc is regulated by the Financial Regulator.
(f)	If the supplier is a member of a profession regulated by law provide the relevant particulars.	This is not relevant to Irish Life Assurance plc.
(g)	VAT registration number of supplier.	The Irish Life Assurance plc VAT number is 9F55923G
(h)	Description of main characteristics of the financial service to be supplied by the supplier.	The information on the specific product being applied for will be included in your Irish Life Product booklet, which must accompany this Schedule.
(i)	The total price to be paid by the customer, including all related fees, charges and expenses and all taxes paid through the supplier or, if an exact price cannot be specified the basis for calculating the price.	The basis for calculating prices and charges is included in the table of benefits and charges in your Customer Information Notice. The proposed price will be included in your application form which is subject to acceptance by Irish Life, and the exact price and charges will be sent to you when your acceptance and cooling-off letter is issued.
(j)	Notice, where relevant, that the financial service is related to instruments involving special risks related to their specific features or the operations to be executed, or whose price depends on fluctuations in the financial markets outside the supplier's control. Notice that historical performances are no indicators for future performances.	A number of the products available from Irish Life will fall into these categories. Where this is the case full information is included in the Irish Life Product booklet which must accompany this Schedule. This information is included in the Irish Life Product booklet, which must accompany this schedule.
(k)	Notice of the possibility that other taxes or costs may exist that are neither paid by the supplier or imposed by the supplier.	This information, where applicable, is included in the Irish Life Product booklet, which must accompany this Schedule.
(l)	Any limitation of the period for which information given by the supplier is valid.	This information, where relevant, is included in the Irish Life Product booklet, which must accompany this Schedule.

Schedule Ref.	Detail Required by the Regulations.	Supplier – Irish Life Assurance plc
(m)	The arrangements for payment and performance that will apply under the contract.	This information is included in the Irish Life Product booklet, which must accompany this Schedule.
(n)	Additional charges that are imposed on the customer for using a particular means of distance communication.	No additional charges are made by Irish Life Assurance plc for products purchased on a distance basis.
(o)	Whether or not there is a right to cancel the proposed contract in accordance with these regulations, including the period in which it can be cancelled, and the conditions and consequences of not exercising that right.	This information is included in the Irish Life Product booklet and Customer Information Notice, which must accompany this Schedule.
(p)	Minimum duration of the contract in the case of a financial service that is to be performed on a continuing or recurring basis.	Some products can be for a specified term chosen by the customer, some products will have a minimum term set by Irish Life and some products can be open-ended. The position in relation to the particular product chosen will be set out in the Irish Life Product booklet, Customer Information Notice, and/or application form. These documents will accompany this Schedule.
(q)	Rights to terminate the contract early by either party and any penalty that may be imposed for early termination.	This information is included in the Irish Life Product booklet, which must accompany this Schedule.
(r)	Practical instructions for exercising the right to cancel the contract, including the address to which notification of cancellation must be sent.	Cancellation should be sent, in writing, signed by the policy owner (or joint owners if more than one) to Irish Life Centre, Lower Abbey Street, Dublin 1. No particular format is required other than a clear instruction to cancel.
(s) & (t)	State laws which the supplier adopts in its dealings with customers and any clarification of jurisdiction and law which will apply to any terms of the contract.	Irish Life's policies are governed by the laws of the Republic of Ireland, and the Irish courts and law will be used to determine any matters which may become the subject of a legal dispute.
(u) and (v)	Language(s) in which the contractual terms and conditions are given and the language in which the supplier undertakes to communicate with the customer while the contract remains in force.	The Terms and Conditions will be provided in the English language. Irish Life will communicate with you in the English language at all times.
(w)	Whether or not there is an out of court complaint and redress process for the customer and if so the procedure for gaining access to it.	If you make a complaint and, if after processing your complaint through our internal dispute resolution process, you remain dissatisfied with the outcome you may request a signing-off letter to enable you to refer your complaint to: The Financial Services Ombudsman Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2. For certain matters in relation to PRSAs or Occupational Pensions the appropriate Ombudsman is: The Office of the Pensions Ombudsman, 36 Upper Mount Street, Dublin 2.
(x)	Existence of guarantee funds or other compensation arrangements except to the extent they are required by the EC Deposit Guarantee Schemes) regs1995 or the Investor Compensation Act 1998	Irish Life Assurance plc is not covered by the EC (Deposit Guarantee Scheme), the provisions of the Investor Compensation Act, or other similar guarantee schemes.