

XL INSURANCE COMPANY SE

TERMS OF BUSINESS

EFFECTIVE: MARCH 2026

The Terms of Business below set out the basis on which XL Insurance Company SE will do business with customers.

1. XL Insurance Company SE

XL Insurance Company SE (“XLICSE”) is authorised in the Republic of Ireland by the Central Bank of Ireland (CBI) as a non-life insurance provider and operates from its head office in Ireland and through its branches in Europe and the Asia Pacific region. XLICSE is regulated by the CBI.

We are part of AXA XL, which is a division of the AXA Group of companies. Our ultimate parent is AXA S.A.

2. Our Contact Details

Our head office and registered office is located at

Wolfe Tone House, Wolfe Tone Street, Dublin 1, D01 HP90, Ireland

Company Registration Number: 641686

VAT Number: 3595275SH

Telephone Number: +353 1 607 5300

Website: www.axaxl.com

For customers in the Republic of Ireland XLICSE must comply with the laws of the Republic of Ireland. These laws include CBI codes of conduct and regulations, particularly the Consumer Protection Code, Minimum Competency Code and Regulations and the Fitness and Probity Standards which offer protection to our customers. These documents can be found on the Central Bank of Ireland website: www.centralbank.ie

3. Scope of Services

XLICSE provides a range of general insurance products and services through a network of insurance intermediaries. We invite you to choose the products that are most suitable for your needs. If you are in doubt about the cover provided by the policy, please contact your insurance intermediary.

XLICSE is authorised to provide cover for all classes of non-life insurance business in the Republic of Ireland.

4. Customer Warnings

1. Accuracy and honesty warning

It is important to XLICSE that the information which you have given us is correct. You have a legal obligation to take reasonable care not to make a misrepresentation to us with regard to this information.

If you make or have made any misrepresentation XLICSE may have the right to repudiate liability, or limit the amount payable under any claim, or terminate the contract of insurance on giving you reasonable notice. As a result, you may also find it difficult to arrange this type of insurance in the future.

You are also required to update us with any future changes to your information immediately to ensure the continuity of cover under your policy.

2. Premium default

Not paying your premium or part of it may result in your policy being revoked or cancelled in accordance with the terms set out in your policy. We may pursue you for unpaid premium.

5 Fees and Charges

Relevant fees and charges including government levies will be outlined in your policy documentation. Brokers may also charge separate fees in relation to their services.

6 Unable to Provide a Quotation

If we are unable to offer a quotation, you will be informed of the reason, and written confirmation will be provided on request.

In the case of property insurance, failure to have property insurance in place could lead to a breach of terms and conditions attaching to any loan secured on that property.

7. Payment Methods

XLICSE only accepts payment made through authorised insurance intermediaries.

8. Renewals

XLICSE will issue renewal terms in good time in accordance with any notice period prescribed by law.

9. Cancellation by you

To cancel you must give notice to us via your intermediary specifying the date on which you wish cancellation to take effect. The process should reflect any relevant provisions of the policy terms. XLICSE will only charge you for the period you were covered. Refunds are calculated on a time-apportioned basis subject to claims status.

By Us

We may cancel your policy by giving you appropriate notice as outlined in your policy documents.

10. Claims Handling

XLICSE will handle your claim promptly and settle your claim fairly. We will, within ten business days of the making of a decision in respect of a claim, advise you by durable medium of the outcome of the investigation explaining the terms of any offer of settlement. We will provide assistance to you on the process of making a claim, if required, and keep you informed as it develops.

We will pay claims within ten business days of agreeing the settlement. You will then have ten business days in which to consider our settlement offer. If the claim is denied, the reasons for the denial will be provided to you in writing.

We will inform you of the final outcome of the claim including details of the settlement amount paid.

You will be informed how the claim may affect future insurance contracts.

You may appoint a qualified and authorised loss assessor at your own cost to assist you with your claim. Such costs are not covered under your insurance policy.

Should you choose to appoint a professional representative to assist you with your claim please ensure they

- are authorised by the Central Bank of Ireland
- are a qualified professional
- give you full details of their fees in advance

How to make a claim*:

Please contact your insurance intermediary who will provide us with all the relevant details.

*Making a claim may affect your No Claims Discount resulting in a higher premium at your next renewal

11. Complaints

If you are not happy with the service you received, do not hesitate to let us know. We will do all we can to help.

Our promise to you

- We will reply to your complaint within five working days.
- We will investigate your complaint.
- We will keep you informed of progress with regular updates within regulatory timeframes
- We will do everything possible to sort out your complaint.
- We will use feedback from you to improve our service.

For a complaint about your policy or claim, contact your insurance intermediary in the first instance. You can also call our complaints department at +353 1 607 5300. Alternatively, complaint may be emailed to XLICSEComplaints@axaxl.com

You can also make a complaint by writing to:

XL Insurance Company SE

Compliance Department,
Wolfe Tone House, Wolfe Tone Street,
Dublin 1, D01 HP90,
Ireland.

Financial Services and Pensions Ombudsman

You may refer your complaint to the Financial Services and Pensions Ombudsman (“FSPO”), Lincoln House, Lincoln Place, Dublin 2, D02 VH29, Ireland.

Telephone: +353 1 5677000

Email: info@fspoi.ie

Website: www.fspoi.ie

12. Conflicts of Interest

We have procedures in place to avoid conflicts of interest which involves avoiding conflicts wherever possible, reporting potential conflicts internally and, when they cannot be avoided, we will fully disclose the potential conflict and ensure that customers are treated fairly.

13. Financial Crime and Sanctions

XLICSE is committed to the fight against criminal activity and all financial crime including but not restricted to Money Laundering and Terrorist financing. We will not pay any claim or provide any benefit that would expose XLICSE or any member of the AXA Group to any sanction under United Nations resolutions or laws or regulations of the European Union, United Kingdom or United States of America. Therefore, it may be necessary, for example, to carry out identity checks or you may be required to provide us with specific information on matters such as your financial circumstances.

14. Insurance Compensation Fund

The Insurance Compensation Fund (“ICF”) protects customers of authorised non-life insurance companies that go into liquidation and are unable to pay insurance claims. These claims could be made by the policyholders or third parties. This protection depends on the type of insurance, size of the business and the circumstances of the claim. The cap on the amount to be paid out of the fund in the event of liquidation is 65% of the claim or €825,000, whichever is less. A third-party motor insurance claim will be paid in full.

Further information about the ICF is available from the Central Bank of Ireland at www.centralbank.ie

15. Changes & Previous terms of business

We may amend these terms of business at our discretion or in response to regulatory requirements or changes beyond our control required by law. Such changes will become effective on and from a date specified in the notice. The effective date of this version is 9th March 2026, and they remain up to date as at the date of issue to you.
