

# Berkshire Hathaway European Insurance DAC trading as MedPro

## Terms of Business

The Terms of Business outlined below set out the basis on which Berkshire Hathaway European Insurance DAC trading as MedPro will provide business services to you as our customer and apply to any business services provided to you until further notice. Should our Terms of Business change, and where such changes directly affect you, we will advise you in writing.

### **WHO WE ARE**

Berkshire Hathaway European Insurance DAC (“BHEI”) is part of the Berkshire Hathaway Group with a registered address at 7 Grand Canal Street Lower, Dublin D02 KW81, Ireland. BHEI is registered with the Company Registration Office under Company Number 636883. BHEI is authorised by the Central Bank of Ireland as a non-life insurance company. BHEI is compliant with the Central Bank of Ireland’s Consumer Protection Code and the Minimum Competency Code, which offer protection to consumers. Both Codes can be accessed on the Central Bank’s website at [centralbank.ie](http://centralbank.ie).

BHEI underwrites general non-life insurances including, but not limited to, professional indemnity insurance arranged by Medisec Ireland CLG for medical practitioners practising in Ireland. Medisec Ireland CLG is an insurance intermediary regulated by the Central Bank of Ireland and registered under the European Union (Insurance Distribution) Regulation 2018.

### **DATA PROTECTION**

Personal data may be used and shared for insurance administration purposes, including underwriting, claims handling, reinsurance and fraud prevention and is held in accordance with relevant data protection law. We may share the information you provide to us with our business partners, other Berkshire Hathaway companies and other parties as described in our Privacy Notice for the above stated purposes.

Data at all times is treated as confidential and the appropriate measures are taken to ensure it is secure. BHEI is subject to the requirements of the General Data Protection Regulation ((EU) 2016/679 (“GDPR”)) and the Data Protection Acts. BHEI holds all data in accordance with our data protection and privacy policy, along with all applicable data protection laws and principles.

You have the right to apply for a copy of the information held by us about you and you have the right to have any inaccuracies in your information corrected.

Further information can be found on the BHEI Privacy Notice which is available [HERE](#).

Berkshire Hathaway European Insurance DAC trading as MedPro is regulated by the Central Bank of Ireland.

## **CONFLICTS OF INTEREST**

It is our policy to ensure that conflicts of interests are avoided. In circumstances where conflicts may not be avoided we will fully disclose the potential conflict to you and ensure that you are treated fairly. Should you feel that your interests have not been fairly protected please contact us to give us the opportunity to resolve these.

## **CHARGES**

Any charges payable to BHEI will be outlined in your insurance policy documentation and will be made clear prior to your agreement to purchase the insurance policy from BHEI.

## **DEFAULT**

Non-payment of premium or breach by you of certain policy conditions may result in your policy being cancelled in accordance with the terms and conditions set out in your insurance policy. Please ensure that you read your insurance policy in full.

## **COMPLAINTS PROCEDURE**

We aim to deliver a high standard of customer care at all times. If you wish to make a complaint in relation to your policy or any other aspect regarding the service provided, please contact:

- By Letter: Head of Compliance at 7 Grand Canal Street Lower, Dublin D02 KW81, Ireland.
- By Phone: +353 (0)1 246 7246
- By E-mail: [customercontact@bhei.eu](mailto:customercontact@bhei.eu)

Should the complaint not be resolved to your satisfaction then you may be entitled to contact the Financial Services and Pensions Ombudsman whose contact details are below:

- Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, D02 VH29

Tel: (01) 567 7000 | Email: [info@fspo.ie](mailto:info@fspo.ie) | Website: [fspo.ie](http://fspo.ie)

Your right to take legal action is not affected by following any of the above procedures.

## **INSURANCE COMPENSATION FUND**

BHEI contributes to the Insurance Compensation Fund which, in the event of us being unable to pay a claim, may entitle certain claimants to compensation up to 65% of the claim or €825,000 whichever is the lesser. Further information can be found [HERE](#).

## **This Terms of Business is effective from 01/08/2023**

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