

# TERMS OF BUSINESS

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## CONTACT US

 AIB life, PO Box 8172, Blackrock, Co. Dublin, Ireland

 01 912 4455 | Monday-Friday, 08:00-18:00

 [hello@help.aibliffe.ie](mailto:hello@help.aibliffe.ie)

 [www.saolassurance.ie](http://www.saolassurance.ie)

These Terms of Business set out how we (AIB life) will provide our services to you.

AIB life is authorised and regulated as a Life Insurance Undertaking by the Central Bank of Ireland.

AIB life is subject to the Minimum Competency Code and Regulations 2017, the Fitness and Probity Standards 2025 and the Consumer Protection Code 2025 which can be viewed on [www.centralbank.ie](http://www.centralbank.ie).

AIB life is a registered trading name of Saol Assurance d.a.c.. Our address and contact details are set out at the top of this document. Our registered address is 6th Floor, 2 Grand Canal Square, Dublin 2, D02 A342.

AIB life provides life assurance policies. This includes life assurance, specified illness cover, income protection, savings, investment and pensions. AIB life does not provide advice in relation to the products we sell. Most pension, savings and investments policies involve some form of risk. Unless specifically stated in your policy documents, the value of a policy is not guaranteed and may fall as well as rise. We will communicate with you in English and everything we provide you with will also be in English.

We will charge you for any product or service you agree to buy from us. We will describe these charges in the documentation you receive from us. We reserve the right to amend our charging structure for any policy from time to time but we will give you notice ahead of this.

Before you give us your personal information it is important that you know what your data protection rights are and how and why we use your personal information. This is set out in the AIB life Data Privacy Notice which is available on our website, or you can ask us for a copy. We need to collect and use your personal information to provide you with our products. Depending on the policy type we will also collect and use your personal sensitive information such as your health information to underwrite your policy and assess any claims. We will keep your personal information for as long as we have a relationship with you and for any period after that required by law or as needed for record keeping and complaints handling.

It is our policy to try to avoid any conflict of interest when providing business services. If this cannot be avoided, we will inform you of the conflict and ensure that you are treated fairly.

If you miss any payment that is due under a policy which you have bought from us, your policy may lapse, may be made paid-up, or may end, depending on the conditions set out in your Policy Conditions. In particular, if your policy includes risk cover (insurance protection) this may end. If necessary, we will use our legal rights to claim any payments you owe us for business services we have provided to you, and to claim for any value we have got for you arising from payments you have made. We may also use any set-off rights we have by law for any amounts you owe us in relation to any of our products or services.

If you have a complaint in relation to the services we provide you should notify us. We will fully investigate the complaint in accordance with our procedures and will look to resolve the complaint to your satisfaction. If you remain dissatisfied with the outcome of the complaint you are entitled to refer the matter to the Financial Services and Pensions Ombudsman. The contact details are:

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

 **01 567 7000**

 **[info@fspo.ie](mailto:info@fspo.ie)**

 **[www.fspo.ie](http://www.fspo.ie)**

Effective Date: March 2026.