Mr Jack Bogue

Address 1
Address 2
Eircode

[Date]

Dear Jack

We are writing to you to let you know about a planned change to our business.

Background to the Planned Change

Your policy is insured with Generali España de Seguros y Reaseguros, S.A. Ireland Branch, trading as RedClick (“**Generali Spain”**). Generali Spain recently agreed to sell its property and motor insurance business to Zurich Insurance Europe AG, Ireland Branch (**“Zurich Ireland”**) (the **“transfer”**). As Generali Spain is a Spanish company, the transfer is subject to Spanish regulatory approval. We expect the transfer will occur on or around 30 December 2026 (the **“transfer date”**).

Zurich Ireland has looked after customers in Ireland for more than 75 years. With over 1,000 employees across its Irish operations, it combines the strength of a leading insurer with a focus on supporting customers when they need it most. So, you can trust that your policy will remain in experienced and reliable hands.

Why are we writing to you?

Our records show that you hold one or more insurance policies that will be included in the transfer. This letter explains what the transfer means for your policies, your rights and anything you need to know.

We recommend that you read this letter carefully and share it with anyone else connected to your policy.

Will the transfer affect your policy?

After the transfer, your policy will be insured with Zurich Ireland, and you will become a customer of Zurich Ireland rather than Generali Spain.

You do not have to take any action as a result of this letter or the transfer. Your policy will automatically transfer to Zurich Ireland on the transfer date. As a result of the transfer, there will be **no change** to your policy including your:

- policy cover;
- terms and conditions;
- rights and obligations; and
- policy number.

Your proof of home insurance and/or car insurance disc will continue to be valid and will not need to be replaced.

There will be no change to your contacts for any queries, including in relation to any claim or complaint. The service you receive will not be affected. Your information (including your personal data) will automatically transfer to Zurich Ireland on the transfer date.

Your direct debit or continuous payment authority will not change, and you do not need to contact your bank. However, in the future (following completion of the transfer) Zurich Ireland will appear as the payee on your bank statement.

If you have a claim that is unresolved on the transfer date, don’t worry. Your claim will be transferred from Generali Spain to Zurich Ireland. This means that your claim will be with Zurich Ireland, but it won’t change the status or merits of your claim.

What are your rights with respect to the transfer?

You are entitled to cancel your policy because of the transfer. If you do this, you are entitled to receive a refund of any remaining premium calculated on a pro-rata basis.

Directors
Jaime Anchustegui Melgarejo (Spain), Antonio Santiago Villa Ramos (Spain), Carlos Escudero Segura (Spain), Rosario Amelia Fernandez-Ramos Oca (Spain), Pedro Luis Francisco Carvalho (Portugal), Alberto Ridaura Rodriguez (Spain), Francisco Artucha Telleria (Spain)

Legal Information
Generali España de Seguros y Reaseguros, S.A, trading as RedClick and Generali is authorised by the General Directorate of Insurance and Pension Funds in Spain and is regulated by the Central Bank of Ireland for consumer protection rules.

Registered Information
Registered in Spain: No. Registro Mercantil de Madrid, Tomo 21275, Folio 45, Hoja M-377257.
Registered office: Plaza de Manuel Gómez-Moreno, Nº5, CP 28020, Madrid, Spain.
Registered Irish branch: 5 Town Hall Place, Farnham Street, Cavan, H12 V9F5, no: 904632. VAT number IE9952754S.

You may exercise this right at any time between the date of this [email/letter] and one calendar month after the transfer date.

Want to know more?

If you have any questions, your broker, [Broker Name], is here to help. You can contact them by calling [phone number] or sending an email to [email address]. Alternatively, you can access a Frequently Asked Questions page online - https://connect.redclick.ie/company-update-2026-FAQ

Further information about Generali Spain

Generali Spain is a Spanish company authorised and regulated by the Directorate-General for Insurance and Pension Funds (***Dirección General de Seguros y Fondos de Pensiones)*** (the "**Spanish Regulator"**). Generali Spain carries out a motor and property insurance business in Ireland through its Irish branch, trading as RedClick. Generali Spain is also regulated by the Central Bank of Ireland (**CBI**) for consumer protection rules. Generali Spain's registered office in Ireland is 5 Town Hall Place, Farnham Street, Co. Cavan, H12 V9F5.

Further information about Zurich Ireland

Zurich Ireland is a registered branch of Zurich Insurance Europe AG (**ZIE AG**), ZIE AG is a German stock corporation, incorporated in Germany with its registered office at Platz der Einheit 2, 60327 Frankfurt, Germany. ZIE AG is authorised and regulated by the Federal Financial Supervisory Authority ***(****Bundesanstalt für Finanzdienstleistungsaufsicht)* (the **"German Regulator"**). Zurich Ireland is also regulated by the CBI for consumer protection rules.

Zurich Ireland's registered office in Ireland is Zurich House, Frascati Road, Blackrock, County Dublin A94 X9Y3. Zurich Ireland can be contacted by post at the address above, by email to customerhelp@zurich.com or by phone on 0818 400 700.

ZIE AG is a wholly owned subsidiary of Zurich Insurance Group Ltd.

How are your interests being protected?

As Generali Spain is a Spanish company, the transfer of your policy requires the authorisation of the Spanish Ministry of Economy, Trade and Business. As part of that process, the Spanish Regulator is engaging with the CBI and the German Regulator. We are also engaging with you to keep you informed and to give you the opportunity to ask any questions or raise any concerns you may have.

What is the legal process for the transfer of your policy

The transfer will be carried out by way of a Spanish portfolio transfer in accordance with Article 100.4 of Spanish Royal Decree 1060/2015. This is a statutory process and will be subject to authorisation by the Spanish Ministry of Economy, Trade and Business.

The transfer, therefore, does not occur under any specific term or condition of your policy.

The transfer will become effective upon execution of a public deed before a Spanish notary formalising the transfer. This is expected to take place on or around the transfer date. From the transfer date, your policy will automatically transfer to Zurich Ireland.

Further information on the transfer process is available on our website at https://connect.redclick.ie/company-update-2026-FAQ

I would like to thank you for choosing us for your insurance needs and for the trust you have placed in us. We are committed to making this transition as smooth as possible.

Yours sincerely,

Lorenzo Ioan
General Manager
Generali España de Seguros y Reaseguros, S.A., Irish branch