

## PRESS RELEASE OF 20 DECEMBER 2017

### “WWW.EXPRESSASSICURAZIONI.IT”

#### **INTERNET SITE NOT RELATED TO ANY INSURANCE INTERMEDIARY RECORDED IN THE REGISTER**

IVASS informs of the marketing of motor vehicle liability, including temporary policies, through the above mentioned internet site, that is not related to any insurance intermediary registered in the Single Register of Intermediaries - RUI.

As a result of the checks made, IVASS found out that the insurance mediation activity pursued through this site is not regular and, therefore, asked for its block to the competent Authorities.

IVASS recommends to take particular care when underwriting insurance contracts through the internet, especially in case of temporary policies, and to check, before signing the contracts, that they are issued by undertakings or through intermediaries duly authorized to the pursuit of insurance business and insurance mediation, by checking on the site [www.ivass.it](http://www.ivass.it):

- the lists of Italian and foreign undertakings licensed to pursue business in Italy (general lists and specific list for motor liability insurance);
- the warning list of [Cases of counterfeiting](#), [Unauthorised companies](#) and [Websites not compliant with the rules on insurance mediation](#);
- the Single Register of insurance intermediaries and the List of Intermediaries of the European Union.

**IVASS warns consumers, suggesting to check in the Institute website that:**

- **if the policy payee is an insurance mediator, that he is registered in the RUI;**
- **in case of payments in favour of current accounts (also on-line) or prepaid cards, the registered intermediary is the account and/or the card holder.**

**Consumers can ask for clarification and information to IVASS Consumer Contact Center at the free phone number 800-486661, from Monday to Friday 8.30 am to 2.30 pm**

In any case, IVASS draws to the attention of users and intermediaries that the websites or *Facebook* accounts (or others' social networks) of intermediaries performing mediation on the internet must always include:

- a) the data identifying the intermediary;
- b) the address of its head office, its telephone and fax number and e-mail address;
- c) the number and date of registration in the Single Register of insurance and reinsurance intermediaries, as well as the indication that the intermediary is subject to IVASS's supervision;

Websites or *Facebook* (or other social network) profiles that do not contain the above information are not compliant with the rules on insurance mediation and expose the consumer to the risk of concluding counterfeited policies.

As regards the intermediaries of the European Economic Area (EEA) licensed to carry out business in Italy, the website must show, in addition to the data identifying the intermediary and the above-mentioned addresses and contact numbers, the indication of the branch – if any –, the statement that the intermediary is licensed to pursue business in Italy and the indication of the supervisory Authority of the home Member State.

We invite the media to highlight this press release in the interest of consumers.