

## PRESS RELEASE OF 13 SEPTEMBER 2019

## WWW.ASSICURAZIONIRANIERI.COM WWW.CONTIASSICURAZIONI.COM WWW.ASSICURALATUARCA-AUTO-MOTO.COM WWW.ASSICURAZIONITORO.IT WWW.AXAPOINTITALIA.IT

## **IRREGULAR WEBSITES**

The distribution of insurance policies through these sites is irregular. The policies received from customers are false and the related vehicles are not insured The facts have been reported to the Judicial Authority.

IVASS recommends to take particular care when examining insurance proposals received by telephone or on-line (including via WhatsApp), especially in case of temporary policies.

In particular, IVASS advises consumers to check, before paying the premium, that the quotes and the contracts are issued by duly authorized undertakings or intermediaries, by consulting on the site <a href="https://www.ivass.it">www.ivass.it</a>:

- the lists of <u>Italian and foreign undertakings</u> licensed to pursue business in Italy (<u>general lists</u> and the specific list for **motor liability insurance**, **including both** <u>Italian</u> and <u>foreign</u> companies)
- the <u>Single Register of Insurance Intermediaries</u> (RUI) and the <u>List of Intermediaries</u>
   of the <u>European Union</u>;
- the warning list of <u>Cases of counterfeiting</u>, <u>Unauthorised companies</u> and <u>Websites</u>
   not compliant with the rules on insurance mediation;

IVASS underlines in particular that the payments of premiums in favour of rechargeable or prepaid **credit cards** are <u>irregular</u>, and so are the payments made in favour of persons or companies not registered in the above-mentioned lists.

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SULLE ASSICURAZIONI

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

The websites or facebook (or other social network) profiles of Italian 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 the <u>certified e-mail</u> address;

c) the number and date of registration in the Single Register of Insurance and Reinsurance Intermediaries, and the indication that the intermediary is subject to IVASS 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 on business in Italy, the website must show, in addition to the data identifying the intermediary, the number of enrolment in the Register of the home member State, the email address, the indication of the branch – if any –and the statement that the intermediary is licensed to pursue business in Italy with the indication of the supervisory Authority of the home Member State.

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