

## **Terms of Business**

### **Who we are**

Liberty Insurance dac is part of the Liberty Mutual Group and is registered in Ireland under Company number 494729.

### **Contact details**

Our Head Office is at Dublin Road, Cavan, Co. Cavan, and we have several support offices in Ireland.

Telephone contact: **ROI (049) 4368125**

### **What do we do?**

The Company provides a full suite of general insurance products including Motor and Home Insurance as well as Commercial Liability, Property Damage, Commercial Vehicle and Fleet cover.

### **How we charge**

All insurance premiums are inclusive of 3% Government Levy. Any additional premiums charged to existing policies as from 1st January 2012 will also include 2% Insurance Compensation Fund levy. The 2% Insurance Compensation Fund levy is applied to new business and renewal premiums for policies which commence on or after 1st January 2012. For ease of reference these levies are referred to as statutory charges in your policy documentation. We may also charge an administration fee for changes you make to the policy.

### **Who regulates us?**

Liberty Insurance dac is regulated by the Central Bank of Ireland.

We are a member of the Irish Insurance Federation.

### **Conflicts of interest**

It is our policy to maintain appropriate administration structures to ensure that the potential for any conflict of interest between us is avoided as far as possible. We will try to avoid conflicts of interest, but if you feel that your interests have not been fairly protected please contact us to give us the opportunity to resolve any issues you have.

### **What happens if I do not pay the premium?**

Non-Payment of your premium of part thereof or any instalment of your premium (where you are using our Direct Debit option) or breach by you of certain conditions of your policy may lead to your policy being revoked or cancelled.

### **How to complain**

Liberty Insurance is committed to providing all our customers with a high standard of service at all times. Please contact our staff directly to see if we can resolve any concerns you may have. If you are unhappy with our response you can address your concerns in writing to our Customer Service Manager at the above address or you can e-mail us at [feedback@libertyinsurance.ie](mailto:feedback@libertyinsurance.ie). On receipt of your complaint we will phone you and promise to acknowledge your complaint within 5 business days of receiving it. In the unlikely event that we have not resolved your complaint within 20 business days we will write and let you know why and what further action we will take. If you are not satisfied with our decision or if we haven't given you a decision after 40 business days, you have the right to refer your complaint to: The Financial Services Ombudsman's Bureau, 3<sup>rd</sup> Floor, Lincoln House, Lincoln Place, Dublin 2.

Full details of our complaints procedure and further information on Liberty Insurance can be seen by visiting our website at [www.libertyinsurance.ie](http://www.libertyinsurance.ie)

### **Compensation**

The Insurance Compensation Fund in Ireland exists for the protection of consumers. In the event that an insurer is unable to pay a claim, compensation may be available from this Fund.