



Your Private Motorcycle Insurance

Policy Document (Republic of Ireland)



Useful telephone numbers –

Customer services:

1890 89 1890

Call this number if your circumstances change and you need to update your policy or if you have a question.

Claims helpline:

1850 85 8530

Call this 24-hour number if you need to report a claim on your policy.

Breakdown assistance helpline:

1800 70 60 80

00353 91 560636 NI & UK

Call this 24-hour number if you need roadside assistance, home-start, vehicle recovery or journey completion (refer to page 14 for more details). In the event of a road traffic accident call the claims helpline number above.

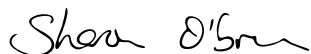
Contents

Introduction.....	2
Definitions.....	3
Your insurance cover.....	4
General conditions which apply to the whole policy	5
General exceptions which apply to the whole policy	9
Section 1 Loss of or damage to the insured motorcycle.....	10
Section 2 Liability to other people	12
Section 3 Breakdown assistance.....	14
Customer care	16
Data-protection statement	17

Introduction

We, **Liberty Insurance®**, agree to provide insurance to you, the insured named in the policy schedule, for events which happen in the Republic of Ireland, Northern Ireland or Great Britain (including the Isle of Man and Channel Islands) during any period of insurance that you have paid, or have agreed to pay, the premium. If more than one person is named as the insured, the insurance will apply to each of you.

On behalf of Liberty Insurance



Sharon O'Brien
Chief Executive Officer

Liberty Insurance designated activity company (dac) is regulated by the Central Bank of Ireland. Liberty Insurance dac is registered in Ireland, registration number 494729. You can contact the Central Bank of Ireland on 1890 77 7777.

Definitions

- a **You, your** – the insured named in the policy schedule.
- b **We, us** – Liberty Insurance.
- c **Your business** – your occupation as described in the schedule.
- d **Your / the motorcycle** – the motorcycle described in the schedule of this policy and any motorcycle:
 - you have given us details of;
 - we have provided a certificate of insurance for; and
 - for which the insurance is still in place.
- e **The motorcycle** – a mechanically-propelled two-wheeled vehicle with or without a sidecar.
- f **The certificate of insurance** – the document which is evidence that you have taken out the insurance needed by law.
- g **The period of insurance** – the period shown in the schedule and any further period for which we agree to insure you.
- h **Territorial limits** – Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man and the Channel Islands, or while the motorcycle is being transported by sea, air or rail (including loading or unloading) between these places.
- i **Riding** – in the charge of a person who has driven, or will drive, the motorcycle, even if they are not driving at the time.
- j **Market value** – the cost of replacing the motorcycle with one of the same make, model and similar age and condition at the time of the accident or loss.
- k **Accessories** – items permanently attached to your motorcycle. Helmet, gloves and any other items you wear are not included.

Your insurance cover

So you understand what you are covered for, please read this document, the schedule and the certificate of insurance carefully. You should pay special attention to the general terms, exceptions and conditions. If you have any questions, you should contact us or your insurance advisor.

Comprehensive cover – sections 1 and 2 of this policy apply.

Third-party, fire and theft cover – section 1 applies for loss of or damage to the motorcycle caused directly by fire, lightning, explosion, theft or attempted theft. Section 2 of this policy also applies.

Third-party only cover – section 2 of this policy applies.

The general exceptions and general conditions apply to all levels of cover.

Description of riders

Any person shown in the certificate of insurance can ride the motorcycle. Where 'any driver' is shown, please see the schedule for any restrictions.

No-claims bonus

For the purpose of the no-claims bonus, 'period of insurance' means one year from the beginning of the policy to the first renewal date, and then each year between renewal dates.

If no claim arises during the period of insurance, at the renewal date we will reduce the renewal premium in line with our no-claims bonus scale applying at the renewal date. You can ask for details of the no-claims bonus scale.

If a claim arises during any period of insurance, we will reduce your no-claims bonus as follows.

No-claims bonus	Reduced to
1 year	0 years
2 years	0 years
3 years	0 years
4 years	1 year
5 years or above	2 years

If two or more claims arise in any period of insurance, we will reduce your no-claims bonus to zero at your next renewal.

You cannot transfer your no-claims bonus to anyone else and it may only be used on one vehicle at a time.

Protected no-claims bonus

You can pay an extra premium for a protected no-claims bonus extension once you have earned a no-claims bonus of four years or more. You will keep that no-claims bonus as long as no more than one claim arises during the period of insurance for which the extra premium applies. Although you can protect your no-claims bonus, your premium may still be affected by any claims we pay. This cover only applies if it is shown in the schedule.

General conditions which apply to the whole policy

These general conditions apply to all sections of this policy.

Where we refer to 'you' in these conditions, it includes your personal representative.

1. We will only have to make a payment under this policy if:
 - a all the answers in the proposal and declaration for this insurance are true and complete (the proposal and declaration form the basis of this contract between us and you); and
 - b you or any insured person meets all the terms, conditions and endorsements of this policy.

Cancellation

2. You may cancel the policy at any time by telling us and returning the certificate of insurance.

If you want to cancel your policy within the first 14 days, we will refund your premium for any period of insurance remaining, less an administration fee of €50.

If you cancel your policy in the first year of insurance after the first 14 days, we will work out your refund based on our cancellation rates as shown below.

If you cancel your policy after the first year, we will refund your premium for any period of insurance remaining, less an administration fee of €50.

If you pay by instalments you have agreed to pay the premium on the due date, or dates, as set out in that agreement. If you do not make a payment when it is due, we can cancel the policy by sending you 10 days' written notice to your last known address. The refund we pay you will be based on the cancellation rates above. The above rates are based on the yearly premium being paid in full. If the amount you have paid does not cover the premium according to the rates, we have the right to recover the money that you owe.

We do not refund any amount which is less than €30.

All premium refunds will only be issued as long as:

- a no claim or loss has arisen during the current period of insurance; and
- b we have received your certificate of insurance.

Period of cover no more than

1 month	2 months	3 months	4 months	5 months	6 months	7 months	8 months	9 months	over 9 months
80%	70%	60%	50%	45%	35%	25%	20%	10%	Nil

Percentage refund of annual premium

3. We may choose to cancel the policy, without giving you a reason, by sending you 10 days' written notice to your last known address. We will refund your premium for any period of insurance remaining. You must return to us immediately your certificate of insurance to avoid any action we may take against you to recover it.

Policy changes

4. You must:
- a let us know the details of any new or replacement motorcycle before you buy or change motorcycles;
 - b pay us any extra premium we may ask for as a result of the new or replacement motorcycle; and
 - c let us know if you sell or get rid of the motorcycle.

All cover for the motorcycle will end and you must return the certificate of insurance to qualify for any refund of premium which we may allow.

If you do not give us, and we do not confirm full details of the motorcycle, the insurance will not apply to the motorcycle and we will not be responsible for any accident, injury, loss, damage or liability arising as a result of any accident caused by or in connection with that motorcycle.

5. You must tell us immediately if:
- a you plan to make changes to the motorcycle that improve its value, performance or attractiveness to thieves;
 - b you want to use the motorcycle for any use not included in your certificate of insurance;
 - c you change the address at which you normally keep the motorcycle;
 - d you or anyone covered by this policy is charged or convicted of a motoring offence;
 - e you become aware of any medical or physical condition of any rider that may affect their ability to drive;
 - f you or any rider change occupation; or
 - g there are changes to any other material fact.

When you tell us about a change, we may then reassess your premium and your cover. If you do not tell us about any relevant changes, we may:

- i. reject or reduce your claim; or
- ii. cancel the policy and treat it as though it has never existed.

6. If the terms of the policy change in any way, there may be an administration fee of €25. We do not refund any amounts less than €30, and we will not charge any extra amounts less than €30. We will only refund any premium if:
- a no claim or loss has arisen during the current period of insurance; and
 - b we have received all the documents we need to make the alteration.

Claims

7. a You must report any accident, injury, loss or damage involving the motorcycle or any other motorcycle which is insured under this policy to us immediately (or by the next working day). We may send you an accident report form which you must fill in and return as soon as possible.
- b Following loss of or damage to the motorcycle as a result of theft, attempted theft or malicious damage, you must immediately contact the Garda and send us a copy of the Garda report. The report must say that the loss or damage was the result of theft, attempted theft or malicious damage.
- c You must also write and let us know as soon as you become aware of any current or future prosecution or inquest in connection with any event for which there may be any liability under this policy.
- d You or any insured person must immediately send us any correspondence relating to any incident without answering it. You or any other insured person must give us all the help we need. You must never accept responsibility or offer or

promise payment without our written permission. We will be entitled to take over and act in your name (or in the name of any other insured person) to defend or settle any claim. We may prosecute, in your name or in the name of any other person (at our expense and for our benefit), to recover any amount we have paid. We will be able to decide how any proceedings or settlements are handled.

- e If you make a claim, we are entitled to instruct and to give information about you and your policy to other people such as suppliers, private investigators and loss adjusters.
 - f You or any insured person must not do anything to harm our interests.
 - g If you make a claim, we may appoint our own repairers to carry out any repair work.
8. If, at the time any claim arises under this policy, there is any other insurance covering the same accident, injury, loss, damage or liability, we will only pay our share of any loss, damage, compensation, costs or expenses.
9. If, under the law of any country, we have to make a payment which we would otherwise not have made under this policy, we may recover any payment from you or from the person who the claim was made against.
10. If you are paying by instalments, you must pay the full yearly premium if you make a claim during the current period of insurance. We have the right to take any premium owed from any claim we may pay.



Disputes between you and us

11. You may refer any dispute between you and us about our liability for a claim or the amount to be paid to an arbitrator we both agree to, within nine months of the dispute arising. If we cannot agree, the president of a relevant national law society will appoint an arbitrator.

The arbitrator's decision will be final and binding on you and us. If the dispute has not been referred to arbitration within nine months, we will assume you have abandoned the claim.

Duty of care

12. You or any insured person must:
- a take all reasonable steps to prevent accidents, injuries, loss or damage;
 - b protect the motorcycle against loss or damage;
 - c give us access, at any reasonable time, to examine the motorcycle;
 - d not leave the motorcycle unlocked while unattended or leave the keys to the ignition with the motorcycle while unattended; and
 - e make sure the motorcycle is kept in a roadworthy condition.

For example:

- the tyre-tread depth must be within the legal limits;
- all lights and mirrors must be working properly; and
- the motorcycle's brakes (front and back) must be working correctly.

Drink and drugs

13. If an accident happens and:
- a as a result you or any insured person is convicted of an offence involving alcohol or drugs;

- b you or any insured person is driving while unfit to do so due to alcohol or drugs; or
- c you or any insured person is driving after drinking alcohol and, three hours after the accident, the amount of alcohol in the breath, blood or urine is above the legal limit for driving;

then the cover provided in section 1 of this policy for loss of or damage to the insured motorcycle will not apply.

Fraud

14. If any claim is in any way fraudulent or exaggerated, the insured person or anyone acting on their behalf has used any fraudulent methods to benefit under this policy, or you have given us false or stolen documents, you and they will lose any rights under the policy. We may also prosecute you or them.

Choice of law

15. You and we may choose which law applies to this contract. Unless we agree with you otherwise, this insurance is governed by Irish law.

Currency

16. All money paid under this policy will be paid in euros.

Language

17. Your policy and all communications between you and us will be in English.

General exceptions which apply to the whole policy

These general exceptions apply to all sections of this policy.

We will not provide cover for any of the following.

1. Any accident, injury, loss, damage or liability if the motorcycle is being ridden by or used for a purpose not described in the certificate of insurance.
2. We will not provide cover if the insured person is entitled to claim or is covered under any other policy.
3. We will not cover the rider unless they hold a licence to ride the motorcycle, or have held and are not disqualified from holding or getting a licence.
4. Any liability an insured person has under an agreement which they would not have had if the agreement did not exist.
5. Loss, damage or liability:
 - a directly caused by pressure waves from aircraft and other flying objects travelling at or above the speed of sound;
 - b caused by an earthquake or underground fire;
 - c caused by pollution or contamination, unless it is caused by a sudden, identifiable, unexpected and accidental incident which happens during the period of insurance;
 - d resulting from using the motorcycle to carry passengers or goods in a way likely to affect the safe driving or control of the motorcycle; or
 - e resulting from using the motorcycle at any event during which the

motorcycle may be ridden on a motor-racing track, derestricted toll road (with no speed limit) or at any off-road event.

However, we will provide cover to meet the requirements of the Road Traffic Act.

6. a We will not cover any loss, damage or legal liability directly or indirectly caused by:
 - ionising radiation or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from burning nuclear fuel; or
 - the radioactive, poisonous, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
- b Any damage or liability caused by using the motorcycle in or on any area where aircraft normally land, take off, move or park.
- c War, riot, revolution, any act of terrorism or any similar event.

However, we will provide cover to meet the requirements of the Road Traffic Act.

Section 1 Loss of or damage to the insured motorcycle

We will pay for loss of or damage to the motorcycle or its accessories and spare parts while they are on your motorcycle.

We will choose whether to repair or replace the motorcycle or any part of it or its accessories and spare parts, or pay cash to cover the amount of the loss or damage.



The most we will pay will be the market value of the motorcycle immediately before the loss or damage happened, but not more than the value as shown in the schedule.

If replacement parts are not available or are out of stock from the manufacturer's European representative or agents, you will have to pay the extra cost of transporting them from elsewhere. If your vehicle is three years old or more, or if it has been imported, we may decide to repair it with parts which have not been made by your vehicle's manufacturer, but are of a similar standard.

You must let us know immediately about any incident involving loss or damage to the motorcycle. You must not pay or agree to pay any expenses to repair any damage without getting our agreement beforehand. (See general condition 7.)

If the motorcycle is under a hire-purchase or leasing agreement, we may pay the legal owner for any loss or damage. We will then have no further liability for the loss or damage.

Accident recovery

We will also pay the reasonable cost of protecting the motorcycle and moving it to the nearest repairer if, as a result of any loss or damage insured under this section, the motorcycle cannot be ridden. We will pay the reasonable cost of delivering it to you after the repair. However, we will not pay more than the reasonable cost of transporting it to your address, as shown in the schedule.

Exceptions to section 1

We will not pay for:

1. loss of value, wear and tear, mechanical, electrical, electronic, computer or computer-software failure or breakdown;
2. damage to tyres caused by using the brakes or by road punctures, cuts or bursts;
3. loss of use of the motorcycle or other indirect loss such as travel costs or loss of earnings;
4. loss of or damage to accessories or spare parts, unless your motorcycle is stolen or damaged at the same time;
5. loss of or damage to personal belongings (for example helmets or protective clothing);
6. loss or damage as a result of deception or fraud;
7. loss or damage arising from theft or attempted theft while your motorcycle is unattended, as a result of:
 - a leaving the ignition key in or on your motorcycle; or
 - b not using a security device (such as an immobiliser) that you have told us is fitted to your motorcycle;
8. damage to paintwork above the cost of replacing the manufacturer's standard paintwork;
9. loss of or damage to the motorcycle if it is taken or ridden without your permission by a member of your family or anyone who normally lives with you, unless they are prosecuted for taking the motorcycle without your permission;
10. any part of a repair or replacement which improves your vehicle beyond its condition before the loss or damage took place;
11. loss or damage resulting from using your motorcycle in a rally, competition, track day or trial;
12. loss or damage as a result of the vehicle being filled with the wrong fuel; or
13. the first amount, as shown in the schedule, of each claim (the excess).

Section 2 Liability to other people

Definition of 'insured person'

For the purpose of insurance under this section, an 'insured person' includes any one of the following.

1. You, the policyholder.
2. Any person riding the motorcycle who is entitled to do so under your current certificate of insurance (other than any person in the motor trade riding the motorcycle for the purpose of repairing or maintaining it).
3. The employer or business partner of any person whose business use is allowed under the terms of the certificate of insurance. This applies as long as the motorcycle does not belong to that person and is not hired or leased by or to them.
4. Any person using (but not riding) the motorcycle with your permission for social, domestic and pleasure purposes.
5. Any person travelling on or getting onto or off the motorcycle.
6. The personal representative of any of the people named above (following the person's death) but only for the liability of the person who has died.

We will insure the insured person against legal liability for damages (including the related costs and expenses) for death or bodily injury to any person and damage to property arising as a result of an accident by or in connection with the motorcycle.

We will not pay more than €10,000,000 for damage to property arising from any one claim or number of claims arising out of one cause.

Legal costs

If we agree in writing, we will pay for the following legal costs related to an event which is covered by this section.

- a Solicitors' reasonable fees for representing you at a coroner's inquest or fatal accident enquiry.
- b The reasonable costs of defence against a charge of manslaughter or causing death by careless or dangerous driving.

Foreign use

As well as providing cover in the territorial limits, we will also provide the minimum cover you need by law to use the motorcycle in:

- a any country which is a member of the European Union; and
- b any other country which has made arrangements to meet the requirements of the Commission of the European Union.

If you want to extend this cover to your full policy cover, or if you want to travel to any other country, you must:

- a ask us to provide cover before the date you leave;
- b tell us the date you will be leaving, and the date you will be returning;
- c tell us which countries you are visiting; and
- d pay any extra premium necessary.

Emergency treatment

We will pay for emergency treatment fees as set out in the Road Traffic Act, following an accident involving any motorcycle for which we provide cover.

Exceptions to section 2

1. We will not cover loss of or damage to property owned by or in the charge of the insured person.
2. We will not provide cover if the insured person is entitled to claim payment or has cover under any other policy.
3. We will not cover loss of or damage to any motorcycle in connection with which we provide cover under this section.
4. We will not cover death or injury to any person which arises out of the course of their employment by any insured person, except where it must be covered under the Road Traffic Act.



Section 3 Breakdown assistance

Using this breakdown assistance will not affect your no-claims bonus.

Definitions

For the purpose of this section, the following definitions apply as well as those on page 3.

- a You, your** – any person driving the motorcycle who is driving with the policyholder's permission.
- b Passengers** – all non-fare-paying passengers (not including hitch-hikers) on the motorcycle at the time you need help.
- c Labour** – the cost of the call-out and up to one hour's labour charged by the repairer we instruct, as long as the repair is carried out at the scene and not at the repairer's premises. A repair may only be carried out at the scene if the vehicle is in a safe position to do the repair.
- d Breakdown** – mechanical or electrical breakdown, fire, attempted theft, malicious damage, punctures that need help to fix or replace a wheel, lost keys, stolen keys, keys broken in the lock or running out of fuel.
- e Territorial limit** – Island of Ireland.

Benefits

If you cannot drive the motorcycle as a result of a breakdown, we will arrange and pay for:

1. one hour's labour at the roadside or at your home; and
2. towing the motorcycle to the nearest garage which can carry out an effective repair or to a garage of your choice, whichever is closer..

Completing the journey

If the repairs cannot be completed where the motorcycle broke down and you are away from home, we can arrange and pay for **one** of the following.

1. Transport for you and your passenger to your intended destination, within the territorial limits, up to €35 for each person and €70 in total; or
2. bed-and-breakfast only accommodation for one night only while repairs are being carried out, up to €35 (£35) for each person and €70 (£70) in total.

The help provided depends on the options available to us at the time you contact us.

Message relay

We will pass on two urgent messages for you.

Conditions to section 3

We will not pay for any expense or help that we have not authorised through our 24-hour helpline.

1. We will not be responsible to you if we are not able to provide the services set out in this section caused by the following.
 - a Government control or restrictions.
 - b Any other act or failure to act of any local, national or international public authority (including the Government), or any supplier, agent or other person.
 - c Labour disputes or difficulties.
 - d Any other cause beyond our reasonable control.
2. You must be with the motorcycle when the repairer arrives. If you are not with the vehicle and our repairer cannot help you, you will have to pay the costs of any further help.
3. We may refuse to help you if, the driver is clearly under the influence of drugs or alcohol or if the repairer cannot get to the motorcycle to provide help.
4. We cannot recover motorcycles if they have been modified or are being used for racing, trials or rallying.
5. You must maintain the motorcycle in line with the manufacturer's recommendations and keep it in a roadworthy condition.
6. We will not provide cover for any more than three breakdowns during the period of insurance.

24-hour breakdown assistance helpline:

1800 70 60 80

Republic of Ireland

00353 91 560636

Northern Ireland & United Kingdom

Exceptions to section 3

We will not pay for:

1. any liability or loss arising from any act carried out in providing the assistance service;
2. expenses you can claim from any other source;
3. a breakdown resulting from a deliberate act committed by you;
4. the cost of repairing the motorcycle other than the labour;
5. the cost of any parts, keys, lubricants, fluids or fuel needed for the vehicle;
6. any claim caused by fuels or other flammable material, explosives or poisonous substances carried on the vehicle; or
7. claim arising if the motorcycle is carrying more passengers than it was designed for, or from driving the motorcycle on unsuitable ground.



Customer care

We are committed to providing all our customers with a high standard of service at all times. We realise that things can go wrong and there may be times when you feel our service has let you down. As a valued customer you have the right to complain.

1. Please contact our staff first to see if we can resolve any concerns you may have. Phone 1890 89 1890.
2. If you are not happy with our response, you can send your concerns in writing to our Customer Service Manager at:
Liberty Insurance
Dublin Road
Cavan
Co Cavan.
E-mail: feedback@libertyinsurance.ie
3. We will phone you to let you know we have received your complaint.
4. Our staff will try to resolve your complaint immediately. If this is not possible, we 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 of receiving it, we will write and let you know why and what further action we will take.
5. 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 Insurance Ombudsman at:

The Financial Services
Ombudsman's Bureau
3rd Floor
Lincoln House
Lincoln Place
Dublin 2

Phone: 1890 882090

We value feedback and welcome it as an opportunity to improve our service.

Insurance Act 1936

All money which becomes due under this policy will be paid in the Republic of Ireland in line with section 93 of the Insurance Act 1936.

Stamp Duties Consolidation Act 1999

Stamp duty has been or will be paid to the Revenue Commissioners in line with section 5 of the Stamp Duties Consolidation Act 1999.

Data-protection statement

Who is responsible for your personal information?

We, Liberty Insurance dac in Ireland, are the registered 'data controller' for personal information held under the Data Protection Act 1988 as amended by the Data Protection (Amendment) Act 2003. This means we have certain responsibilities under the act to protect your information. You should show this notice to anyone who may also be covered by your insurance policy and make sure that you have their permission to share their information with us.

What details do we collect and why?

We will use the information you provide, or we collect, to manage and handle your insurance queries, applications and any policy and related claims. This includes providing insurance for and handling claims with help from other companies in the Liberty Mutual Insurance Group. To provide you with products and services, we (or our agents or subcontractors) hold information in our systems. We may use your personal information for our business processes and activities including analysis, review, planning and business transactions, dealing with insurance or legal claims, and so we can meet our legal and regulatory responsibilities. We may record or monitor phone calls to protect you and for training and quality purposes.

Sensitive details

We may need to collect sensitive personal information (such as information about physical or mental health or medical conditions, criminal convictions and

pending legal proceedings, and bankruptcy or debt details) about you and others named on the insurance policy and other people involved in a claim. By taking out a Liberty insurance policy or by giving us your personal information, including sensitive personal information, you will be agreeing that we, our agents, other insurers and the other people we describe in this notice may process this information.

Credit-reference checks and fraud-prevention, anti-money laundering and counter-terrorism financing checks

We may check the information you provide against other information available to the public. (This could include information from the electoral roll and court judgments, bankruptcy or repossession and other insurance industry databases. This may involve carrying out checks for bankruptcy and other judgments, to prevent fraud, anti-money laundering and counter-terrorism financing checks. These checks will be governed by data-protection law and we may also need your permission.) We may share the results of these checks with other companies in the Liberty Mutual Insurance Group, other insurers and their agents, credit-reference agencies, fraud-prevention agencies and others concerned with fraud, the Garda Síochána, the police and other law-enforcement agencies, government agencies or regulatory authorities. We may use this information to help us assess risk and credit and in our insurance decisions and to meet our legal and regulatory responsibilities. Other companies in the Liberty Mutual Insurance Group may do the same for similar purposes.

Statistics

We may change personal information so that you cannot be identified. That information will then not be covered by this notice or data-protection law. We may use it for insurance administration purposes including analysing trends, carrying out actuarial work, planning how we deliver services, assessing risk, costs and charges.

What details do we share, who with and why?

We will only take instructions to change a policy from you, your husband, wife or civil partner or your parent. We will only take instruction to cancel a policy from you. In some cases we may deal with other people contacting us on your behalf as long as we have your permission. If you would prefer that we only deal with you, please let us know. In exceptional circumstances, we may need to deal with other people, for example, if you are incapacitated and if a next of kin contacts us in relation to your policy.

We may pass information about you and your claims history to:

- our agents and service providers and other companies in the Liberty Mutual Insurance Group;
- other insurers, either directly or through people acting for us and them (such as loss adjusters or private investigators and solicitors);
- any agent acting for you;
- recognised trade, governing and regulatory organisations we belong to or are governed by;

- the police, other law-enforcement agencies, government agencies or regulatory authorities, and any other person or organisation if this is needed by law; and
- any other person, where necessary, to perform any insurance contract with you, so we can protect ourselves from risk or to make sure we meet with regulations or good governance.

We share information with the Insurance Link database, run by Insurance Ireland. This information includes identification details and the nature of any damage suffered by anyone involved in a claim, in some cases including the types of injuries. This information may be shared with other insurers or government authorities.

We use this service to help us authenticate the information provided so we can prevent fraud and protect customers and assess information at the underwriting stage (when we decide on risk and whether to provide insurance). This helps prevent multiple claims for the same injury or damage, helps us investigate fraud and check on the accuracy of information provided. If we find, by using Insurance Link, that previous claims have been made, we may share information on those claims. You can find more information on Insurance Link on their website, which is listed below.

We may also use the information you provide to get information from the National Vehicle and Driver File held by the Department of Transport. We may also transfer your information to other countries (you can see more details below).

Where are your details sent?

We will hold personal information in our data systems including those owned or managed by Liberty Mutual Insurance Group companies and our or their agents and other service providers. This information may be stored by cloud (internet storage providers) and may also be transferred outside of the European Economic Area including to Liberty Mutual Insurance Group companies. By using contractual agreements with our service providers, we make sure that no personal information is transferred outside of the EEA unless that country has an adequate level of protection in relation to processing personal information. By giving us personal information, you agree to the transfer, storing or processing of the information as outlined above.

Contacting you

We may contact you with a reminder that your insurance is due to be renewed. We can do this in a number of ways, please see below. We will use the details you have given us to provide information about our products and services and those of other companies in the Liberty Mutual Group and other companies whose products and services may interest you. However, we will not do so if you have already told us you do not want this information. We may also use your information for these purposes after your policy has ended, unless you ask us not to.

How we can contact you

From time to time we may contact you using the information you have provided in relation to our products and services in any of the following ways.

- By phone
- By post
- By email
- By text message
- Through digital applications (such as a mobile phone app)

Why might you contact me?

We may contact you:

- about an enquiry you have made;
- with relevant offers for products or services;
- about your policy or quote;
- to ask for your feedback or views on the products and services we provide;
- to tell you about any important changes to our website; or
- if there is another genuine reason for doing so.

How to opt out

You can change your mind at any time about receiving marketing information from us. Each time we contact you electronically with marketing information or a marketing message, you can choose not to receive further marketing information from us to that email address or phone number. This is known as an 'opt-out'. If you want to 'opt-out', please phone us on 1890 89 1890 or email us at contact@libertyinsurance.ie. Please make sure you tell us about any changes to your marketing preferences for each address, email address or phone number you have registered with us which is affected.

More information and contacting us

You can ask us for a copy of the information we hold about you by writing to our Customer Services Manager (see

contact details below) and enclosing a cheque for €6.35. Please allow up to 40 days for us to send this information to you. You may also ask us to change or delete any information we hold about you.

For a full copy of this notice, including more details on how we may use your personal information for credit-reference and fraud-prevention purposes, please see the **Security and Privacy Statement** which you can view by visiting **www.libertyinsurance.ie/company/privacy-full.html**. Or, if you want to ask for a hard copy or have any questions about this notice, please contact our Customer Services Manager at Liberty Insurance, Dublin Road, Cavan, Co. Cavan or **info@libertyinsurance.ie**.

You can find details about our responsibilities to you in terms of your information in the Data Protection Commissioner's Code of Practice on Data Protection for the Insurance Sector. See **www.dataprotection.ie**.

You can get confirmation on what information is held about you and your previous claims on Insurance Link by visiting **www.inslink.ie**.

Reference: GEIQMBPB0617

In the event of an accident

- Contact our 24 Hour Claims Helpline on 1850 85 8530.
- Obtain contact details and insurance particulars for other parties involved and the names and addresses of any witnesses to the incident.
- To protect your legal rights, liability should never be admitted at any stage.
- Report all incidents to the Gardai immediately.

Our commitment to you

- We understand that this can be a distressing time for you.
- Our priority, following your loss, is to ensure your claim's experience is fair, efficient, prompt and transparent.
- We will immediately appoint a dedicated person to manage all aspects of your claim at no cost to you.

Liberty Insurance,
Dublin Road,
Cavan, Ireland

Tel: 1890 89 1890 (ROI)
00 353 49 432 4000 (Int)
Fax: 049 4368101 (ROI)
028 663 47007 (UK)

info@libertyinsurance.ie
www.libertyinsurance.ie



GEIQMBPB0617