Liberty Insurance®

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, County Cavan.

Phone: 1890 89 1890. (00 353 49 432 4000 from outside Republic of Ireland).

What do we do?

We provide 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 subject to a 3% government levy and will also include 2% insurance compensation fund levy. These levies are referred to as statutory charges in your policy documents. If you make changes to your policy we may also charge you an administration fee.

Who regulates us?

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

We are a member of Insurance Ireland.

Liberty Insurance dac is bound by the Central Bank of Ireland's Consumer Protection Code 2012 which offers protection to consumers. You can see this at **www.centralbank.ie**

Conflicts of interest

It is our policy to have appropriate administration structures to make sure that we avoid the potential for any conflict of interest between us 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 deal with any issues you have.

What happens if I do not pay the premium?

If you fail to pay all or part of your premium or any instalment of your premium (if you are using our direct debit option) or, if you break certain conditions of your policy,
we may withdraw or cancel it.

How to complain

We are committed to giving all our customers a high standard of service at all times. Please contact our staff directly to see if we can deal with any concerns you may have. If you are unhappy with our response you can write to our Customer Service Manager at the above address or you can email us at **feedback@libertyinsurance.ie**. When we receive your complaint we will phone you and promise to acknowledge your complaint within five business days of receiving it. In the unlikely event that we have not dealt with 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, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.**

For full details of our complaints procedure and more information on Liberty Insurance go to **www.libertyinsurance.ie**

Compensation

The Insurance Compensation Fund in Ireland exists to protect consumers. If an insurer is unable to pay a claim, compensation may be available from this fund.

Data Protection Notice

Liberty Insurance dac in Ireland ("Liberty") is the registered data controller for personal information collected from you.

We will use the information you provide, or we collect for various purposes to include managing and handling your insurance queries, applications and any policy and related claims. The use of this information is governed by data protection laws. We may for various reasons change the personal information so that you cannot be identified, such as analysing trends.

We may check the information against information available to the public (such as the electoral roll and court judgments bankruptcy or repossession and other insurance industry databases). This may involve carrying out bankruptcy or judgment debt checks, fraud prevention, 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 directly, or indirectly, share the results of this information gathering 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 and 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 Group companies may do the same for similar purposes.

We share information with the Insurance Link database, run by Insurance Ireland. We may use the information you provide to get information from the National Vehicle and Driver File held by the Department of Transport.

By going ahead with a Liberty Insurance quote or policy or by giving us personal information including sensitive personal information you will be agreeing that we, our agents, other insurers and the other people, including those we describe in this notice, may process this information. This includes information about physical or mental health or medical conditions, criminal convictions and pending legal proceedings, and bankruptcy or debt details (this information is described in more detail in the Security and Privacy Statement). 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.

Personal information will be held in the data systems of Liberty including Liberty Group companies and our/their agents, cloud and other service providers and may be transferred to countries outside of the European Economic Area including to Liberty Mutual Insurance Group companies and our/their agents, cloud and other service providers. Liberty ensures by contractual agreements with its service providers that no personal data is transferred outside of the EEA unless that country ensures an adequate level of protection for the rights and freedom of data subjects in relation to the processing of personal data. By submitting personal data a Policyholder agrees to the transfer, storing or processing of the data as outlined above.

Before you provide us with any information about others, you should make sure they are aware of how we will use their information and have agreed to this. It is your responsibility to ensure that you have received the permission of any such persons and have shown this notice to them to allow us to process their personal data for the purposes outlined in this notice. For information about how we take instructions from people other than you, details about data transfers outside the European Economic Area, how to order copies of personal information and who to contact if you have any questions, **please see the Security and Privacy Statement. You should read this Statement as it is an overview about how Liberty Insurance use's your personal information**.

You can view this by visiting **www.libertyinsurance.ie/company/privacyfull.** Or, for a hard copy contact our Customer Services Manager at Liberty Insurance, Dublin Road, Cavan, Co. Cavan or email info@libertyinsurance.ie

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