

## Terms of business

### Who we are

**Legal Name:** Liberty Seguros, Compania de Seguros Y Reaseguros, S.A, trading as Liberty Insurance (“**Liberty Insurance**”)

**Trading Name:** Liberty Insurance

**Registered Head Office in Spain:** Paseo de las Doce Estrellas 4, 28042 Madrid, Spain. Registered number: Registro Mercantil de Madrid, Tomo 29.777, Folio 2, Sección 8, Hoja M-377257.

**Registered Branch office in Ireland:** Dublin Road, Cavan. Registered number 904632.

### Contact details

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

**Group:** Liberty Insurance is part of the Liberty Mutual Group.

### Who regulates us?

Liberty Seguros, Compania de Seguros Y Reaseguros, S.A, trading as Liberty Insurance is authorised by the General Directorate of Insurance and Pension Funds in Spain and is regulated by the Central Bank of Ireland for conduct of business rules.

Liberty Insurance is bound by the Central Bank of Ireland's Consumer Protection Code 2012 and the Minimum Competency Code 2017, which offers protection to consumers. You can see this at [www.centralbank.ie](http://www.centralbank.ie)

### What do we do?

**What services do we offer** – Liberty Insurance is an insurance undertaking and offers non-life insurance products and services. We only supply products underwritten by us. Liberty Insurance does not provide advice about those insurance products supplied; we provide information so you can make an informed decision.

We offer the following insurance products underwritten by Liberty Insurance:

Private Motor	Motorcycle
Commercial Motor	Home

### How we charge

All insurance premiums are subject to:

- 3% government levy
- 2% insurance compensation fund charge
- 2% Motor Insurers Insolvency Compensation Fund charge (on motor insurance policies only)

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. You can pay for your insurance premium when taking out the policy online or over the phone. You can pay the premium in full by credit or debit card or by monthly instalments.

### Remuneration

Liberty Insurance remunerates its sales staff on a variable basis in accordance with guidelines set out by the Central Bank of Ireland. This comprises a fixed salary and a variable performance bonus.

### 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 do I make a complaint?

You can make a complaint directly to our staff to see if we can deal with your concerns immediately. If you are unhappy with our response you can write to our Customer Service Manager at Dublin Road, Cavan or you can email us at [feedback@libertyinsurance.ie](mailto:feedback@libertyinsurance.ie).

When we receive your complaint we 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 and Pensions Ombudsman Lincoln House, Lincoln Place, Dublin 2, D02 VH29.

### 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.

The Motor Insurance Bureau of Ireland (MIBI) has created the Motor Insurers Insolvency Compensation Fund (MIICF) reserve fund so that in event of a motor insurer going into liquidation, any outstanding claims can be funded.

### Data protection

Liberty Seguros in Spain 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 and we will use and hold your information in accordance with our General Data Protection Notice we show you.

### Insurance Distribution Regulation

We have created a dedicated section on our website for our customers to understand more about the Insurance Distribution Regulation (IDR). This can be found at [www.libertyinsurance.ie/productinformation](http://www.libertyinsurance.ie/productinformation) where you can view and download our Insurance Product Information Documents. If you prefer to receive a paper copy of these documents, please email us at [info@libertyinsurance.ie](mailto:info@libertyinsurance.ie) or call us directly on 1890 89 1890.

We are a member of Insurance Ireland.

This terms of business document is effective from 30<sup>th</sup> September 2020.