



Terms and Conditions of Liberty Insurance COVID-19 Relief Fund and use of Customer Portal (www.libertyrelief.ie)

please read these terms and conditions carefully

To continue to put people first, we have launched a motor insurance policy COVID-19 Relief Fund, supporting our motor customers during this difficult time. The Liberty Insurance COVID-19 relief fund programme (the Scheme) is available to eligible Liberty Insurance motor insurance customers as a result of the current international COVID-19 pandemic. Eligible Customers are defined below.

Who we are and how to contact us

These terms and conditions (the "Terms and Conditions") govern the Scheme and your use of the customer portal, www.libertyrelief.ie; ("Customer Portal").

This Customer Portal is the property of Scream Limited (t/a WIN|WIN) who has been appointed by Liberty Insurance to manage the operation of the Scheme and digital requirements of the Scheme on behalf of Liberty Insurance.

Liberty Seguros Compania de Seguros Y Reaseguros S.A., with its registered address at Paseo de las Doce Estrellas 4, 28042 Madrid, Spain, registered as a branch in Ireland (as Liberty Insurance) with Irish branch number 904632 and branch address at Dublin Road, Cavan. Co. Cavan, Ireland ("Liberty Insurance" or "we").

Our Service Provider is SCREAM LIMITED t/a WIN WIN incorporated and registered in Ireland with company number 272223 whose registered office is Argyle Square, Morehampton Road, Dublin 4 (the Service Provider).

If you have any questions in relation to these Terms and Conditions, you can contact Liberty Insurance by emailing the following address: reliefenquiries@libertyinsurance.ie

Eligible Customers

You must have an active Liberty Insurance motor policy for 45 consecutive days between 1st April and 31st May 2020 to be eligible for the relief.

You can have obtained your active policy through a broker or directly from Liberty Insurance.

Customers who have a fleet policy are not eligible to participate in the Scheme.

Customers who have laid up or suspended their policy, or taxi policies which have changed to social domestic and pleasure cover are not Eligible Customers and are not entitled to participate in the Scheme.

You must claim the relief by 31st July 2020 (the Scheme Expiry Date). All unclaimed relief will be donated to our preferred registered charities (PIETA House, ALONE and Barnardos).

Terms and conditions of Scheme

Key Dates of the Scheme

Eligible Customers will be able to access the Customer Portal from 8th June 2020. This is known as the "Scheme Start Date".

31st July 2020 is the last day that Eligible Customers will be able to access the Customer Portal and make a selection on whether to choose a voucher or donate to charity. This is known as the "Scheme Expiry Date".

If an Eligible Customer does nothing, and does not log on to the Customer Portal by the Scheme Expiry Date and make a selection for a voucher or donation to charity by the Scheme Expiry Date, then, following a short period after the Scheme Expiry Date Liberty Insurance will automatically donate on your behalf the exact amount that you are entitled to from the Scheme to one of our designated charities.

You are entitled to receive an amount equal to 15% of two months premium. The exact amount you are entitled to will be calculated on the paid premium exclusive of statutory charges and fees. For example, if a customer's premium is €1,200, they will receive relief worth €30 ($€1,200 \times 15\% = €180 / 12 = €15 \times 2 = €30$).

Making a charity donation selection

Due to COVID-19, charities are facing difficult times. We invite you to choose to make a donation to charity instead of a voucher. If you choose to donate your relief entitlement value to charity, using the Customer Portal the amount you choose to donate will be provided by Liberty Insurance to charity on our behalf shortly after the Scheme Expiry Date. All relief entitlement amounts from Eligible Customers who select the charity donation option on the Customer Portal (and those Eligible Customers who do nothing and do not use the Customer Portal at all) will be donated to the Liberty Insurance designated COVID-19 charities. These charities are listed on our website and are: Barnardos, ALONE and PIETA House.

Making a Voucher selection

If you choose to obtain your relief entitlement value with a voucher, the options for receiving your voucher are via print,

PDF or email. You can download the voucher barcode or QR code you see on screen (right click and print) or obtain a PDF version of the voucher or receive your email with voucher before the Scheme Expiry Date. If you participate in the Scheme and have chosen a voucher, you must download, print or redeem your voucher by email on or before 31st July 2020. Liberty Insurance will not be held responsible for your failure to do so. Liberty Insurance will not be held responsible for your failure to redeem your voucher before the Scheme Expiry Date. If you do not engage at all with the Customer Portal Liberty Insurance will automatically divert your relief entitlement amount on your behalf to charity and Liberty Insurance will not be held responsible for your failure to redeem the voucher before the Scheme Expiry Date.

All vouchers have different terms and conditions, as provided by the voucher provider. Before making a voucher selection, please check the terms and conditions which are specific to the voucher you wish to choose. Further terms and conditions applicable to each type of voucher are set out below.

Terms and conditions of vouchers

Voucher Code Terms & Conditions

SuperValu Voucher

- This SuperValu digital gift card entitles the recipient to redeem the value of this gift card in full or part payment for goods at participating SuperValu stores in the Republic of Ireland.
- SuperValu digital gift cards cannot be used for the purchase of lottery tickets, money cards, vending machine sales.
- A SuperValu digital gift card can be used in store or online at www.supervalu.ie/shopping.
- You can check your gift card balance online, in store, or on your receipt.
- A SuperValu digital gift card cannot be redeemed for cash.
- SuperValu will not be liable for lost, stolen, fraudulently used or damaged digital gift cards.
- A SuperValu digital gift card and any remaining balance will expire 5 years from the date that the digital gift card code was generated.
- This SuperValu digital gift card in conjunction with Liberty Insurance is not reloadable.
- Change is not given on purchases made with this SuperValu digital gift card. Any remaining balance may only be used against future purchases.
- SuperValu digital gift cards may not be sold to any third parties and may not be used for resale – they are non-transferrable.
- SuperValu reserves the right to amend the terms and conditions of card usage from time to time where necessary. Notice will be given of such changes where possible.
- These terms and conditions do not affect your statutory rights.
- Please contact support@libertyrelief.ie or 0818 242 001 if you have any further questions or require further information.

Circle K Fuel Voucher

- This voucher code entitles the recipient to redeem fuel to the value depicted as Fuel Credit on the face of this voucher.
- By presenting this voucher to Circle K for use, you agree to be bound by these terms and conditions of use.
- Subject to availability and opening hours this voucher shall be redeemable against miles or milesPLUS unleaded and diesel fuel at Circle K stations in the Republic of Ireland (excluding Circle K Express).
- This voucher cannot be used at outside payment terminals
- This voucher is valid for one single use only & no balance will be carried. No change will be given.
- Only one voucher can be used per transaction for one fuel grade.
- Any outstanding transaction balance must be paid using cash, credit or debit card.
- Cannot be used in conjunction with any other offer or fuel card.
- No substitutes or cash alternatives will be available, and vouchers are non-transferrable.
- This Liberty Relief eVoucher will be valid until 31 July 2025.
- Please contact support@libertyrelief.ie if you have any further questions or require further information.

Terms and conditions of access to Customer Portal

These Terms and Conditions govern your use of the Customer Portal.

When you enter your personal details on the Customer Portal www.libertyrelief.ie, you agree to these Terms and Conditions. These Terms and Conditions constitute an agreement between you and Liberty Insurance in relation to your use of the Customer Portal and redemption of your relief entitlement value via the options presented to you within the Customer Portal.

The Customer Portal allows Eligible Customers who are users of the site (hereinafter, the "Users" or "you") to access information online relating to the Scheme, access your relief entitlement amount and to choose an option(s) presented to you by way of voucher selection or donation to charity (for the purposes of this Scheme only; within specified timelines outlined above, being the Scheme Start Date and Scheme Expiry Date).

The amount of relief entitlement shown on the Customer Portal will be rounded up to the nearest €5 for facilitating the issue of vouchers by the voucher firms.

These Terms and Conditions relate solely to the use of the Customer Portal and the Scheme.

These Terms and Conditions, together with our Privacy Policy (and any other additional terms of use that are incorporated and referred to in these Terms and Conditions), regulate your use of the Customer Portal and redemption of your relief.

Registration procedure for Customer Portal

Access to the Customer Portal will require the User to register for relief by entering their date of birth and policy reference number for validation to enter the Customer Portal.

The acceptance of both the Terms and Conditions and acknowledgement of the Privacy Policy is a necessary condition to enter the Customer Portal. Please keep in mind that any personal data that you provide through your use of the Customer Portal will be treated in accordance with the provisions of the Privacy Policy.

Once the validation process is completed, you will be prompted to continue through the journey to access your relief amount and make a choice from a selection of vouchers presented or donate a sum or total sum to charity.

You will also be presented with options on how to print, download a PDF or email your vouchers. Should you wish to email your vouchers to yourself you will be asked to enter your preferred email address. We ask you to validate this email address. The email address that you enter will be used for the sole purpose of operating the Scheme and will only be stored within the Customer Portal for a short period after the Scheme Expiry Date for administrative purposes under the Scheme. As stated above your personal details will be treated in accordance with the provisions of the Privacy Policy.

Your date of birth and policy number will allow you access to the Customer Portal (these are your "Log-In Details"). You must keep your Log-In Details confidential at all times. If you think your account has been hacked; unauthorised use of your Log-In Details has taken place; or you have lost your Log-In Details ("Unauthorised Access"), you must notify us straight away by contacting the following email address reliefenquiries@libertyinsurance.ie. Liberty Insurance shall not, under any circumstances, be liable to you for any loss or damage arising out of or in connection with your use of the Customer Portal in circumstances where you fail to notify us of Unauthorised Access within a reasonable period.

Liberty Insurance reserves the right to cancel or restrict access to the Customer Portal with respect to certain Users, to monitor any misconduct that would be contrary to these Terms and Conditions, applicable legislation or to the standards established by Liberty Insurance. Liberty Insurance may also restrict access to the Customer Portal to certain Users for justified reasons related to the implementation of appropriate security mechanisms in order to ensure the proper functioning of the Customer Portal and / or where there is any suspicion of an unauthorised or fraudulent use of the Customer Portal.

Rules of use of the Customer Portal

Liberty Insurance will use reasonable skill and care in providing access to the Customer Portal, however, we cannot guarantee the privacy or security of any information that concerns you and passes over the internet. If you use the Customer Portal, you acknowledge and accept these risks. You are solely responsible for any damage that results from your use of the Customer Portal including, but not limited to, any damage to your computer system or loss of data.

When using the Customer Portal, you agree not to upload any content

- that is private or confidential information (except in those cases expressly authorised) or that is unlawful, false, misleading or inaccurate;
 - that infringes any rights of Liberty Insurance or any other person including intellectual or industrial property;
 - that constitutes a breach of any legal or regulatory rule or that is prohibited for any other reason;
 - of a racist, xenophobic, pornographic or illegal nature, that promotes illicit activities or that violates human rights or may be offensive for some reason;
 - that refers to information about other websites or domains; or
 - that contains malware (instructions capable of damaging computer or security systems, equipment and the information they contain), worms or other potentially harmful computer programmes or files.
- Where you are aware that a third party has uploaded content in violation of the restrictions outlined above, you must notify us immediately by contacting the following email address: reliefenquiries@libertyinsurance.ie

The User shall be liable for damages of any kind that Liberty Insurance may suffer, directly or indirectly, as a result of the User's failure to comply with the obligations and rules of use set out in these Terms and Conditions.

Use of cookies

We use cookies or other storage devices to gather information about the use of the Customer Portal. Our Cookies Policy explains how we use cookies and the choices you have.

Technological limitations and maintenance

Liberty Insurance cannot guarantee that the Customer Portal will always function without disruptions, delays or imperfections and reserves the right to interrupt the service of the Customer Portal at any time and without prior notice.

You further acknowledge that there may be times when the Customer Portal is unavailable for you to use due to maintenance, repairs or upgrades to our systems or the systems of any party we use to provide the Customer Portal.

Limitation of liability

Liberty Insurance does not accept any responsibility to the User, nor to third parties, for damages arising from unauthorised use of the Customer Portal, or that are the result of a direct breach of these Terms and Conditions, the Privacy Policy and / or any recommendations or instructions provided by Liberty Insurance from time to time.

Access to and use of the Customer Portal are provided "as is" with no warranty, express or implied, of any kind and Liberty Insurance expressly disclaims any and all warranties and conditions, including but not limited to, any implied warranty of merchantability, fitness for a particular purpose, availability, security, title and non-infringement. You are solely responsible for any damage that results from the use of the Customer Portal including, but not limited to, any damage to your computer system or loss of data.

Liberty Insurance will use reasonable skill and care in providing access to the Customer Portal and in keeping an error-free environment, but we cannot guarantee (and the User hereby acknowledges) that the Customer Portal will always function without disruptions, delays, or imperfections (“**Interruptions**”). Liberty Insurance waives all liability (and you hereby release and waive all claims against Liberty Insurance, and its affiliates, officers and employees) for any damages that may be caused as a result of such Interruptions.

Liberty Insurance cannot guarantee the absence of viruses, worms or other potentially harmful programmes that may produce alterations in the software or hardware of the User arising from your use of the Customer Portal. You hereby acknowledge that you are solely responsible for any damage that results from the use of Customer Portal including, but not limited to, any damage to your computer system or loss of data.

Hyperlinks

The Customer Portal has hyperlinks to other websites (named below) that are not owned, edited, controlled, maintained or supervised by Liberty Insurance. Liberty Insurance will not be responsible for the content that such websites contain. The content contained on these websites is the responsibility of the respective website owners, and Liberty Insurance does not endorse nor does it approve of such content.

Supervalu	www.supervalu.ie/gift-cards & shop.supervalu.ie/shopping
Pieta House	www.pieta.ie
ALONE	www.alone.ie
Barnardos	www.barnardos.ie

Liberty Insurance is not in any way responsible for the content of any externally linked website or webpage. You use or follow these links at your own risk, and Liberty Insurance is not responsible for any damages or losses incurred or suffered by you arising out of or in connection with your use of the link. Please be mindful that when you click on a link and leave our website you will be subject to the terms of use and privacy policies of the other website that you are going to visit.

Those Users wishing to establish hyperlinks to the Customer Portal must refrain from making false, inaccurate or incorrect statements about Customer Portal or its contents. Under no circumstances shall the User state (expressly or by implication) that Liberty Insurance authorises the hyperlink, or that it, in any way, supervises, approves, recommends or assumes responsibility for the contents or services offered or made available on the web page containing a hyperlink to the Customer Portal. You must always obtain the prior written approval of Liberty Insurance before creating a hyperlink in any form from a third-party website to the Customer Portal. Liberty Insurance may or may not give such approval at its absolute discretion. Liberty Insurance is not responsible for the setup of any hyperlink from a third-party website to the Customer Portal. Any links so set up shall not constitute any form of cooperation with, or endorsement by, Liberty Insurance of such third-party website. Liberty Insurance is not liable for any loss or

damage incurred or suffered by you or any third party arising out of or in connection with such links.

Intellectual and Industrial Property

All Liberty designs, brands, names, denominations, images, logos, graphics, icons, domain names, applications, self-executable code sequences and all other content of the Customer Portal belong to Liberty Insurance or, where applicable, Liberty Insurance is licensed for their use, and enjoys, as a result, the protection inherent in the rights over intellectual and industrial property. All intellectual property rights and copyright of the contents of the Customer Portal are reserved to Win Win, our Services Provider and its licensors and in no case does access to the Customer Portal imply any abandonment by Liberty Insurance of said rights in favour of the User. Users of the Customer Portal may make private use of Customer Portal and its content for the purposes of the Liberty Insurance COVID-19 relief fund scheme only. Under no circumstances may you make commercial use of the Customer Portal or its contents, or alter them in any way, reproduce them (save for private use), distribute them or communicate them publicly. Any copy or unauthorised use of the design or content that differs from that expressly permitted by Liberty Insurance, or by the Service Provider in its capacity as owner of the intellectual property rights, will affect the rights of said owner in accordance with international treaties and applicable and current regulations. Use of the contents of the Customer Portal for any purpose or in any manner other than that permitted by Liberty Insurance in these Terms and Conditions is strictly prohibited. In the event that Users wish to use the brands, names, logos or any other distinctive sign in order to identify the hyperlinks that are established in other websites to the Customer Portal, may request the necessary authorisation by contacting the webmaster through the email address provided at the beginning of these Terms and Conditions.

Rates

The Customer Portal service is provided free of charge.

Termination and duration

The Scheme commences on the Scheme Start Date mentioned above and ends on the Scheme Expiry Date mentioned above. Access to the Customer Portal will only be available during this time. If you do not log in and access the Customer Portal by the Scheme Expiry Date, your relief entitlement amount will automatically be donated to charity.

These Terms and Conditions (and all other applicable policies relating to your use of the Customer Portal), will remain in force and will be binding from the time you log in as a user of the Customer Portal. In case of a breach of these Terms and Conditions by the User, we may temporarily block your access to the Customer Portal. In the event that such a breach is serious or persistent (that is, when it is not remedied within ten (10) days of its notification to the User), we may proceed to cancel it as a user of the Customer Portal, without prejudice to any claim for damages that Liberty Insurance may otherwise have in respect of such breach.

Jurisdiction and applicable law

The laws of the Republic of Ireland will apply to: (i) these Terms and Conditions and the relationship between you and Liberty Insurance; and (ii) any claim, cause of action, or dispute you may have against us that arises out of or relates to the use of the Customer Portal ("**Claim**"). You agree that any Claim must be resolved in a competent court in the Republic of Ireland and that Irish law will govern these Terms and Conditions and any Claim, without regard to conflict of law provisions.

Complaints

The User may submit their complaints by sending an email to the following address with "Complaint" in the subject line: reliefenquiries@libertyinsurance.ie.

Changes to these Terms and Conditions

These Terms and Conditions, as well as the content, design and organisation of the Customer Portal, may be revised and / or modified at any time. In case of revision or modification of the Terms and Conditions, the revised wording will be published and will be accessible in the Customer Portal. Your continued use of the Customer Portal constitutes acceptance of any changes. If you are not satisfied with the changes, you must stop using the Customer Portal.