

Your Motor Policy Renewal

CHUBB®

Masterpiece®

Your Motor Policy renewal

Thank you for choosing to insure with Chubb for the past year. It is now time to consider renewing Your policy.

We have made some policy changes that will affect Your policy if You renew with us. A summary of the main changes is provided, but to check the full details of Your own cover, please read Your Policy Schedule and the new Policy Booklet.

Your renewal will be effective from the date shown in Your Policy Schedule.

What information have we provided?

This document, which contains a list of the main policy changes, important renewal information, and a summary of Your statutory rights on the back page.

Your new Policy Schedule, which itemises Your particular insurance requirements, as specified by Your broker, and shows Your premium.

Please note that if You also have a home policy with Chubb You will receive a separate renewal document. If your home and motor are combined on one policy, You will receive just one Policy Schedule showing the premium for both policies.

What do You have to do

Please read this document carefully

It is important that You do so, to ensure that Your insurance cover remains suitable for You.

Inform Us of any changes to Your circumstances

Your renewal terms are based on the current information we hold about You. On page 4, we ask You if there have been any changes in Your circumstances. You must study this section carefully. Failure to tell Your broker of changes could entitle us to avoid the insurance or to refuse to pay all or part of a claim. You must answer the questions on page 4 honestly and with reasonable care.

Confirm Your decision

Please confirm Your decision whether to renew or not to Your broker. If You don't inform Your broker your policy will automatically renew on the date shown in your Policy Schedule.

If You have any questions, please contact Your broker who will be happy to advise You.

Summary of policy changes

This document summarises the amended covers in the Masterpiece Motor policy. The full details are available in the policy booklet.

The changes apply to:

- Renewal business from 21st March 2026.

Amendments

Policy Section	Amended Cover	Summary Information
Vehicle Physical Damage Cover	How We Will Pay Your Claim	We have included a new cover called Extended Replacement Cost for Vehicles less than 15 years old with an Agreed value of less than €500,000. In the event of a total loss claim, if the Agreed value is not enough, we provide an additional 50% of your Agreed value sum insured to replace with a like-for-like Vehicle.
Vehicle Physical Damage Cover	How We Will Pay Your Claim	We have improved the Diminution in Value cover to apply to: <ul style="list-style-type: none">- Vehicles over 15 years old (previously this only applied to Vehicles over 25 years old); and- Vehicles with a professional valuation or a purchase receipt within the 36 months prior to the covered loss of or damage (previously this was 24 months).

Important information for Masterpiece Policyholders

Motor

Change in Circumstances

If, during the last Policy Period, any of the changes below have taken place, it is essential that You tell Your broker immediately. By allowing Policy renewal to proceed without telling Your broker of any such changes, You confirm to Us that there have been none. Failure to tell Your broker of changes could entitle Us to avoid the insurance or to refuse to pay all or part of a claim. Whether or not there have been any changes, and what they are, are facts We rely upon in deciding whether to renew Your Policy and, if so, for what premium and on what terms. You must answer the questions below honestly and with reasonable care.

If You answer 'Yes' to any of the questions below, please contact Your broker to advise.

- Have there been any changes of Vehicle(s) and/or registration number(s) which We have not been advised of?
 - Has there been any change of use to any Vehicle listed on Your Schedule (e.g. if used for business, or any new drivers) which We have not been advised of?
 - Has there been any change in the estimated annual mileage that You expect to drive in any one year?
 - Have there been any changes made to the Vehicle, for example increasing the Vehicle performance, speed or Brake Horse Power?
 - Have there been any change(s) to the security or parking arrangements for Your Vehicle(s)?
 - Have there been any significant changes to You or Your Family Members' occupations or professions?
 - Have You or any Family Member been declared bankrupt and/or entered into an individual voluntary arrangement?
 - Have You or any Family Member been convicted and/or charged with any offence (other than a motoring conviction)?
 - Do You or any Family Member have any motoring convictions or pending prosecutions?
- Has there been any change of address relating to the location at which any Vehicle(s) listed on Your Schedule are kept?
 - Have there been any incidents which may result in a claim under this Policy which We are not yet aware of?

(By Family Member We mean any member of Your household residing with You)

Maintenance of Your cars

Please remember that You must maintain Your Vehicles(s) in a good and roadworthy state of repair and You must repair any partial loss or damage to Your Vehicle(s) irrespective of whether a claim on this Policy has been made.

Failure to do so may mean that Your Policy cover is affected.

'Agreed Value' for Your cars

At each renewal We review the 'Agreed Value' for Your Vehicle(s). We base this amount on:

- The information You provide Us via Your broker
- The estimated annual mileage of Your Vehicle
- Up-to-date motor industry data in respect of the estimated current market value of Your Vehicle.

This figure, shown in Your Policy Schedule, will be the amount We will pay You in the event of a total loss to Your Vehicle - with no deduction or excess. **The figure remains unchanged** until the next renewal of Your Policy, at which time it will be reviewed again.

Information about Your premium adjustments

Amendments made to Your Policy resulting in a prorata additional or return premium of less than €40 (excluding levy) will not be charged or refunded.

The statutory details You need to know

What are my cancellation rights?

Your cancellation within the cooling off period

To cancel **You** should initially contact **Your** insurance broker, or **You** can contact **Us** directly. **You** have a statutory right to cancel **Your Policy** for any reason within 14 days of receipt of **Your Policy** documentation, or 14 days from the effective date of the **Policy**, whichever is the later. Upon cancellation **You** must return to **Us** the Certificate of Insurance the Insurance Disc. In the absence of **Your** Certificate of Insurance and Insurance Disc, **You** must complete and return a Lost Certificate and Lost Disc Declaration to **Us**. **We** will refund any premium to **You**, provided no claims have been made. **We** will not repay any premium if a claim / loss has been paid or is outstanding.

Your cancellation outside of the cooling off period

To cancel **You** should initially contact **Your** insurance broker, or **You** can contact **Us** directly. **You** can cancel **Your Policy** at any time and if **You** cancel outside the cooling off period, **You** are entitled to a pro rata refund of premium, provided no claims have been made. **We** will not repay any premium if a claim / loss has been paid or is outstanding. Upon cancellation **You** must return to **Us** the Certificate of Insurance and the Insurance Disc. In the absence of **Your** Certificate of Insurance and Insurance Disc, **You** must complete and return a Lost Certificate and Lost Disc Declaration to **Us**.

What are my data protection rights?

Chubb uses personal information which **You** supply to **Us** or to **Your** Insurance broker in order to write and administer this **Policy**, including any claims arising from it.

This information will include basic contact details such as your name, address, and policy number, but may also include more detailed information about **You** (for example, your age, health, details of assets, claims history) where this is relevant to the risk **We** are insuring or to a claim **You** are reporting.

We are part of a global group, and your personal information may be shared with our group companies in other countries as required to provide your policy or to store your information. **We** also use a number of service providers, including a credit reference agency, who will also have access to your personal information subject to our instructions and control. The agency records our enquiries but your credit rating is not affected.

In addition we would like to contact you by post to provide information and advice that you may find beneficial in managing your insurance risk requirements and also your insurance renewals. This would include keeping you informed of other products, service and offers that may be of interest to you. If you would prefer not to receive these communications please contact us at privateclientservices@chubb.com

You have a number of rights in relation to **Your** personal information, including rights of access and, in certain circumstances, erasure.

This section represents a condensed explanation of how we use **Your** personal information. For more information, **We** strongly recommend you read **Our** user-friendly Master Privacy, available here: <https://www.chubb.com/ie-en/footer/privacy-policy.html>. You can ask is for a paper copy of the Privacy Policy at any time, by contacting us at dataprotectionoffice.europe@chubb.com