



**COMMERCIAL VEHICLE POLICY**  
(Underwritten by RSA Insurance Ireland DAC)

**The Contract of Insurance.**

Your CoverCentre Commercial Vehicle Insurance Policy, arranged by CoverCentre Insurance Ltd (CoverCentre), is a contract between you (the Insured) and the Insurer. The contract consists of three documents:

- This policy document, which includes definitions, extent of cover, policy conditions and exceptions.
- The Schedule which includes details of the Insured, the Insured Vehicle(s), the Cover and the Period of Insurance and any applicable endorsements
- The Certificate of Motor Insurance which is required by law. It may be detached for production to Licencing or Legal Authorities.

Under the relevant European and Irish Legal provisions, the parties to this contract of insurance, we and you, are free to choose the law applicable to the contract. We propose that this contract is governed by Irish Law.

Please read these documents carefully and keep them in a safe place. If they do not meet your requirements or if you have any queries regarding the cover or terms and conditions, please contact your Insurance Intermediary.

In consideration of the premium having been paid (or agreed to be paid) by the Insured, the Insurer will provide insurance in accordance with the policy cover indicated in the Schedule. This cover will apply in respect of events occurring in the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man and the Channel Islands during the period of insurance specified in the Schedule, or any subsequent period for which the Insurer may accept payment for renewal of this policy.

The Statement of Facts is a record of the information provided by you to your intermediary and is the factual basis of the contract. You must advise of any alterations to:

- the vehicle you drive
- the purpose for which it is used
- your address or occupation
- the drivers permitted to use your vehicle

to ensure that cover operates.

**Definitions**

This Policy, the Schedule and the Certificate of Motor Insurance and any subsequent Endorsements should be read as if they are one document. Any word/expression to which a specific meaning has been attached in any part shall have the same meaning wherever it appears. Throughout the contract the following words/expressions have a specific meaning wherever they appear and are defined as follows:

Insured Vehicle - the vehicle(s) in respect of which a Certificate of Motor Insurance specifying the Registration Number has been issued.

Passenger - any person (other than the driver) who is in the Insured Vehicle or its attached trailer or attached disabled mechanically propelled vehicle or who is getting into or out of such vehicle or trailer.

Trailer - the definition of Trailer is deemed to include any semi-trailer so constructed that when attached to its tractor unit it is partially superimposed thereon.

Cover - there are three different types of cover available detailed in the table below. The details of the cover provided by this Policy for each Insured Vehicle are stated on the Schedule. This cover can however be varied by subsequent Endorsements.

Cover Type	Operative Sections
Comprehensive	All sections in this Policy are operative.
Third Party Fire and Theft	All sections in this Policy are operative with the following exceptions: Section 2 (except for loss or damage by: (a) fire, lightning, self-ignition or explosion. (b) theft or any attempt thereat).
Third Party Only	All sections of this Policy are operative with the following exceptions: Section 2.

The Insured - The person(s) shown in the Schedule as The Insured

The Insurer – RSA Insurance Ireland DAC

We or Us – The insurer

You – The Insured

**Section 1: Liability to Third Parties**

1. Indemnity to the Insured

(a) The Insurer will indemnify the Insured against liability at law for damages and claimant’s costs and expenses in respect of the death of or bodily injury to any person and damage to property where such death or injury or damage arises out of an accident caused by or in connection with:

- (i) the Insured Vehicle
- (ii) the loading or unloading of the Insured Vehicle
- (iii) any trailer or disabled mechanically propelled vehicle which is attached to or under tow (as permitted by law) by the Insured Vehicle.

The liability of the Insurer in respect of damage to property shall not exceed the Third Party Property Damage Limit stated in the Schedule, in respect of any one accident or series of accidents arising out of one event.

(b) The Insurer will pay all legal costs incurred with their written consent in connection with any claim covered by this Section. The maximum amount payable under this section is €7,500,000 (seven million five hundred thousand euro)

(c) In respect of any event which may be the subject of indemnity under this Section the Insurer will also pay :

- (i) the Solicitor's fees for representation at any coroners inquest/fatal inquiry or Court of Summary Jurisdiction
- (ii) the legal costs of defence against a charge of manslaughter or causing death by reckless driving subject to a limit of €1,275 in respect of any one charge.

## 2. Indemnity to other persons

Subject to the terms and limitations of this Section the Insurer will also indemnify:

(a) Any person who is entitled by this Policy to drive the Insured Vehicle and who is driving on the order or with the permission of the Insured except a person in the Motor Trade driving the Insured Vehicle for purposes necessitated by the overhaul, upkeep and/or repair of the vehicle.

(b) In the event of the death of any person entitled to indemnity under this Policy, their legal personal representatives. Provided always that :

- (i) the liability of the Insurer is not increased thereby
- (ii) such legal personal representatives shall, as though they were the Insured, observe, fulfil and be subject to the terms, limitations, Exceptions and Conditions of this Policy so far as they can apply.

(c) At the Insured's request their employer or business partner but only in respect of the Insured's negligence while the Insured is driving or using a vehicle on their business, and provided the driving and use is permitted by the Certificate of Motor Insurance.

The liability of the Insurer in respect of damage to property shall not exceed the Third Party Property Damage Limit stated in the Schedule, in respect of any one accident or series of accidents arising out of one event.

## 3. Passenger negligence

The Insurer will at the request of the Insured indemnify under Section 1 'Liability to Third Parties' any Passenger getting into, getting out of or travelling in any vehicle described in the Schedule.

Provided that the passenger:

- (i) is not driving such vehicle or in charge of such vehicle for the purpose of driving
- (ii) is not entitled to indemnity under any other policy
- (iii) shall as though he/she were the Insured observe, fulfil and be subject to the terms, Exceptions and Conditions of this Policy in so far as they can apply.

### Exceptions

The Insurer shall not be liable in respect of:

- (i) personal injury (including personal injury causing death) to:
  - (a) the Insured
  - (b) any person driving such vehicle or in charge of such vehicle for the purpose of driving
  - (c) any person in the employment of the Passenger or in the employment of the employer of the Passenger where such personal injury arises out of and in the course of such employment
- (ii) damage to property owned by or in the possession, custody or control of the Insured or of the Passenger or being conveyed by such vehicle.

The liability of the Insurer under this Section 1 in respect of damage to property shall not exceed the Third Party Property Damage Limit stated in the Schedule, in respect of any one accident or series of accidents arising out of one event.

## 4. Exceptions to Section 1: Liability to Third Parties

The Insurer shall not be liable:

- (a) Under No. 2 "Indemnity to other persons"
  - (i) unless the person driving holds a licence to drive the Insured Vehicle or has held and is not disqualified from holding or obtaining such a licence
  - (ii) if, to the knowledge of the person claiming to be indemnified, the person driving does not hold a licence to drive the Insured Vehicle unless the person driving has held and is not disqualified from holding or obtaining such a licence
  - (iii) if such person is entitled to indemnity under any other policy
  - (iv) unless such person shall, as though he/she were the Insured, observe, fulfil and be subject to the terms, limitations, Exceptions and Conditions of this Policy so far as they can apply.
- (b) In respect of damage to property belonging to or held in trust by or in the custody or control of the person claiming to be indemnified under this Section.
- (c) In respect of loss of or damage to the Insured Vehicle or any vehicle being driven by the Insured.
- (d) In respect of the death of or bodily injury to any person (including any passenger) sustained while in or on any trailer, semi trailer or caravan, covered by this Policy, whether coupled to the Insured Vehicle or otherwise.
- (e) In respect of loss of or damage to any trailer or disabled mechanically propelled vehicle covered by this Policy or to any property carried in or on such trailer, disabled mechanically propelled vehicle or the Insured Vehicle.
- (f) In respect of the death of or bodily injury to any person (employed by the person claiming to be indemnified under this Policy) arising out of and in the course of such person's employment except so far as is necessary to meet the requirements of the Road Traffic Acts.
- (g) In respect of the death of or bodily injury to any person or damage to property directly or indirectly caused by or arising from:
  - (i) wrongful delivery or specification of the load of the Insured Vehicle
  - (ii) seepage contamination or pollution of any kind by the Insured Vehicle or its load
  - (iii) any defect in the load of the Insured Vehicle or its packaging
  - (iv) application of chemicals or chemical fertilisers to land or vegetation
  - (v) treatment commodities or services provided or supplied at or from the Insured Vehicle.
- (h) In respect of the death of or injury to any person or damage to property which occurs beyond the limits of any carriageway or thoroughfare in connection with the bringing of the load to the Insured Vehicle for loading thereon or the taking away of the load from the Insured Vehicle after unloading therefrom.
- (i) Death or bodily injury to anyone driving or in charge of the insured vehicle.
- (j) in respect of liability incurred by the Insured arising out of the operation as a tool of any Insured Vehicle or of plant forming part of such Insured Vehicle or attached thereto
- (k) in respect of liability to any passenger not being carried legally or not on a fixed seat in the Insured Vehicle
- (l) except so far as is necessary to meet the requirements of the Road Traffic Acts the Insurer shall not be liable for damage to any bridge viaduct or weighbridge or to any road or anything beneath by vibration or by the weight of the Insured Vehicle or its load

## Section 2: Loss of or Damage to the Insured Vehicle

1. The Insurer will indemnify the Insured against loss of or damage to the Insured Vehicle and its accessories and spare parts (excluding breakage of the windscreen or of the windows of the Insured Vehicle (or any scratching of bodywork resulting solely and directly from such breakage)) subject to Exception 6(j) below.

The Insurer's liability under this Section shall not however exceed the market value of the Insured Vehicle immediately before the loss of or damage to the Insured Vehicle or the Insured's estimate of the value of the Insured Vehicle (as last advised to the Insurer), whichever is the less.

2. Windscreen Cover - breakage of the windscreen or of the windows of the Insured Vehicle (or any scratching of bodywork resulting solely and directly from such breakage) is covered if shown as included on the Schedule.

This cover is subject to the following limits:

The Insurer will not pay more than €150 for a windscreen replacement or €50 for a windscreen repair in respect of any one claim for accidental breakage of the windscreen or of the windows of the Insured Vehicle (and any scratching of the bodywork resulting solely and directly from such breakage). The most the Insurer will pay in a period of insurance is €350. The Insurer must be notified of any pending loss before proceeding with any repair or replacement. The above limits and Insurer notification requirement do not apply if the vehicle is taken to and repaired by one of the Insurer's Approved Windscreen Replacement Agents. You should contact the 24 Hour Claims Helpline 091-774844

The Insurer shall not be liable for the first €30 in respect of each and every claim for breakage of the windscreen or of the windows of the Insured Vehicle (and any scratching of the bodywork resulting solely and directly from such breakage), when the windscreen and/or the windows of the Insured Vehicle are replaced.

Windows are deemed to include the front, back and side windows but exclude sunroofs, panoramic roofs, mirrors and lights.

In addition to the above the Insurer shall not be liable for:

- i. any part or accessory of the Insured Vehicle that may become obsolete or unattainable from the makers, the most the Insurer will pay for the part or accessory is limited to the cost of the part or accessory as set out in the makers last current price list together with the current labour charges for fitting the part or accessory
- ii. the extra cost of parts or accessories (including the import costs of such parts or accessories) above the price of similar parts and accessories received from the manufacturer's European representatives
- iii. any modification to the Insured Vehicle, unless they form part of the manufacturer's standard specification or are optional extras that the Insurer has agreed to cover in writing
- iv. loss or damage in connection to Windscreen Cover for vehicles that are temporarily covered
- v. loss or damage caused by any deliberate act of the Insured

### 3. Hire Purchase and Leasing Agreements

If to the knowledge of the Insurer the Insured Vehicle is the subject of a hire purchase or leasing agreement any payment for loss of or damage to the Insured Vehicle which is not made good by repair, reinstatement or replacement may at the discretion of the Insurer be made to the owner whose receipt shall be a full and final discharge of the Insurer's liability.

### 4. Repairs to the Insured Vehicle

Reasonable and necessary repairs may be authorised by the Insured without previously obtaining the consent of the Insurer provided that:

- (a) notification (in accordance with Condition No. 1 "Claims") is given to the Insurer without delay and
- (b) a detailed estimate of the cost of repairs is sent to the Insurer as soon as possible.

### 5. Recovery and Re-delivery

In connection with any claim covered by this Section, the Insurer will also pay the reasonable cost (up to a maximum of €200 inclusive of VAT) of removing the Insured Vehicle to the premises of the nearest competent repairer and re-delivering the Insured Vehicle from such premises after repair.

### 6. Exceptions to Section 2: Loss of or Damage to the Insured Vehicle

The Insurer shall not be liable for:

- (a) wear and tear
- (b) depreciation
- (c) loss of use
- (d) mechanical, electrical, electronic or computer breakage, failure or breakdown
- (e) damage to tyres caused by the application of brakes or by cuts, punctures or bursts
- (f) loss of or damage to the Insured Vehicle directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds
- (g) any reduction in the market value of the Insured Vehicle as a result of repairs to the Insured Vehicle
- (h) loss of or damage to the Insured Vehicle caused by deception by a purported purchaser or his/her agent where a contract of sale has or is purported to have been concluded
- (i) loss of or damage to any trailer or to property being carried in or on any trailer, disabled mechanically propelled vehicle or the Insured Vehicle
- (j) loss of or damage to accessories which are other than as provided for in the manufacturers specification where the amount of loss for a particular accessory exceeds 10% of the current estimated value of the Insured Vehicle at the time of loss or €325 whichever is the less. Accessories are deemed to include all types of vehicle audio, two way radio and telephone systems but not mobile phones which can be detached and operated outside the vehicle
- (k) the VAT (value added tax) on any repair or replacement to the Insured Vehicle, if the insured is registered for VAT
- (l) any taxes that the insured may be exempt from or entitled to claim back under a government subsidy, scheme and/or grant
- (m) loss or damage to the insured vehicle as a result of the use of green diesel
- (n) (should any part or accessory of the insured vehicle become obsolete or unattainable from the makers, the most the insurer will pay for the part or accessory is limited to the cost of the part or accessory as set out in the makers last current price list together with the current labour charges for fitting the part or accessory
- (o) the extra cost of parts or accessories (including the import costs of such parts or accessories) above the price of similar parts and accessories received from the manufacturer's European representatives
- (p) any modification to the insured vehicle, unless they form part of the manufacturer's standard specification or are optional extras that the insurer has agreed to cover in writing
- (q) any vehicle storage costs, unless explicitly agreed by the insurer in writing
- (r) loss or damage by theft or attempted theft while the keys are in or on the insured vehicle
- (s) theft and/or unauthorised taking of the Insured Vehicle by any member of the insured's family or household, unless the insured can provide the insurer with written confirmation that the insured has instructed the Gardai or local police (if abroad) to proceed with prosecution for such a theft.
- (t) loss or damage to the Insured Vehicle as a result of the use of substandard or contaminated fuel, lubricant or parts
- (u) loss of or damage to the Insured Vehicle arising out of the operation as a tool of such Insured Vehicle or of plant forming part of such vehicle or attached thereto
- (v) loss of or damage to the Insured Vehicle resulting from its sinking slipping toppling or overturning at any site where the Insured Vehicle is located for the purpose of work where the Insured Vehicle or trailer has a hydraulic tipping mechanism

## Section 3: Additional Benefits

### 1. Foreign Travel Cover

#### (a) Cover Provided

The cover provided by Section 1 'Liability to Third Parties' is extended to provide the minimum indemnity required to comply with the laws relating to the compulsory insurance of motor vehicles whilst the Insured Vehicle is being used:

- (i) in any other member country of the European Union and
- (ii) in any other country in respect of which the Commission of the European Union is satisfied that arrangements have been made to meet the requirements of Article 7(2) of the European Union Directive on Insurance of Civil Liabilities arising from the use of Motor Vehicles (No. 72/166/CEE). In the event of the Insurer having to pay any amount which the Insurer would not have been liable to pay, but for the provisions of such law, the Insured must repay all such amounts to the Insurer.

(b) Subject to the payment of the appropriate additional premium, the Insurer will provide the policy cover stated in the Schedule in respect of the Insured Vehicle for an agreed period while the Insured Vehicle is being used in any of the countries specified under Part (a) of this benefit.

#### (c) Customs Duty

Provided that liability arises directly from loss or damage covered by this Policy, the Insurer will indemnify the Insured against liability for the enforced payment of customs duty in any country to which the Policy applies. The liability of the Insurer shall not exceed the market value of the Insured Vehicle prevailing in the Republic of Ireland on the date of the enforcement or the estimated value of the Insured Vehicle (as last advised to the Insurer) whichever is the less.

#### (d) Transit

The cover provided by this Policy also applies while the Insured Vehicle is in transit by:

- (i) road, rail, inland waterway, lift or elevator
- (ii) sea (and during the process of loading and unloading incidental thereto) between any ports in countries to which the Policy applies.

### 2. No Claim Discount

(a) Should no claim arise under this Policy during any one complete year of insurance or during a number of consecutive complete years the Insured upon renewing the Policy shall be entitled to a discount from the renewal premium on the scale shown below. There are five steps to achieving the maximum discount.

Period of Insurance without a Claim	Discount Level
Less than one year	No Discount
1 Year	10%
2 Years	20%
3 Years	30%
4 Years	40%
5 Years or more	55%

(b) The Policy may provide No Claims Discount Protection as indicated on the Schedule. If this is the case the details of the protection provided will be set out clearly by endorsement.

(c) If the Policy provides cover for accidental breakage of the windscreen or of the windows of the Insured Vehicle (and any scratching of bodywork resulting solely and directly from such breakage) any claims in respect of such damage will not affect the No Claim Discount.

### 3. Rebate for Laying Up

If notice is given to the Insurer that the Insured Vehicle is to be laid up and out of use (other than as a result of loss or damage which may be the subject of indemnity under this Policy) cover can be suspended. The current Certificate(s) and Disc(s) of Motor Insurance must be returned to the Insurer and suspension of cover will only be effective from the date these documents are received by the Insurer. If the period of suspension is more than thirty consecutive days the Insurer will refund to the Insured a sum equal to seventy-five per cent of the rateable proportion of the premium for the suspended cover for such period.

### 4. Fire Brigade Charges

In respect of any event which may be the subject of indemnity under this Policy the Insurer will also pay all charges levied by a fire authority in accordance with the provisions of the Fire Services Act 1981 to control or put out a fire in the Insured Vehicle or remove the driver or passengers from the Insured Vehicle using cutting equipment, subject to the limit shown on the Schedule in respect of any one incident.

### 5. Replacement of Locks

The Insurer will pay up to the limit shown on the Schedule towards the cost of replacing and fitting door and boot locks, the ignition/steering lock and electronic locking mechanisms to the Insured Vehicle where the keys or lock transmitter of the Insured Vehicle are stolen from the Insured's home, or any other building, boat or caravan where the Insured is temporarily residing, provided that such stealing involves entry to or exit from such property using forcible and violent means.

Exceptions to this Benefit

- (i) The Insurer will not be liable in respect of any claim arising where the keys or lock transmitter have been stolen by deception or fraud, or stolen by a member of the Insured's family.
- (ii) The Insurer will not be liable in respect of any claim where the theft of the keys or lock transmitter has not been reported to the police immediately upon discovery.

## General Exceptions And Conditions

### Exceptions

1. The Insurer shall not be liable in respect of any claim arising while the Insured Vehicle is being used or driven:

- (a) otherwise than as stated in the Schedule or as permitted under 2(a) of Section 1 'Liability to Third Parties'
- (b) to the knowledge of the Insured in an unsafe or unroadworthy condition
- (c) unless the person driving holds a licence to drive the Insured Vehicle or has held and is not disqualified from holding or obtaining such a licence
- (d) if, to the knowledge of the person claiming to be indemnified, the person driving does not hold a licence to drive the Insured Vehicle unless the person driving has held and is not disqualified from holding or obtaining such a licence
- (e) outside of the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man or the Channel Islands, except as permitted under Section 3 Additional Benefit No.1 "Foreign Travel Cover"

2. The Insurer shall not be liable for:

- (a) any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection or military or usurped power
- (b) any accident injury loss or damage (except that which is covered under Section 1 'Liability to Third Parties') arising during or in consequence of:
  - (i) earthquake
  - (ii) riot or civil commotion
- (c) any liability which attaches by virtue of an agreement but which would not have attached in the absence of such agreement.

3. The Insurer shall not be liable for:

- (a) loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss
  - (b) any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
    - (i) ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
    - (ii) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
4. The Insurer shall not be liable for any accident, injury, damage, loss (including consequential loss) or any liability of whatsoever nature while the Insured Vehicle is in or on that part of an aerodrome, airport, airfield or military base provided for:
- (a) the take off or landing of aircraft and for the movement of aircraft on the surface
  - (b) aircraft parking aprons including associated service roads, refuelling areas and ground equipment parking areas.
5. Terrorism Exclusion Endorsement
- The Insurer shall not be liable for any loss, damage, cost or expense of whatsoever nature (except that which is covered under Section 1 'Liability to Third Parties'), directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
- For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political or other purposes including the intention to influence any government and/or to put the public or any section of the public in fear.
- This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism. If the Insurer alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this Policy the burden of proving the contrary shall be upon the Insured.
6. The insurer shall not be liable for any loss or damage to any vehicle insured under this policy which is provided under Section 2: 'Loss of or Damage to the Insured Vehicle', if the insured or any insured driver are subsequently convicted of, or during such time that there is a prosecution pending, for driving under the influence of alcohol or drugs contrary to Road Traffic Act legislation. In addition, if following a road traffic accident the insured or any insured driver are convicted of driving under the influence of alcohol or drugs contrary to Road Traffic Act legislation the insurer will be entitled to recover all monies paid in respect of any loss or claim arising from the road traffic accident from the insured.
7. The Insurer shall not be liable for any claim directly or indirectly resulting from:
- (i) the harmful effect of such Insured Vehicle's load
  - (ii) negligence in delivering such Insured Vehicle's load
  - (iii) the provision of harmful treatment food or drink
- If the Insurer alleges that by reason of this Exception any liability, loss, damage, cost or expense is not covered by this Policy the burden of proving the contrary shall be the Insureds. In the event any portion of this Exception is found to be invalid or unenforceable the remainder shall remain in full force and effect
8. Computer Faults and Viruses
- The Insurer shall not be liable in respect of any loss damage breakage or destruction to any property or consequential loss or liability directly or indirectly caused by or contributed to by or arising from
- A. the failure or inability of any electronic equipment to
    - i) correctly recognise any data or
    - ii) correctly capture save retain manipulate interpret or process any data information data command or instruction whether or not such had been programmed into such equipment
  - B. interruption of or interference with data in electronic equipment resulting in the loss destruction or corrupted transmission or corruption of data
  - C. the transmission or impact of any Virus, Worm, Logic Bomb, Trojan Horse or the like
  - D. Unauthorised access to a system or data
- For the purpose of this Exception data means information represented or stored electronically including but not limited to code series of instructions operating systems software programs and firmware

## Conditions

### 1. Claims

- (a) In the event of any accident, injury, loss or damage likely to give rise to a claim under this Policy the Insured must:
- (i) as soon as practicable (but no later than 48 hours from the date of the event) notify the Insurer and provide all information and assistance that the Insurer may require
  - (ii) send to the Insurer any letter, claim, writ, summons or legal process (unanswered) as soon as it is received
  - (iii) notify the Insurer in writing as soon as he/she becomes aware of any impending prosecution or coroners inquest involving any person entitled to be indemnified under this Policy.
- (b) For the purposes of this part of the condition only, the expression "Insured Person" shall mean The Insured (as stated on the Schedule) and any other person entitled to be indemnified under this Policy.
- (i) The Insured Person (or the Insured Person's agent) shall not make any admission of liability or offer or promise of payment but shall permit the Insurer to have the sole conduct of all negotiations or legal proceedings.
  - (ii) The Insurer shall be entitled to use the name of the Insured Person for the purpose of resisting or enforcing any claim and the Insured Person shall give to the Insurer all reasonable assistance in connection therewith and shall act in all cases in the best interests of the Insurer.
  - (iii) The Insurer shall have full power to settle any claim or part thereof without reference to the Insured Person and in the event of any dispute between the Insurer and the Insured Person such settlement shall have the effect for all purposes as if it were made with the concurrence of the Insured Person notwithstanding that such settlement may be made without admission of liability.
- (c) In the event of any one claim or series of claims arising out of any one event in respect of damage to property, the Insurer may at any time pay to the Insured the amount of the indemnity provided by this policy (after deduction of any sum or sums already paid as compensation) or any less amount for which such claim or claims can be settled and from the date such payment is made, the Insurer shall relinquish control of the negotiations and legal proceedings in connection with such claim or claims. From the date of such payment the Insurer shall have no further liability in connection with such claim or claims other than the costs and expenses incurred with the Insurer's written consent prior to the date of such payment.

### 2. Fraudulent claims

If the Insured or any person entitled to be indemnified under this Policy shall make any claim knowing the same to be false or fraudulent as regards amount or otherwise this Policy shall become void and all claims hereunder shall be forfeited.

### 3. Cancellation

This Policy may be cancelled:

- (a) by the Insurer sending to the Insured 10 days notice of cancellation by registered post to the Insured's last known address
- (b) by the Insured, but such instruction will only be effective from the date of receipt by the Insurer of the Certificate of Motor Insurance and Insurance Disc.

The Insurer will in either event return to the Insured a proportionate part of the premium paid in respect of the unexpired term of the Policy subject to the following:

- (i) no refund will be allowed if an incident giving rise to a claim occurred during the period of insurance
- (ii) no refund will be allowed if the premium for the period of insurance has not been paid to the Insurer
- (iii) if cancellation is at the request of the Insured, CoverCentre may deduct an administration charge from any return premium due. The amount of the charge will be

shown on the Schedule

- (iv) if cancellation is at the request of the Insured and during the first period of insurance, an additional amount, as shown on the Schedule, will be deducted by the Insurer from any return premium due.

Any cancellation by either the Insurer or the Insured shall be without prejudice to any rights or claims of the Insurer or the Insured arising prior to the expiration of such notice of cancellation.

#### 4. Instalment defaults

Where the Insured has agreed under a separate credit agreement to pay the premium by instalments, any default in payment on the due date will automatically terminate the Policy cover immediately from the date of such default.

#### 5. Other Insurances

If any claim covered by this Policy is also covered by any other policy of insurance whether effected by the Insured or not, the Insurer shall not be liable to pay more than a rateable proportion. Provided always that nothing in this Condition shall impose on the Insurer any liability from which it would have been relieved by Part 4(a), (iii) and (iv) of Section 1 'Liability to Third Parties' but for the terms of this Condition.

#### 6. Care of Vehicle

The Insured shall take all reasonable steps to safeguard the Insured Vehicle against loss, damage, breakdown and prevent injuries. The Insured should ensure that the keys are not left in or on the Insured Vehicle while unattended or leave the Insured Vehicle unlocked.

The Insured Vehicle must be maintained in an efficient and roadworthy condition. The Insured must ensure that the Insured Vehicle has a valid CRW certificate and fit tyres appropriate to the Insured Vehicle, and ensure tread depths comply with the legal limit.

The Insured shall also allow the Insurer's authorised representative to inspect the Insured Vehicle at any time.

If condition 6. "Care of Vehicle" is not complied with, the Insurer reserve the right not to pay a claim or if, by law, the Insurer is obliged to meet a claim, then we reserve the right to seek recovery of the payment from the Insured

#### 7. Change to Policy Details

The Insured must immediately inform the Insurer about any:

- change of vehicle or any other vehicle you buy or take ownership of;
- convictions, prosecutions or any penalty points which apply to the Insured or any other insured driver of your vehicle;
- change in a driver's health, address or occupation;
- modifications or alterations to the Insured Vehicle including, but not limited to, air induction kits and filters, lower suspension, change to the exhaust, engine maintenance computers or adding of body parts;
- change in use or in the main user of the Insured Vehicle; or
- any other change of material fact. Material facts are those facts which might influence the acceptance or assessment of a proposal by the Insurer. If the Insured is in doubt as to whether a fact is material they should disclose it to the Insurer.

When you notify the Insurer about a change, we may then reassess the premium and the cover. Failure to disclose material facts:

- could result in your contract being invalidated/cancelled;
- a claim not being paid;
- difficulty obtaining insurance in the future

#### 8. Laws Relating to Compulsory Motor Insurance

Any Condition of this Policy and/or of any Endorsement thereon in so far as it is a prohibited condition within the meaning of Part VI of the Road Traffic Act 1961 shall not be a condition affecting the right of any person to recover an amount under or by virtue of the provisions of Section 76 of the said Act.

#### 9. Policyholder's Duty of Disclosure

The following are conditions precedent to the liability of the insurer:

- The truth of any information in connection with this insurance supplied by or on behalf of the insured which shall be the basis of and incorporated in this contract.

Cover may not operate if any material fact has been withheld or is inaccurate or misleading. Material facts are those facts which might influence the acceptance or assessment of a proposal by the insurer. If the insured is in doubt as to whether a fact is material they should disclose it to the insurer. Failure to disclose material facts could result in your contract being invalidated/cancelled, a claim not being paid or difficulty in obtaining insurance in the future.

The insurer reserves the right to reassess cover and premium following notification of any material facts.

#### 10. Duty to Comply with Policy Conditions

The due observance and fulfilment of the terms, limitations, Exceptions, Conditions and Endorsements of this Policy so far as they relate to anything to be done or complied with by the Insured shall be conditions precedent to any liability of the Insurer to make any payment under this Policy. Upon proof of breach of Condition No. 8 "Laws Relating to Compulsory Motor Insurance", the Insurer shall be entitled to recover from the Insured all sums paid by the Insurer including those for which the Insurer would not have been liable but for the provisions of any Road Traffic Act or Road Traffic or Motor Traffic Law operative within the areas covered by this Policy.

#### 11. Insurance Act 1936

All monies which become or may become due and payable by the Insurer under this Policy shall in accordance with Section 93 of the Insurance Act 1936 be payable and paid in the Republic of Ireland.

12. Finance Act 1990 - The appropriate Stamp Duty has been or will be paid in accordance with the provisions of Section 113 of the Finance Act 1990.

#### 13. Policy Alterations

If an alteration to the Policy results in an additional premium due to the Insurer or a refund premium due to the Insured, we will only charge or refund such premium provided the amount involved is greater than or equal to €20.

## Emergency Assistance

To assist our customers when the unexpected happens, we, in conjunction with our assistance company will provide the following benefits:

Emergency Assistance Helpline - 24 hour, 365 day Emergency Assistance Helpline – 01 8328358

If your vehicle is immobilised or you have an accident anywhere in the Republic of Ireland, you should contact the Emergency Assistance Helpline. We will arrange for someone to come to your assistance as soon as possible. You pay the cost of such assistance but gain the benefit of special rates negotiated by our assistance company. Any outlay for which you are entitled to claim under your policy will be reimbursed to you.

What you Should do in the Event of an Accident

1. Note the registration of the vehicles involved. If there is damage to any other vehicle or property exchange names and addresses with any person having reasonable grounds for asking and ask the other party for their insurance details. **Do not admit liability for the accident.**
2. If the accident involves injury to persons or certain animals, you are required by law to report the incident to the Gardaí or local police if abroad as soon as possible and in any case within 24 hours. However, in the event of a minor material damage accident it is not necessary to obtain immediate Garda attendance at the scene and the carriageway should not remain obstructed.
3. Record details of all injuries and damage sustained. Draw a plan of the accident location to include approximate road measurements.
4. Show the position of road signs, markings, traffic signals and vehicles involved.
5. Obtain the names and addresses of any witnesses.
6. Please notify us of your accident within 48 hours on our 24 Hour Claims Helpline 091 774844. We will send you an accident report form. This must be completed and returned to us as soon as possible (but no later than 48 hours from the date of the accident).
7. Let us know if you receive notice of any prosecution or if other parties are to be prosecuted as a result of the accident.
8. If your vehicle is stolen or damaged as a result of theft or malicious damage, immediately report the matter to the Garda or police station nearest to the location.
9. All correspondence from third parties, their Insurers or representatives should be sent to us unanswered as soon as possible after receipt.
10. All CoverCentre customers can avail of the Claims Helpline, where queries regarding your claim will be dealt with. 091 774844 (24 hours, 365 days a year).

Claims Notification Period

Please note that all claims must be notified to the Insurer within 48 hours of their occurrence.

Please refer to the General Exceptions and Conditions section of this document and familiarise yourself with your obligations as failure to comply with the policy conditions could result in your claim being refused.

## Customer Service and Complaints Procedure

Our aim is to provide you, our customer, with first class service at all times. If you are unhappy with our service for any reason, or have any cause for complaint, you should first contact your intermediary at the contact details shown on your schedule. If the complaint is not resolved to your satisfaction you may contact:

The Complaints Officer, CoverCentre insurance Ltd., 5 Harbourmaster Place, IFSC, Dublin 1. Telephone (01)7919924

If the complaint is still not resolved to your satisfaction you should contact:

Customer Service Team, RSA Insurance Ireland DAC, RSA House, Dundrum Town Centre, Sandyford Road, Dublin 16, D16 FC92. Telephone: 1890 290 100 / Outside Ireland: 00353 1 290 1000. Email: complaints@ie.rsagroup.com.

In the event of your complaint not being resolved to your satisfaction you may contact The Insurance Information Service, Insurance Ireland, Insurance Centre, 5 Harbourmaster Place, IFSC, Dublin 1, DO1E7E8. Telephone (01) 676 1820 or the Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, D02 VH29. Telephone 1890 882 090 or (01) 662 0899.

Your right to take legal action is not affected by following any of the above procedures.

## Right of Withdrawal

As a consumer you have the right to withdraw from this policy within 14 days of the latest of the date of inception of cover or the date on which you receive your policy schedule, without penalty and without giving any reason. The right of withdrawal may be exercised by notice in writing to CoverCentre and will only be effective from the date of receipt by CoverCentre of the Certificate of Motor Insurance and Insurance Disc.

## Data Protection Notice

We, RSA Insurance Ireland DAC and CoverCentre Insurance Ltd, recognise that protecting personal information including sensitive personal information, is very important and we recognise that you have an interest in how we collect, use and share such information.

Please read the following carefully as it contains important information relating to the information that you give us or has been provided to us on your behalf. If you provide information relating to anyone other than yourself, you are responsible for obtaining their consent to the use of their data in the manner outlined below.

### What Does RSA and CoverCentre do with Your Personal Data

Information you provide will be used by RSA and/or CoverCentre for the purposes of processing your application and administering your insurance policy. RSA and/or CoverCentre may need to collect sensitive data relating to you (such as medical or health records or convictions) in order to process your application and/or any claim made. All information supplied by you will be treated in confidence by RSA and/or CoverCentre and will not be disclosed to any third parties except (a) to our agents, sub-contractors and re-insurers (b) to third parties involved in the assessment, administration or investigation of a claim, (c) where your consent has been received or (d) where permitted by law. In order to provide you with products and services this information will be held in the data systems of RSA and/or CoverCentre or our agents or subcontractors.

RSA and/or CoverCentre may pass your information to other companies for processing on its behalf. Some of these companies may be based outside the EEA, but in all cases RSA and/or CoverCentre will ensure that its transfers of data are lawful and that your information is kept securely and only used for the purposes for which it was provided.

Calls to RSA and/or CoverCentre may be recorded for quality assurance or verification purposes.

### Fraud Prevention, Detection & Claims History

In order to prevent and detect fraud and the non-disclosure of relevant information RSA and/or CoverCentre may at any time:

- Share information about you with companies within the RSA Insurance Group, other organisations outside the RSA Group including where applicable private investigators and public bodies including An Garda Síochána;
- Check and / or file your details with fraud prevention agencies and databases, including the Integrated Information Data System ('IIDS') to verify information including penalty points and No Claims Discount (NCD), and if you give us false or inaccurate information and we suspect fraud, we will record this.

RSA and/or CoverCentre may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you;

- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your insurance policies with RSA and/or CoverCentre;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches.

#### **Insurance Link Database**

Information about claims (whether by our customers or third-parties) made under policies that we provide is collected by us when a claim is made and is placed on an insurance industry database of claims known as Insurance Link. This information may be shared with other insurance companies, self-insurers or statutory authorities. This information includes the claimant's name, address and date of birth and the type of injury or loss suffered.

Insurance companies share claims data:

- a. to ensure that more than one claim cannot be made for the same personal injury or property damage
- b. to check that claims information matches what was provided when insurance cover was taken out
- c. when required, to act as a basis for investigating claims when our recorded information is incorrect or when we suspect that insurance fraud is being attempted.

The purpose of Insurance Link is to help us identify incorrect information and fraudulent claims and, therefore, to protect customers. RSA and/or CoverCentre also reserve the right to use Insurance Link information at underwriting stage. More information about Insurance Link can be found at [www.inslink.ie](http://www.inslink.ie)

Guidelines for sharing your information with other insurance companies, self-insuring organisations or statutory authorities are contained in the Data Protection Commissioner's Code of Practice on Data Protection for the Insurance Sector which is available at [www.dataprotection.ie](http://www.dataprotection.ie).

Under the Data Protection Acts 1988 and 2003 you have a right to know what information about you and your previous claims is held on Insurance Link. If you wish to exercise this right, then please contact us at either address below.

#### **How to contact us**

On payment of a small fee you are entitled to receive a copy of the information we hold about you and to seek rectification of any inaccurate data. If you have any questions, or you would like to find out more about this notice you can write to the Data Protection Officer, RSA Insurance Ireland DAC, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16 or to Data Protection Officer, CoverCentre, 5 Harbourmaster Place, IFSC, Dublin 1

RSA Insurance Ireland DAC is regulated by the Central bank of Ireland

CoverCentre Insurance Limited t/a CoverCentre is regulated by the Central Bank of Ireland

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