

# Commercial Motor Insurance

## Proposal



### For Goods Carrying Vehicles, Agricultural Vehicles & Special Type Vehicles

Before completing this proposal please note specifically that failure to disclose all material information, or disclosures of false information could result in the policy becoming void, a claim not being paid, claims paid being recovered from you, you becoming liable for additional premiums which we reserve the right to collect and Terms and Conditions of the policy being amended. Should we take any of these actions against you, then you will be obliged to disclose them on any future request for cover or quotation. These are considered as the application of Terms and this enforced action by us, may affect your ability to get insurance cover in the future. Material information is any fact that RSA Insurance Ireland DAC (RSA) would regard as likely to affect the acceptance or assessment of the risk. Information we require is included in the questions asked below, which includes for example, current medical details or history in respect of you or anyone else you propose to drive, and details of any claims previously made or submitted by you or anyone else you propose to drive. It is recommended that you keep a record (including copies of letters) of all information supplied for the purpose of this insurance. By signing the declaration below you warrant and represent to us that in respect of any information of any person which you provide to us, you have the authority of that person to disclose such information to us and for all the purposes set out in this form and to give the consents set out above on behalf of each such person.

Use Block Capitals throughout. Tick  boxes as appropriate. Use a separate sheet if answer space is insufficient. Please answer ALL questions.

### The Proposer

Full Name

Address

Occupation  Nature of Goods Carried

If more than one give details of each

Telephone Number  Are you Self-employed? Yes  No

Current Insurer  Date Cover Required

### Vehicle and Use

3. Vehicles/Trailer details - please study the Trailer section **below** before inserting details of any Trailers

| Registration Number | Make and model of Vehicle/Trailer | Type of Body (eg tanker; tipper etc) | Gross Vehicle Weight* | Seating Capacity (Inc. Driver) | Year of make | Date purchased | Value**<br>€ | Insert cover required<br>Comp or TPF&T) | NCD<br>yrs % |
|---------------------|-----------------------------------|--------------------------------------|-----------------------|--------------------------------|--------------|----------------|--------------|---|--------------|
|                     |                                   |                                      |                       |                                |              |                | €            |   |              |
|                     |                                   |                                      |                       |                                |              |                | €            |   |              |
|                     |                                   |                                      |                       |                                |              |                |              |   |              |

\* For articulated units and attached trailers show Gross Train Weight

\*\* Our maximum payment for any loss or damage to your Vehicle, covered under this Policy, will be the market value of Your Vehicle immediately preceding the incident but will not exceed the most recent vehicle value you declare to us prior to the loss.

4. Is the owner of the vehicle or registered keeper anyone other than yourself? (Hire Purchase signifies ownership) Yes  No
5. Has (or will) any vehicle (or trailer) been (be) modified, specially built or fitted with special equipment? Yes  No
6. Will any vehicle carry goods of an inflammable, corrosive, explosive or toxic nature? Yes  No
7. Will a trailer be attached to the vehicle? Yes  No
8. Will passengers be carried for hire or reward? Yes  No
9. Will any vehicle be used for the carriage of other people's goods? Yes  No
10. Will any vehicle be hired to other persons or firms? Yes  No

If 'Yes' to any of questions 4 - 10 give full details

11. Will a trailer be attached to the Vehicle? Yes  No

Do you require Road Traffic Act cover in respect of trailers used in a public place whilst

a) Coupled Yes  No

a) Uncoupled Yes  No

If 'Yes' to a) and/or b) please complete the following details:

| Make | Identification No. | Model | Type | Gross Laden Weight | Value |
|------|--------------------|-------|------|--------------------|-------|
|      |                    |       |      |                    | €     |
|      |                    |       |      |                    | €     |
|      |                    |       |      |                    | €     |
|      |                    |       |      |                    | €     |

12. (a) Number of motor vehicles currently owned or operated  
 Private Car  Other Vehicles  (b) Name(s) of present Insurer(s) and policy number(s)
- (c) If you are entitled to No Claim Discount, attach original of Insurer's renewal notice.
13. Do you wish to increase your comprehensive cover to include:  
 (1) NCD protection for windscreen breakage - See Guide to Cover Yes  No  (2) Personal Accident, Medical Expenses and Personal Effects Yes  No
14. Date business established  /  /

## Drivers

15. Give details of yourself and **ALL** others who may drive including details of Current Irish/UK Driving Licence(s)

| Full Name | Occupation | Date of Birth | Class(es) of Licence | Full or Prov. | Licence No. | How long held |
|-----------|------------|---------------|----------------------|---------------|-------------|---------------|
| Yourself  | →          |               |                      |               |             |               |
|           |            |               |                      |               |             |               |
|           |            |               |                      |               |             |               |
|           |            |               |                      |               |             |               |

16. Have you or any Principal of the business or any person who may drive:

- (i) had during the past 4 years any accident, loss or claim (whether no claims discount was protected or not) in connection with any motor vehicle (including penalty points)? Yes  No
- (ii) been convicted during the past 5 years of any offence in connection with any motor vehicle (including penalty points and/or any fixed penalties) and are there any possible prosecutions outstanding? Yes  No
- (iii) ever been disqualified from holding a driving licence? Yes  No
- (iv) ever been convicted of, or are there any prosecutions pending, for any other criminal offence? Yes  No
- (v) ever had any Motor Insurance declined or cancelled, or had special terms imposed? Yes  No
- (vi) suffered from diabetes, epilepsy, heart condition or any other condition, physical or mental disability, infirmity disease or are taking any medication which may impair the ability to drive? Yes  No
- (vii) resided outside the Republic of Ireland or the United Kingdom during the past three years Yes  No

If you have answered 'Yes' to any of the above, give details below. Include name of driver; date, circumstances of accident/loss and daily dosage and name of drugs where applicable. In respect of convictions please advise date of conviction, conviction details, penalty imposed and number of penalty points.

## For Broker use only

Broker / Agency No:

Name and Address:

Premium Quoted:

Quote Ref:

Note: No Insurance is in force until a Certificate of Insurance has been delivered to the Proposer:

## IMPORTANT NOTICE

### Contract Law

The parties to a contract of insurance covering a risk situated in the Republic of Ireland, are permitted to choose the law applicable to the contract. This insurance contract will be governed by Irish Law.

### Customer Complaints Procedure

We are committed to providing our customers with a high standard of service at all times. If you have a complaint in connection with company service, the details of your policy, perceived conflict of interest or treatment of a claim please contact your Insurance Broker or our Customer Service team at;

RSA Insurance Ireland DAC, RSA House, Dundrum Town Centre, Sandford Road, Dublin 16, D16 FC92.

Telephone: 1890 290 100 Outside Ireland: 00353 1 290 1000

Email: [complaints@ie.rsagroup.com](mailto: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, D01 E7E8. 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.

**Declaration** I/we declare that to the best of my/our knowledge and belief the statements made by me/us or on my/our behalf are true and complete, and I/we have not withheld any information material in this proposal. If this form has not been completed by me/us personally, I/we declare also that I/we have read the completed form and accept full responsibility for the answers. I/we understand that the vehicles to be insured will not be driven by any person who to my/our knowledge has been refused motor vehicle insurance or continuance thereof. I/we agree that this proposal and declaration shall be incorporated in the contract between me/us and RSA Insurance Ireland DAC and I/we agree to be bound by the terms of the policy.

Signature

Name (Position held in company)

Date

# Data Protection

We are committed to ensuring that your data is protected. To keep you informed, we have created this notice which will explain how we use the information we collect about you and how you can exercise your data protection rights.

## 1. Who are we?

We are RSA Insurance Ireland DAC (RSA) and we provide commercial and personal insurance products and services. We also provide insurance services in partnership with other companies.

## 2. Why do we collect and use your personal information?

RSA will use your personal information for the provision of insurance services such as providing a quotation, underwriting a policy and handling claims under an insurance contract. We will also use your data for other related matters such as complaint handling, prevention or detection of fraud, reinsurance and statistical analyses.

When looking for a quote for a product from us, you will need to provide us with information relating to what you wish to be covered by the insurance (e.g. car make and model, your home, etc.). When buying certain products, we will on occasion need to collect special categories of data (e.g. medical history for motor insurance) and convictions history (e.g. driving offences).

We will need to process your payment information (e.g. direct debit, credit and debit card information, etc.) in order to provide

your cover. To service your policy, we may communicate with you via your intermediary, if applicable, and via our website, emails, telephone calls or post. Calls with RSA may be recorded for training and verification purposes.

If you need to claim against your insurance policy, we normally need to collect information that evidences what happened in the incident. If other people are involved in the incident, we may also need to collect additional information related to them (including children) which can include special categories of data (e.g. injury and medical data, etc).

In submitting an application to us, you may provide us with equivalent or substantially similar information relating to other proposed beneficiaries under the policy. You agree that you will bring this Privacy Notice to the attention of each beneficiary at the earliest possible opportunity. Please also ensure that anyone else who is insured under your policy has agreed to provide their personal information to us.

Data protection laws require us to meet certain conditions before we are allowed to use your personal information in the manner described in this Notice. We take our responsibilities under data protection laws very seriously, including meeting these conditions. In order to provide you with this detail we have prepared the following which describes the purpose to which we are using your data and the legal basis for doing so.

| Purpose   | Legal Basis  |
|---|--|
| To provide you with a quote for an insurance product and to provide you with insurance cover if you decide to purchase a product.               | Processing is necessary for the performance of a contract or in order to take steps at your request prior to entering into a contract  |
| To assess the information you have provided and make a decision as to whether we can provide you with cover and at what price                   | Processing is necessary for the performance of a contract or in order to take steps at your request prior to entering into a contract;   |
| To verify your identity and to verify the accuracy of the information we receive.   | Processing is necessary for the performance of a contract or in order to take steps at your request prior to entering into a contract;<br>To comply with legal obligations (eg. money laundering requirements) |
| To administer your insurance contract and make any changes during its term, answer queries, provide updates and process a cancellation.         | Processing is necessary for the performance of a contract  |
| To make and receive any payments whether in relation to your policy or a claim.   | Processing is necessary for the performance of a contract  |
| To manage and investigate any claims made by you or another person under your policy of insurance.  | Processing is necessary for the performance of a contract  |
| To detect and prevent fraud, money laundering and other offences. To assist An Garda Siochana or any other authorised body with investigations. | Processing is necessary for the purposes of our legitimate interests. This interest is to investigate and prevent potential fraudulent and other illegal activity.   |
| To manage and investigate any complaints  | Processing is necessary for the performance of a contract or in order to take steps at your request prior to entering into a contract;<br>Processing is necessary to comply with legal obligations             |
| For reinsurance purposes  | Processing is necessary for the performance of a contract  |
| To comply with laws and regulations   | Processing is necessary to comply with legal obligations   |
| For statistical analyses  | Processing is necessary for the purposes of our legitimate interests. This interest is to improve our processes, products and services.  |
| To make back-ups of your data in case of emergencies and for disaster recovery purposes   | Processing is necessary to comply with legal obligations   |

### 3. How else do we collect information about you?

Where possible, we will collect your personal information directly from you. However, on occasion we may receive information about you from other people or companies. For example:

- It was given to us by someone who is applying for an insurance product on your behalf (e.g. insurance brokers).
- It was supplied to us when you have purchased an insurance product or service that is provided by us in partnership with other companies.
- It was lawfully collected from other sources (e.g. the Integrated Information Data System ('IIDS')) to validate information you have submitted to us such as driver number and penalty points.
- Vehicle history check suppliers/ databases.
- Through credit checks.
- Through a database to determine address based risk factors (known as geocoding)
- Searches of publicly available information (e.g. online).
- The Insurance Link Anti-Fraud register (for more information see [www.inslink.ie](http://www.inslink.ie)) and other insurers.
- Other fraud prevention databases available in the insurance industry.

### 4. Will RSA share your personal information with anyone else?

We may share your details with a number of external parties in order to administer your policy, handle claims and to prevent and detect fraud. For example:

- Your Intermediary & anyone authorised by you to act on your behalf.
- Our Third Party Service Providers such as technology suppliers, hosting/storage providers, payment providers and document providers.
- With other companies within the RSA Insurance Group.
- The Insurance Link Anti-Fraud register (for more info see [www.inslink.ie](http://www.inslink.ie)) and other insurance companies.
- Loss Adjusters, claims investigators, repairers, medical practitioners, solicitors and other firms as part of the claims handling process.
- Surveyors.
- Private Investigators when we need to further investigate certain claims
- Other fraud prevention databases available in the insurance industry.
- With prospective sellers or buyers in the event that we decide to sell or buy any business or assets.
- Our reinsurers.

We may also share your personal information as a result of our legal and regulatory obligations. This can include with An Garda Síochána, other official agencies and on foot of a Court Order or Subpoena.

In order to provide you with the insurance policy, we may share your information with our service providers and on occasions, some of your personal information may be sent to other parties outside of the European Economic Area (EEA). We would only do this in compliance with the appropriate legal and technical safeguards such as the standard data protection clauses adopted by the European Commission, Binding Corporate Rules or as a result of an adequacy decision of the European Commission

### 5. Which decisions made about you will be automated?

Before we can sell you an insurance product or service, we may conduct the following activities, which involve automated (computer based) decision-making:

- **Pricing and Underwriting** – the process calculates the insurance risks based on the information that you have supplied. This will be used to determine if we can provide you with a policy and to calculate the premium you will have to pay.

The results of these automated decision-making processes will limit the products and services we may be able to provide you. If you do not agree with the result, you have the right to request human intervention to allow you to express your point of view and contest the decision.

### 6. For how long will RSA keep your information?

RSA Information submitted for a quotation may be retained by us for a period of up to 15 months from the date of the quotation. All information in respect of a policy (to include claims on the policy) will be held for 8 years after the ending of the client/insurer relationship to ensure we meet our regulatory obligations. We will retain call recordings for 8 years from the date of the call.

There are certain policies where we need to keep data for longer than the normal periods where we may receive claims where the claimant was not aware of the injuries until a long time after it was caused.

### 7. What should you do if your information is incorrect?

If you think that the information we hold about you is incorrect or incomplete, please contact your intermediary or contact us and we will be happy to rectify it for you.

### 8. What are your rights over the information that is held by RSA?

We understand your information is important to you, therefore you may request us to undertake any of the following actions:

- 1 Provide you with a copy of the personal information we hold about you, in a commonly used electronic format (or hard copy if you wish).
- 2 Request your personal information to be deleted where you believe it is no longer required. Please note however, this request will not be valid while you are still insured with us and where we are subject to legal or regulatory obligations.
- 3 Request that we supply a copy of the personal information you have supplied to us, to another company. We would provide the information in a commonly used electronic format.
- 4 Request that we restrict the use of your information by us.
- 5 Object to the processing of your data.

If you would like to request any of the above, please email us a request to [ie\\_dataprotection@ie.rsagroup.com](mailto:ie_dataprotection@ie.rsagroup.com)

or write to us at the address contained in Section 10. To ensure that we do not disclose your personal information to a party who is not entitled to it, when you are making the request please provide us with:

- Your name;
- Address(es);
- Date of birth;
- Any policy IDs or reference numbers that you have along with a copy of your photo identification and proof of address.

All requests are free of charge although we reserve the right to charge an administrative fee for subsequent requests (such as when the request is part of a series of repeated requests over a short period of time). We endeavour to respond within one month from receipt of the request. If we do not meet this time frame, we will explain why this was in our response.

Please note that simply submitting a request does not mean we will be able to fulfil it – we are often bound by legal and legislative law which can prevent us fulfilling some requests in their entirety, but when this is the case we will explain this to you in our response.

Requests to restrict the use of your information or to object to the processing of your data may lead to RSA being unable to continue to service your policy and therefore lead to cancellation of your policy.

## **9. Changes to our Data Protection Notice.**

This notice will be updated from time to time so please check it each time you submit personal information to us or renew your insurance policy.

## **10. How do you ask a question about this Data Protection Notice?**

If you any questions or comments about this privacy notice please contact:

The Data Protection Officer, RSA Insurance Ireland DAC, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16, D16 FC92

You may also email us at

[ie\\_dataprotection@ie.rsagroup.com](mailto:ie_dataprotection@ie.rsagroup.com)

## **11. How can you lodge a complaint?**

If you wish to raise a complaint on how we have handled your personal information, please send an email to

[ie\\_dataprotection@ie.rsagroup.com](mailto:ie_dataprotection@ie.rsagroup.com)

or write to us using the address provided in Section 10. Our Data Protection Officer will investigate your complaint and will give you additional information about how it will be handled. We aim to respond in a reasonable time, normally 30 days.

If you are not satisfied with our response you can lodge a complaint to the Office of the Data Protection Commissioner, Canal House, Station Road, Portarlington, Co Laois, R32 AP23.







RSA, RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16.  
Telephone 1890 290 100. Facsimile (01) 290 1001

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The underwriter is RSA Insurance Ireland DAC which is a member of the RSA Group.