

Frequently asked questions about Coronavirus Motor Premium Return

What are RSA doing?

Further to the commitment we made on 24th April 2020 we are sending all Private Motor and Light Commercial Vehicle customers who had a policy in effect on 31st March 2020 a €30 One4all voucher.

Why are you doing this?

People are driving less than before the lockdown which has led to a fall in the number of claims we're seeing.

To recognise this, we are returning a portion of premium to Private Motor and Light Commercial Vehicle policyholders.

How much is the premium return?

€30 per policy in the form of a One4All voucher to all Private Motor or individual Light Commercial Vehicle customers who had a policy in effect on 31st March 2020.

Am I eligible for this premium return?

If you had a Private Motor or Light Commercial Vehicle policy in effect on 31st March 2020 you are eligible.

What do I need to do to get my premium return?

You don't need to do anything. We aim to begin issuing vouchers before the end of this month.

When will I receive my premium return?

We aim to begin issuing vouchers before the end of this month, so you should receive yours shortly thereafter.

How will I get my premium return?

We will be issuing One4all Vouchers to all qualifying customers to the value of €30. These vouchers will be issued by post.

Why are you sending me a voucher instead of rebate?

A number of options were considered when choosing how to issue a premium return to our clients.

RSA decided the One4all voucher was the most efficient and safest way in accordance with Governmental guidelines on Social Distancing. We decided a cheque would not be appropriate because it would necessitate customers going to their bank to lodge.

It is also a great way to support the local economy, One4all vouchers can be used with a large list of Irish retailers.

How did you calculate the premium return?

We are expecting to receive fewer motor claims for the period of the travel restrictions. The amount has been calculated to return to customers the financial impact of the expected reduction in claims.

If the lockdown continues past May, will I get a further premium return?

If extended Covid19 restrictions on movement result in sustained lower road usage and claims frequency through the summer and beyond, we will further review the situation.

Why is this the same amount for everyone?

We considered a number of options in deciding the best way to return this premium to our customers. We decided by giving all customers the same amount was both the fairest and quickest way to do this.

Will this premium return impact my policy?

No, this does not impact your policy terms and conditions in any way.

I have Light Commercial Vehicle insurance with you, am I eligible for the premium return?

Yes, if you held a valid Light Commercial Vehicle policy that was in effect on 31st March 2020 you are eligible for this premium return.

I have a claim on my policy, am I eligible for the premium return?

Yes, it doesn't matter if you have made a claim.

Will I get a premium return for all the policies I have with you?

A €30 One4all voucher will be issued for each Private Motor or Light Commercial Vehicle policy held with us on the 31st March 2020. For example, if you have more than one policy with us that qualifies for a voucher, then you will receive a voucher per qualifying policy.

Do I have to renew my policy with you to get the premium return?

No, you do not. If your Private Motor or Light Commercial Vehicle policy was in effect on the 31st March 2020, you will receive the One4all Voucher.

My policy is through a broker, am I eligible for the premium return?

Yes, you are. If your policy was in effect with RSA on the 31st March 2020, you will receive the One4all Voucher.

If I cancelled my policy after the 31st March 2020 but before the One4all voucher is issued, will I still receive the voucher?

Yes, provided your policy was in effect on the 31st March 2020, you'll receive the €30 One4all voucher.