

Car Insurance

Proposal



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 where appropriate. Use a separate sheet if answer space is insufficient.

I: You the Proposer

Forenames Surname

Address

Address at which the car is normally kept (if different)

Occupation and nature of any business including part time Telephone Number(s) Home Business

2: Your Car

Registration number	Make and exact model	Type of body eg saloon	Engine capacity	Year of make	Date of purchase	Value *

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

- Has your car been modified or converted in any way Yes No 1. If 'Yes', give details
- Is the car a previously registered import? Yes No 2. If 'Yes', give details
- Do you own the car? (for the purpose of this question, buying the car under Hire Purchase signifies ownership) Yes No 3. If 'No', give details
- Do you own or have the full time use of any car other than that specified above? Yes No 4. If 'Yes', give details of Make, Model and Insurer

3: Drivers

(in all cases driving will be restricted to approved named persons)

Do you wish driving to be restricted to **you** or **you** and spouse only? Yes No

Give details of **you** and **all** others who wish to drive:

Please insert Mr, Mrs or Miss, initials and surname	Occupation (If more than one, give details of each)	Date of Birth	Type of Driving Licence (Irish/UK) currently held			
			Full/Prov	Licence Number	Expiry Date	How Long Held
You \longrightarrow						

- Have you, or any of the persons who will drive:
- resided **outside** the Republic of Ireland or the United Kingdom during the past 3 years? Yes No
 - suffered from Diabetes, Epilepsy, Heart Condition or any other physical or mental disability, infirmity or disease, or are taking any medication which may impair driving ability? Yes No
 - ever had any motor insurance declined or cancelled? Yes No
 - ever been convicted of an offence in connection with a motor vehicle (including Penalty Points) or have any prosecutions pending? Yes No
 - ever been convicted of, or are there any prosecutions pending for any other criminal offence? Yes No
 - had a driving licence suspended at any time? Yes No
- g) had, during the last 4 years any accident, loss or claim (whether no claims discount was protected or not) in connection with any motor vehicle? Yes No
- If 'Yes', please give full details on a separate sheet including (if appropriate) name, date, type of offence, penalty, circumstances and costs.
- Are you now, or have you ever been insured in respect of any motor vehicle? Yes No
- If 'Yes', state: Present Insurer and Policy Number.
- If you are entitled to No Claims Discount/Bonus from previous Insurers state number of years and percentage and attach Insurer's renewal notice/Proof of No Claims Discount
 Years %

4: Your Insurance Requirements

Tick type of cover required	Comprehensive <input type="checkbox"/>	Third Party Fire & Theft <input type="checkbox"/>	Third Party Only <input type="checkbox"/>
Tick class of use	Social, Domestic & pleasure <input type="checkbox"/>	Class 1 <input type="checkbox"/>	Class 2 <input type="checkbox"/>
Do you require the Policy to be extended to include (Please tick box if you require cover)	a) Windscreen damage with NCD Protection		<input type="checkbox"/>
	b) Optional Additional Benefits		<input type="checkbox"/>
	c) NCD Protection – 2 Claims costing not more than €10,000 within a 3 year period – 2 Claims only in a 3 year period (unlimited amount paid)		<input type="checkbox"/>

Uncoupled Trailer Cover

This Policy covers the Road Traffic Act liability of any person insured by the Policy in respect of any detached single-axle trailer up to a half tonne unladen weight (excluding caravans, mobile homes, trailer tents any any trailer which incorporated machinery or other equipment)

If our quotation is acceptable, when is the Insurance to commence?

Note: No Insurance is in force until a Certificate of Insurance has been issued.

5: Declaration I declare that to the best of my knowledge and belief the statements made by me or on my behalf are true and complete and I have not withheld any information material to this proposal. I accept full responsibility for statements made on my behalf. I undertake that the car to be insured is and will be maintained in a roadworthy condition and will not be driven by any person who to my knowledge has been refused motor vehicle

insurance or continuance thereof. I agree that this proposal and declaration shall be incorporated in the contract between me and RSA Insurance Ireland DAC and I agree to be bound by the terms of the policy.

Signature Date

RSA Customer Service

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 Bank of Ireland Insurance Services Limited on 1890 608 608 immediately, or write to The Customer Services Manager at;

Bank of Ireland Insurance Services Limited
PO Box 382
Tuam Road
Galway.

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.

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.

Mid Term Alterations - Minimum Premium

Should any change to the cover agreed by the Insurer result in an additional or return premium under €25 no charge or rebate will apply in respect of such sum.

Data Protection

RSA Insurance Ireland DAC 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 do with Your Personal Data

Information you provide will be used by RSA for the purposes of processing your application and administering your insurance policy. RSA 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 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 or our agents or subcontractors.

RSA 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 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 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 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, and if you give us false or inaccurate information and we suspect fraud, we will record this.

RSA 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;
- 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 also reserve the right to use Insurance Link information at underwriting stage. More information about Insurance Link can be found at 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.

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 the 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.

Consent

By providing us with your information you consent to all of your information being used, processed, disclosed and retained as set out above.



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

RSA is a registered business name of RSA Insurance Ireland Designated Activity Company (DAC). RSA Insurance Ireland DAC trading as RSA is regulated by the Central Bank of Ireland and registered in Ireland under number 148094 with registered office at RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16. The underwriter is RSA Insurance Ireland DAC which is a member of the RSA Group.