



# Your Commercial Vehicle Insurance

Policy Document (Republic of Ireland)



Proud Partner



**Useful telephone numbers –**

**Claims helpline:**

**1850 85 8530**

Call this 24-hour number if you need to report a claim on your policy.

**Windscreen helpline:**

**1890 94 4410 or  
00 800 88 0 88 228**

**(if calling from outside Ireland)**

**Check your schedule to see if you have this cover.**

Call this 24-hour number to arrange for your windscreen to be repaired or replaced (refer to page 18 for more details).

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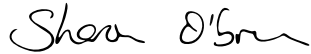
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# Introduction

We, Liberty Insurance®, agree to provide insurance to you, the insured named in the policy schedule, for events which happen in the Republic of Ireland, Northern Ireland or Great Britain (including the Isle of Man and Channel Islands) during any period of insurance for which you have paid, or have agreed to pay, the premium. If more than one person is named as the insured, the insurance will apply to each of you.

## On behalf of Liberty Insurance



**Sharon O'Brien**  
Chief Executive Officer

Liberty Insurance designated activity company (dac) is regulated by the Central Bank of Ireland. Liberty Insurance dac is registered in Ireland, registration number 494729. You can contact the Central Bank of Ireland on 1890 77 77 77.

# Definitions

**Accessories** – any items permanently attached to the vehicle which are not directly related to how it works as a vehicle and are not designed to be used independently.

**Being driven** – being in the charge of a person who has driven, or will drive the vehicle, even if they are not driving at the time.

**Business** – your occupation as described in the schedule.

**Certificate of insurance** – the document which is evidence that you have taken out the insurance needed by law and which shows who can drive the vehicle and the purposes of use.

**Endorsement** – wording which changes the insurance cover that is in the printed policy.

**Excess** – the first amount, as shown in the schedule, of each claim for loss or damage

**Market value** – the cost of replacing the vehicle with one of the same make, model, age and condition at the time of the accident or loss.

**Period of insurance** – the period shown in the schedule and any further period for which we agree to insure you. For the purpose of the no-claims bonus, 'period of insurance' means one year from the beginning of the policy to the first renewal date, and then each year between renewal dates.

**Principal** – any person who employs you to act in their place or on their behalf.

**Recommended Repairer** – A repairer from our approved network that we authorise to repair your vehicle.

**Territorial limits** – Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man and the Channel Islands, or while the vehicle is being transported by sea, air or rail (including loading or unloading) between these places.

**Trailer** – an unpowered attachment for the carriage of goods, towed by a vehicle and described in the schedule.

**Vehicle** – the vehicle or vehicles described in the schedule of this policy and any vehicle:

- you have given us details of;
- we have provided a certificate of insurance for; and
- for which the insurance is still in place.
- Or any vehicle we have agreed to temporarily transfer cover to.

**We, us** – Liberty Insurance

**You, your** – the person or company named as the insured in the policy schedule

# Your insurance cover

So you understand what you are covered for, please read this document, the schedule and the certificate of insurance carefully. You should pay special attention to the general terms, exceptions, conditions and endorsements. If you have any questions, you should contact us or your insurance advisor.

**Comprehensive cover** - sections 1 and 2 of this policy apply.

**Third party, fire and theft cover** - section 1 applies for loss of or damage to the vehicle caused directly by fire, lightning, explosion, theft or attempted theft. Section 2 of this policy also applies.

**Third party only cover** - section 2 of this policy applies.

**Trailer Cover** - section 3 only applies if it is shown in the schedule

**Windscreen Cover** - section 4 only applies if it is shown in the schedule

The general exceptions and general conditions apply to **all levels of cover**.

## Limits on use

The insurance only covers you if you use the vehicle in the way described in your certificate of insurance. We will not cover you for:

- a. any use connected with the motor trade, unless the use is described in your certificate of insurance;
- b. hiring out the vehicle for money, unless the use is described in your certificate of insurance; or
- c. racing or being in any contest or speed trial.

## Description of drivers

Any person shown in the certificate of insurance can drive the vehicle. Where 'any driver' is shown, please see the schedule for any restrictions.

## No-claims bonus

If no claim arises during the period of insurance, at the renewal date we will reduce the renewal premium in line with our no-claims bonus scale applying at the renewal date. You can ask for details of the no-claims bonus scale.

If a claim arises during any period of insurance, we will reduce your no-claims bonus as follows.

No-claims bonus	Reduced to
1 year	0 years
2 years	0 years
3 years	0 years
4 years	1 year
5 years or above	2 years

We will not reduce your no-claims bonus as a result of a claim for:

- Windscreen claims made under Section 4 Windscreen Cover;
- payments (including costs and expenses) which we later get back in full.

If two or more claims arise in any period of insurance, we will reduce your no-claims bonus to zero at your next renewal.

Any no-claims bonus only applies to a vehicle (or replacement vehicle) insured for the full period of insurance.

You cannot transfer your no-claims bonus to anyone else and it may only be used on one vehicle at a time.

*Note: The no-claims bonus does not apply to agricultural vehicles or special-type vehicles (for example, tractors or forklift trucks).*

## Introductory bonus

If we have reduced your first premium using an introductory bonus, we will remove the reduction if a claim arises during the period of insurance. We will do this when you renew the policy. At that stage you can then start to earn no-claims bonuses for periods of insurance in which no claim arises.

If no claim arises during the period of insurance, the introductory bonus will apply when you next renew the policy and at every renewal date until the introductory bonus equals or is less than the no-claims bonus discount which would apply. The no-claims bonus you get will only take account of the period of cover we have provided under this or other motor policies in your name.

## Protected no-claims bonus

You can pay an extra premium for a protected no-claims bonus extension once you have earned a no-claims bonus of four years or more. You will keep that no-claims bonus as long as no more than one claim arises during the period of insurance for which the extra premium applies. Although you can protect your no-claims bonus, your premium may still be affected by any claims we pay. This cover only applies if it is shown in the schedule.

# General conditions which apply to the whole policy

These general conditions apply to all sections of the policy.

Where we refer to 'you' in these conditions, it includes your personal representative

- 1 We will only have to make a payment under this policy if:
  - a. all the answers in the proposal and declaration for this insurance are true and complete (the proposal and declaration form the basis of this contract between us and you); and
  - b. you or any insured person meets all the terms, conditions and endorsements of this policy.
  - c. the vehicle is registered to you or your spouse / common law partner or is leased to you or your spouse / common law partner from a lease company on a minimum twelve (12) month contract.

## Cancellation

- 2 You may cancel the policy at any time by writing to us and returning the certificate of insurance and insurance disc.

If you want to cancel your policy within the first 14 days, we will refund your premium for any period of insurance remaining.

If you cancel your policy in the first year of insurance after the first 14 days, we will refund your premium for any period of insurance remaining, less an administration fee of €50.

If you pay by instalments you have agreed to pay the premium on the due date, or dates, as set out in that agreement. If you do not make a payment on time, we can cancel the

policy by sending you 10 days' written notice to your last known address.

If the amount you have paid at the cancellation date does not cover the premium, we have the right to recover the money that you owe.

If you cancel your policy after the first 14 days, we will not refund any optional windscreen cover.

We do not refund any amount which is less than €30.

All premium refunds will only be issued as long as:

- a. no claim or loss has arisen during the current period of insurance; and
  - b. we have received your certificate of insurance and insurance disc.
- 3 We may choose to cancel the policy, without giving you a reason, by sending you 10 days' written notice to your last known address. We will refund your premium for any period of insurance remaining. You must return to us immediately all certificates of insurance and insurance discs to avoid any action we may take against you to recover them.
- ## Policy changes
- 4 You must:
    - a. let us know the details of any new or replacement vehicle before you buy or change vehicles;
    - b. pay us any extra premium we may ask for as a result of the new or replacement vehicle; and
    - c. let us know if you sell or get rid of the vehicle. All cover for the vehicle will end and you must return the

certificate of insurance and insurance disc to qualify for any refund of premium which may be due.

If you do not give us, and we do not confirm full details of the vehicle, the insurance will not apply to the vehicle and we will not be responsible for any accident, injury, loss, damage or liability arising as a result of any accident caused by or in connection with that vehicle.

- 5 You must tell us immediately if:
  - a. you plan to make changes to the vehicle that improve its value, performance or attractiveness to thieves;
  - b. you want to use the vehicle for any use not included in your certificate of insurance;
  - c. you change the address at which you normally keep the vehicle;
  - d. you or anyone covered by this policy are charged or convicted of a motoring offence;
  - e. you become aware of any medical or physical condition of any driver that may affect their ability to drive;
  - f. you or any driver changes occupation;
  - g. your driving licence or driving entitlements change (including your, or any driver's licence changing from Provisional / Learner Permit to Full);
  - h. you want to temporarily change your vehicle (this may be available, subject to certain conditions or
  - i. there are changes to any other material fact;

This is not a full list and you should tell us about any change if you are not sure whether it may affect your policy.

When you tell us about a change, we may then reassess your premium and your cover. A change to your policy, whether temporary or permanent, may result in us charging an extra premium. We will tell you about this when you tell us about the change. Certain changes may not be acceptable. If you do not tell us about any relevant changes, we may:

- reject or reduce your claim; or
  - cancel the policy and treat it as though it has never existed.
6. If the terms of the policy change in any way, there may be an administration fee of €25. We will not refund any amounts less than €30. We will only refund any premium if:
    - we have received all the documents we need to carry out the change.

## Claims

7. a. You must report any accident, injury, loss or damage involving the insured vehicle or any other motor vehicle which is insured under this policy to us immediately (or by the next working day). We may send you an incident investigation sheet which you must fill in and return as soon as possible.
- b. In the event of loss of or damage to the vehicle as a result of theft or, attempted theft, you must immediately contact the Gardai. We will send you a theft report form, which we require to be completed by a Garda.
- c. You must also write and let us know as soon as you become aware of any current or future prosecution or inquest in connection with any event for which there may be any liability under this policy.

- d. You or any insured person must immediately send us any correspondence relating to any incident without answering it. You or any other insured person must give us all the help we need. You must never accept responsibility or offer or promise payment without our written permission. We will be entitled to take over and carry out in your name (or in the name of any other insured person) the defence or settlement of any claim. We may prosecute, in your name or in the name of any other person (at our expense and for our benefit) to recover any amount we have paid. We will be able to decide how any proceedings or settlements are handled.
- e. If you make a claim, we are entitled to instruct and to give information about you and your policy to other people such as suppliers, private investigators and loss adjusters.
- f. You or any insured person must not do anything to harm our interests.
- g. If you make a claim, we may appoint our own repairers to carry out any repair work.
8. If, at the time any claim arises under this policy, there is any other insurance covering the same accident, injury, loss, damage or liability, we will only pay our share of any loss, damage, compensation, costs or expenses.
9. If, under the law of any country, we have to make a payment which we would otherwise not have made under this policy, we may recover any payment from you or from the person who the claim was made against.
10. If you are paying by instalments, you

must pay the full yearly premium if a claim is made during the current period of insurance. We have the right to take any premium owed from any claim we may pay, which arises under this policy.

### Disputes between you and us

11. We are committed to providing all claimants with a high standard of claims service at all times. We appreciate that there may be times when you feel our service has let you down. As a valued customer, you have the right to complain.
- a. Please contact our staff first to see if we can resolve any concerns you may have. Phone 1890 89 1890
- b. If you are not happy with our response, you can send your concerns in writing to our Customer Service Manager at:  
Liberty Insurance  
Dublin Road  
Cavan, Co Cavan  
E: [feedback@libertyinsurance.ie](mailto:feedback@libertyinsurance.ie)
- c. If you are not satisfied with our final decision, or if we haven't given you a final decision within 40 business days, you have the right to refer your complaint to the Financial Services and Pensions Ombudsman at:  
Financial Services and Pensions Ombudsman  
Lincoln House, Lincoln Place,  
Dublin 2, D02 VH29  
T: (01) 567 7000  
E: [info@fspoi.ie](mailto:info@fspoi.ie)  
W: [www.fspoi.ie](http://www.fspoi.ie)
- Alternatively, any dispute between you and us about our liability for a claim or the amount to be paid, where the amount of the claim is €5,000 or more,

must be referred within 12 months of the dispute arising, to an arbitrator appointed jointly by you and us. If we cannot agree on an arbitrator, the President of the Law Society of Ireland will appoint an arbitrator. If you do not refer such a dispute to arbitration within 12 calendar months of the dispute arising, the claim shall be deemed to have been abandoned.

### Duty of care

12. You or any insured person must:
- take all reasonable steps to prevent accidents, injuries, loss or damage;
  - protect the vehicle against loss or damage;
  - give us access, at any reasonable time, to examine the vehicle;
  - not leave the vehicle unlocked while unattended, or leave the keys in the ignition with the vehicle while unattended; and
  - make sure the vehicle is kept in a roadworthy condition and, if necessary, has a valid NCT or CRW (Certificate of Roadworthiness) certificate.

### Drink and drugs

13. If an accident happens and:
- as a result you or any insured person is convicted of an offence involving alcohol or drugs;
  - you or any insured person is driving while unfit to do so due to alcohol or drugs; or
  - you or any insured person is driving after drinking alcohol and, three hours after the accident, the amount of alcohol in the breath, blood or urine is above the legal limit for

driving in the jurisdiction where the accident occurred; then the cover provided in section 1 of this policy for loss of or damage to the insured vehicle will not apply.

### Fraud

14. You and anyone else acting for you or insured under this policy may lose all rights under the policy if you or they:
- provide fraudulent or misrepresentative information (for example, an incorrect address, no-claims discount, date of birth, licence, and so on) when applying for, renewing or amending a policy;
  - act fraudulently or exaggerate a claim;
  - provide information to support a claim that is not true and complete;
  - provide false or stolen documents;
  - deliberately fail to tell us of some or all facts relating to a policy or claim; or
  - make a claim for loss or damage caused by your or their deliberate act or with your knowledge or involvement.

We may also attempt to obtain a prosecution against you or any person acting for you or insured under this policy. If you provide fraudulent or misleading information, exaggerate a claim or provide false or stolen documents, we may also tell An Garda Síochána, other law-enforcement agencies, other companies in the Liberty Mutual Insurance Group, other insurers and their agents, credit-reference agencies, fraud-prevention agencies, government agencies, regulatory authorities and other organisations concerned with fraud.

### Rights of Recovery

15. If the law requires us to pay a claim which would not otherwise have been covered by your policy, we reserve the right to recover that amount from you or the person on whose behalf we made the payment.

### Choice of law

16. You and we may choose which law applies to this contract. Unless we agree with you otherwise, this insurance is governed by Irish law.

### Vehicle laid up

17. If the vehicle is laid up (off the road and out of use), we may suspend the insurance under section 2 of this policy as long as you have returned the certificate of insurance and insurance disc.

We will refund up to 70% of your premium, for the period when insurance under section 2 is suspended, as long as:

- a. no claim or loss has arisen during the current period of insurance; and
- b. cover is suspended for at least four weeks in a row.

We do not refund any premium which is less than €30 after we charge the administration fee.

During any period where we have suspended the insurance, we will still insure the vehicle against loss or damage in line with the insurance cover provided under section 1.

### Suspending cover

18. We may suspend all cover provided by this policy as long as you have

returned the certificate of insurance and insurance disc.

We will refund your premium, less an administration fee of €25, for the period when the insurance is suspended, as long as:

- a. no claim or loss has arisen during the current period of insurance; and
- b. cover is suspended for at least 28 days in a row.

We do not refund any premium which is less than €30 after we charge the administration fee.

The 'vehicle laid up' and 'suspending cover' options can only apply within the current period of insurance.

At the renewal date, the policy will automatically come into force again. If you pay by direct debit, we will continue to collect these instalments during the period the vehicle is laid up or cover is suspended. At the end of the suspension or laid up period, any rebate due to you will be applied against the remaining direct debit instalments, with any surplus amount being refunded by cheque.

If you paid your premium in full, any rebate due to you at the end of the suspension or laid up period will be refunded to you by cheque.

### Currency

19. All money paid under this policy will be paid in euros.

### Language

20. Your policy and all communications between you and us will be in English.

## General exceptions which apply to the whole policy

These general exceptions apply to all sections of this policy.

We will not provide cover for any of the following.

1. Any accident, injury, loss, damage or liability if the vehicle is being driven or used for a purpose not described in the certificate of insurance.
2. We will not provide cover if the insured person is entitled to claim or is covered under any other policy.
3. We will not cover the driver unless;
  - a. they hold a valid licence to drive the vehicle; and
  - b. they meet the conditions and any limits of their driving licence.
4. Any liability an insured person has under an agreement which they would not have had if the agreement did not exist.
5. Loss, damage or liability:
  - a. directly caused by pressure waves from aircraft and other flying objects travelling at or above the speed of sound;
  - b. caused by an earthquake or underground fire;
  - c. caused by pollution or contamination, unless it is caused by a sudden, identifiable, unexpected and accidental incident which happens during the period of insurance;
  - d. if you have an accident while your vehicle, including its load, is being driven when it is not fit and safe to do so;
- e. if your vehicle is overloaded with passengers or goods; or
- f. caused by using the vehicle in or on any area where aircraft normally land, take off, move or park.
- g. resulting from using the vehicle at any event during which the vehicle maybe driven on a motor racing track, derestricted toll road (with no speed limit) or at any off-road event.
- h. arising out of the deliberate use of the insured vehicle to;
  - cause damage to other vehicles or property, and/or
  - cause injury to any person and/or put any person in fear of injury.
6. We will not cover any loss, damage or legal liability directly or indirectly caused by:
  - a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
  - b. the radioactive, poisonous, explosive or other dangerous properties of any explosive nuclear equipment or any part of it; or
  - c. carrying hazardous goods, unless we have agreed to cover this use in writing.
7. We will not cover any loss or damage caused by war, riot, revolution, any act of terrorism or any similar event, unless we have to provide cover under the Road Traffic Act.

# Section 1 Loss of or damage to the insured vehicle

This section covers loss of or damage to the vehicle(s) or its accessories and spare parts while they are in or on the vehicle(s).

We will choose whether to repair or replace the vehicle(s) or any part of it or its accessories and spare parts, or pay cash to cover the amount of the loss or damage. The most we will pay will be the market value of the vehicle immediately before the loss or damage happened, but not more than the value as shown in the schedule.

If replacement parts or accessories are not available or are out of stock from the manufacturer's European representative or agents, you will have to pay the extra cost of transporting them from elsewhere and any extra cost above the manufacturer's European parts price list.

If your vehicle is three years old or more, or if it has been imported, we may decide to repair it with parts which have not been made by your vehicle's manufacturer, but are of a similar standard.

You must let us know immediately about any incident involving loss or damage to the vehicle. You must not pay or agree to pay any expenses to repair any damage without getting our authority beforehand. (See general condition 7.)

If the vehicle belongs to someone other than you or is under a hire-purchase or leasing agreement, we may pay the legal owner for any loss or damage. We will then have no further liability for the loss or damage.

## Radio, audio and navigation equipment

For loss of or damage to radio-receiving or transmitting equipment, audio equipment, electronic navigation or radar detection equipment permanently fixed to the vehicle, the most we will pay is:

- a. 5% of the value of the vehicle before the accident happened; or
- b. €635; whichever is lower.

The policy does not cover loss of or damage to mobile phones and their accessories or spare parts.

## Total loss claims

A total loss is where the vehicle is no longer economical to repair, cannot be repaired or has been stolen and not found. If the vehicle is a total loss we will pay the market value of the vehicle immediately before the loss or damage happened.

The market value of the vehicle will be based on our engineer's assessment with reference to industry guides. The most we will pay will be the value of the vehicle shown in the schedule.

## Accident recovery

We will also pay the reasonable cost of protecting the vehicle and moving it to the nearest repairer if, as a result of any loss or damage insured under this section, the vehicle cannot be driven. We will pay the reasonable cost of delivering it to you after the repair. However, we will not pay more than the reasonable cost of transporting it to your address, as shown in the schedule.

## Loss of keys

If the vehicle keys or lock transmitter of the vehicle are lost or stolen, we will pay the cost of replacing:

- a. the door and boot locks;
- b. the ignition and steering lock; and
- c. the lock transmitter;

as long as we are satisfied that the person who may have your keys or transmitter knows where the vehicle is. The most we will pay is €850.

## Fire brigade charges

We will pay for local-authority charges (in line with the Fire Services Act 1981) for putting out a fire in your vehicle if the fire gives rise to a valid claim under the policy, or for removing the driver or passengers from your vehicle using cutting equipment. The most we will pay is €2,200.

## Personal accident – comprehensive cover only

We will pay you (the policyholder) or your legal representative €6,500 if you are accidentally injured while travelling in or getting into or out of the vehicle and within the following three months this injury alone results in:

- a. death;
- b. permanent loss of sight in one or both eyes; or
- c. loss of one or more limbs.

The most we will pay in any one period of insurance is €6,500.

We will not pay this benefit for:

- a. any injury or death resulting from suicide or attempted suicide; or
- b. anyone who is convicted for driving while under the influence of drink or drugs at the time of the accident.

## Medical expenses – comprehensive cover only

We will pay for medical expenses up to €135 for each person injured if the vehicle is involved in an accident as long as there is no cover in force under another motor insurance policy.

## Exceptions to section 1

We will not pay for:

1. loss of value, wear and tear, mechanical, electrical, electronic, computer or computer software failure or breakdown;
2. damage to tyres caused by using the brakes or by road punctures, cuts or bursts;
3. loss of use or other indirect loss such as loss of earnings or travel costs;
4. damage to the vehicle or its accessories and spare parts caused by the contents or goods carried in or on it;
5. loss of or damage to the contents being carried in or on the vehicle;
6. loss of or damage to personal belongings;
7. loss or damage as a result of deception or fraud;
8. loss or damage as a result of theft or attempted theft if the vehicle is left unlocked or if the ignition key is left in or on your vehicle while you are away from it;
9. loss or damage to the vehicle if it is taken or driven without your permission by a member of your family or anyone who normally lives with you, unless they are prosecuted for taking the vehicle without your permission and you must assist fully with the prosecuting authorities;



10. any part of a repair or replacement which improves your vehicle beyond its condition before the loss or damage took place;
11. loss or damage as a result of the vehicle being filled with the wrong or contaminated fuel;
12. loss or damage by any driver who has been disqualified from driving or has failed to give details of penalty points or motoring convictions (if any);
13. loss or damage due to any government, public or local authority legally taking, keeping or destroying your vehicle;
14. loss or damage to the vehicle if it does not hold a valid NCT or CRW (Certificate of Roadworthiness) at the time of the loss;
15. loss or damage by any learner permit driver who is not accompanied by a full driving licence holder in accordance with the Road Traffic Acts and any other regulations which apply to such learner permit holders while driving.
16. a courtesy vehicle where the only repairs required are to damaged or broken glass in the windscreen or windows of the vehicle
17. the first amount, as shown in the schedule, of each claim (the excess).
18. Loss or damage to the vehicle due to the solidification of the contents carried.
19. VAT (Value Added Tax) if You are VAT registered.

## Section 2 Liability to other people

### Definition of 'insured person'

For the purpose of insurance under this section, an 'insured person' includes any one of the following.

1. You, the policyholder.
2. Any person driving the vehicle who is entitled to do so under your current certificate of insurance (other than any person in the motor trade driving the vehicle for the purpose of repairing or maintaining it).
3. Your employer or business partner as long as the business use is allowed under the terms of the certificate of insurance. This applies as long as the vehicle does not belong to that person and is not hired or leased by or to them.
4. Any person using (but not driving) the vehicle with your permission for social, domestic and pleasure purposes.
5. Any person travelling in, or getting into or out of the vehicle.
6. The personal representative of any of the people named above (following the person's death) but only for the liability of the person who has died.

We will insure the insured person against legal liability for damages (including the related costs and expenses) for death or bodily injury to any person and damage to property arising as a result of an accident by or in connection with the vehicle. (This includes loading and unloading the vehicle.)

We will not pay more than €1,270,000 for damage to property arising from any one claim or a number of claims arising out of one cause, unless we have agreed otherwise in writing.

### Legal costs

We will pay for the following legal costs related to an event which is covered by this section.

- a. Fees for a solicitor we appoint to represent you at a coroner's inquest or fatal accident enquiry.
- b. Fees for legal representatives that we ask to defend you against a charge of manslaughter or causing death by careless or dangerous driving if we decide there is a reasonable chance of success.

### Moving other people's vehicles

We will also cover the insured person (under Section 2 only) while they are moving any vehicle which is:

- a. blocking access to the policyholder's premises; or
- b. blocking free movement of any vehicle owned, hired or lent to the policyholder.

The person driving must hold a licence to drive the vehicle or, having held a licence, not be disqualified from holding a licence.

### Emergency treatment

We will pay for emergency treatment fees as set out in the Road Traffic Act, following an accident involving any vehicle which we provide cover for.

### Foreign use

As well as providing cover in the territorial limits, we will also provide the minimum cover you need by law to use your vehicle in:

- a. any country which is a member of the European Union; and
- b. any other country which has made arrangements to meet the requirements of the Commission of European Union.

If you want to extend this cover to your full policy cover, or if you want to travel to any other country, you must:

- a. ask us to provide cover before the date you leave;
- b. tell us the date you will be leaving, and the date you will be returning;
- c. tell us which countries you are visiting; and
- d. pay any extra premium necessary.

### Indemnity to principals

We will extend the cover provided by this section to any public or local authority or other principal, where the vehicle is being used in connection with contract work on behalf of a principal, for the negligence of the insured or any other insured person.

We will only do this if:

- a. they are not covered under any other policy; and
- b. they keep to the terms, conditions and endorsements of this policy as far as they can apply.

### Exceptions to section 2

1. We will not cover loss of or damage to:
  - a. property owned by or in the charge of you or any insured person;
  - b. any vehicle or trailer which we provide cover for under this section or any property carried in or on the vehicle or trailer; or
  - c. any motor vehicle which cannot be driven and is attached to a vehicle covered by this policy or any property carried in or on that motor vehicle.
2. We will not provide cover if the insured person is entitled to claim a payment or has cover under any other policy.

3. We will not cover any loss, damage or liability arising while the vehicle or trailer or attachment of the vehicle:
  - a. is being used as a tool of the trade (for example, operating a digger); or
  - b. is not on a public road and is in the process of being loaded or unloaded by any person other than the driver or attendant of the vehicle.
  - c. is being used for the preparation and sale of food or beverages from, in or on the vehicle, trailer or attachment, unless we have agreed otherwise in writing.
4. We will not cover loss or damage to any weighbridge, viaduct, road or other surface over which the insured vehicle is driven, or anything under the surface, caused by the weight or vibration of the insured vehicle or its load.
5. We will not cover any loss damage or liability arising from the wrongful delivery of any load or part thereof or any defect in the load or part thereof.
6. We will not cover death or injury to any person which arises out of the course of their employment, except where it must be covered under the Road Traffic Act.
7. This policy does not cover any liability for fines, penalties, punitive or exemplary damages.

## Section 3 Trailers

### Loss of or damage to the trailer

We will extend the cover provided by section 1 to pay for loss of or damage to any trailer, to the level of cover shown in the schedule.

The most we will pay for the loss or damage will be the market value of the trailer immediately before the loss or damage happened, however we will not pay more than the value of the trailer as shown in the schedule.

We will not pay for loss or damage to:

- a. any trailer being towed other than in accordance with the Road Traffic Act(s) or other relevant legislation;
- b. any detached trailer, unless:
  - it is on premises you own or occupy, or secured in a locked garage or compound; or
  - it is kept close to the vehicle;
- c. any property being carried in or on the trailer;
- d. any trailer that is not specified, unless the schedule shows that unspecified trailers are insured and they are in your possession and control
- e. any trailer resulting from its sinking, slipping, toppling or overturning at any site where the insured vehicle or trailer is located for the purpose of work, where such trailer has a hydraulic tipper mechanism.
- f. the first amounts of each claim, as shown in the schedule for the vehicle to which the trailer is attached to or detached from.

### Specified Trailers

We will extend the cover provided by Section 2 to indemnify the insured from

liability arising out of the use of any trailer, the details of which have been notified to us, while it is attached to an insured vehicle or while detached under the following circumstances:

- a. the trailer remains at all times in the insureds care custody and control
- b. out of use but remaining on the insured premises

### Unspecified Trailers

We will extend the cover provided by Section 2 to indemnify the insured from liability arising out of the use of any trailer attached to the insured vehicle or while detached under the following circumstances:

- a. the trailer remains at all times in the insureds care custody and control.
- b. out of use but remaining on the insured premises.

Exceptions to Unspecified Trailers:

- a. No cover other than that afforded to the insured vehicle shall apply to any trailer attached to the vehicle.
- b. No cover shall apply where such trailer is attached to any vehicle which is not covered under this policy.
- c. No cover applies whilst the trailer is detached unless temporarily detached from the vehicle during the course of a journey.

The indemnity provided under this Section shall apply to any Trailer which is the property of, or hired under a hire purchase agreement to or leased under a vehicle leasing agreement to, the Insured whilst detached from the Insured vehicle in so far as it is necessary to meet the requirements of the Road Traffic Acts.

## Section 4 Windscreen Cover

This section only applies to the vehicle(s) shown in the schedule and indicating that windscreen cover is applicable.

We will pay the cost of repairing or the cost (less the excess) of replacing damaged or broken glass in the windscreen or windows of the Goods Carrying Commercial vehicle(s) noted on the policy schedule;

- a. as long as there has not been any other loss or damage, and
- b. the gross vehicle weight of the vehicle is less than 3.5 tonne and/or carrying capacity is less than 2 tonne.

Claims under this section will not affect your no-claims bonus.

If you need your windscreen repaired or replaced, you should call our approved windscreen specialists on the number shown opposite. We will only carry out a repair if it is safe to do so. The decision on the safest option will be made by the glass technician.

If there are any delays in obtaining replacement glass from the distributor, our approved windscreen specialists will carry out a temporary repair or replacement to safely protect the vehicle while we await the replacement glass.

We will need to confirm all claims before any repair or replacement work is carried out.

If You are registered for VAT then You are liable for the VAT element of the repair/ replacement cost of the windscreen.

### Exceptions to Section 4

We will not pay for:

1. the excess shown in the schedule (the windscreen excess) – this excess will not apply if the glass is repaired and not replaced.
2. any amount over €150 (less the excess) for replacement or €50 for repair work

if the work is not carried out by our approved windscreen specialists;

3. any more than two claims per vehicle, under this section, during the period of insurance;
4. more than €750 in total for replacing damaged or broken glass in the windscreen or windows in any period of insurance
5. damaged or broken glass in sunroofs, canopies, panoramic roofs or panoramic windscreens or any bespoke glass fittings;
6. damaged or broken glass to vehicles that are temporarily covered;
7. damage caused by wear and tear or negligence;
8. damage to broken glass in any vehicle covered under the policy where the gross vehicle weight exceeds 3,500 kg or the vehicle is not a Goods Carrying Commercial Vehicle; or
9. the cost of parts or the cost of importing parts or accessories for your vehicle from outside the European Union. For all non-European or imported vehicles we will only pay the cost of parts available for a similar standard European model readily available in the ROI market.

### Insurance Act 1936

All money which becomes due under this policy will be paid in the Republic of Ireland in line with section 93 of the Insurance Act 1936.

### Stamp Duties Consolidation Act 1999

Stamp duty has been or will be paid to the Revenue Commissioners in line with section 5 of the Stamp Duties Consolidation Act 1999.

## Summary Data Protection Notice

At Liberty Insurance, we take your privacy seriously and we aim to be clear about how we use Personal Data\* relating to you. This summary document gives you the most important information about **how** and **why** we process Personal Data\*. It includes the requirements of the General Data Protection Regulation\*. For more detailed information please see our Data Protection Notice which is available from your broker at request.

The Privacy Terminology Explained section of the Data Protection Notice helps to explain any terms marked with a \*, that may be unfamiliar to you.

In order to help you in understanding terminology used within this document, we have marked certain words with an \*. These definitions can be found at the beginning of our full Data Protection Notice which is available from your broker at request.

### 1. Who we are and how to contact us

When we refer to Liberty in this Data Protection Summary we mean Liberty Insurance dac, Dublin Road, Cavan. Our Company Number is 494729. You can contact us on 1890 944 412 if you have any questions about how your Personal Data\* is processed\* by us.

### 2. Personal Data\* we use and where we get this data from

As an insurance company we need to collect many categories of Personal Data\* (about you and other parties) for the purposes set out in this notice. The types of Personal Data\* we collect and process about you:

a. Types of Personal Data	Details
Individual details	Name, address (including proof of address), other contact details, gender, marketing preferences, marital status, occupation, date of birth, IP address*, metadata*, vehicle registration number, and family details including their relationship to you.
Identification details	Identification numbers issued by government bodies or agencies, including your PPS Number, (or your National Insurance Number if you are in Northern Ireland or Great Britain) driver identity number, licence number, vehicle identification number, passport number and tax identification number.

<b>Risk details</b>	Information about you which we need to collect in order to assess the risk to be insured and provide a quote. This can include data relating to your criminal convictions, your claims history, your vehicle details and history to include NCT/MOT status, taxation and import status, driving licence, history and experience, your health, or other Special Categories of Data* as explained in section b in more detail. For more detailed information please see Section 2 of our Data Protection Notice.
<b>Policy information</b>	Information about the quotes you receive and policies you take out.
<b>Claims information</b>	Information about previous and current claims, (including other unrelated insurances), which may include data relating to your relevant criminal convictions, your health (e.g. injuries and relevant pre-existing conditions) or other Special Categories of Data* mentioned in section b.
<b>Credit and anti-fraud data</b>	Credit history, credit score, sanctions and criminal convictions, and information received from various anti-fraud databases relating to you.

### b. Special Categories of Personal Data\* and Criminal Convictions Data

Special Categories of Data\* (or what was known as sensitive Personal Data\*) and data relating to criminal convictions and offences, are treated slightly differently to other Personal Data\*, as there could be a greater impact if there was unauthorised use of this data, and therefore greater protection is needed. In the table below we show the special Categories of Data\* we collect and use:

<b>Special Categories of Data*</b>	Information about your health
<b>Criminal Convictions Data and offences including penalty points</b>	Details relating to any unspent criminal convictions/ offences you and anybody else covered under your policy may have or have committed.

### c. Where we may collect your Personal Data\* from

We may collect your Personal Data\* from various sources, including:

- you;
- your family members;
- a joint proposer\* or anyone else insured under the policy;
- your insurance broker or intermediary;
- legal representative of a minor;
- your employer or representative which includes anyone who you have authorised to act on your behalf such as a legal representative or a translator;

- anti-fraud databases, court judgements and other databases;
- risk assessment service providers;
- geographical databases and insurance industry bodies and their databases including the Insurance Link database (you can obtain confirmation on what information is held about you and your previous claims on Insurance Link by visiting [www.inslink.ie](http://www.inslink.ie)), Employers' Liability Tracing Office (if you are in the United Kingdom) and Cache (if you are in the United Kingdom);
- publicly available information including social media websites and online content, tv, radio and other media content and court judgments;
- third parties including the other party to a claim, witnesses, experts (including medical experts), loss adjustors, repairers, loss assessors, investigators, medical and legal practitioners, an Garda Síochána, the police, and other law-enforcement agencies, claims management firms and solicitors;
- government agencies, statutory bodies (and their databases including the National Vehicle and Drivers File) including the Motor Insurance Bureau of Ireland (we may also get information from the UK entity Motor Insurance Bureau) and the Personal Injuries Assessment Board;
- other insurers; and
- any other records which we may hold about you if you have or had any other contracts of insurance with or sought a quote from a Liberty Mutual Group company.

For more information on what categories of Personal Data\* we collect from what sources, please see Section 2 of our Data Protection Notice available which is available from your broker at request.

## 3. Why we process your Personal Data\* and what our legal basis for doing so is

### a. Legal basis for processing\* your information.

We are required to tell you the lawful reason for processing\* your data. These are called the Legal Basis for Processing\*. These are:

- a the use is necessary for the performance of your insurance policy or in order to take steps at your request prior to entering the policy (such as providing a quote);
- b the use is necessary to comply with our legal obligations;
- c you have consented to us using your information in such a way;
- d the use is necessary for the purpose of our legitimate interests of managing our business;
- e under Irish and UK Data Protection law we are permitted to use health data in connection with your insurance policy.

**We will not prejudice your rights when processing\* your information for our legitimate interests, however you have a right to object to us processing\* your Personal Data\* on this basis if you wish.**

**b. The purpose of processing\* your information. The associated Legal Basis for Processing\* (from section 3a) is in brackets beside each.**

- To assess insurance needs and the nature and level of risk associated with the proposed insurance policy to determine eligibility and premium (we only use your policy information for this purpose) – (a)
- To verify identity (we only use your individual details for this purpose) – (a, b, d)
- To verify the accuracy of the information we receive (we only use your identification details for this purpose) – (a, b)
- To administer and manage your policy – (a)
- To make or receive any payments, whether in relation to your policy, a claim or any other reason and to make decisions regarding deferred payment arrangements – (a, b)
- To provide customer loyalty programmes and value added services – (c, d)
- To inform you of other products and services that may be of interest – (c)
- To carry out market and customer research\* – (d)
- For staff training, performance reviews, records and discipline – (d)
- To manage and investigate complaints – (a)
- To manage and investigate claims – (a, b)
- Statistical analysis within the EEA\* – (d)
- For reporting purposes within Liberty Mutual group of companies\* – (d)
- For reinsurance\* purposes – (d)
- For compliance with all relevant laws and regulations – (b)
- In order to store Personal Data\* – (a, b, d)
- In order to make back-ups of that data in case of emergencies and for disaster recovery purposes – (d)

**The reason (i.e. legal basis) we process your Personal Data\* for a particular purpose may be different depending on whether you are a Policyholder\*, Named Driver\* or Third Party\*. For more detailed information about which legal basis we rely on for each type of data subject please see Section 3 of our Data Protection Notice.**

**c. The purpose for processing\* Special Categories of Data\* and Criminal Convictions Data. The associated Legal Basis for Processing\* (from section 3a) is in brackets beside each.**

**Sensitive Categories of Data:**

- Health data is used for the purposes of providing quotes and underwriting, processing any claims you may have, managing reinsurance\* arrangements, fraud investigation and handling any complaints you may have – (e)

**Criminal Convictions Data (including penalty points):**

- For the purposes of assessing your insurance needs, and nature and level of risk associated with your policy – (a)
- For the purposes of fraud detection and prevention, money laundering and other offences – (b)

**For the purposes of processing claims – Under Irish and UK Data Protection Law we are permitted to process criminal convictions data in connection with, legal claims, prospective legal claims, legal proceedings or prospective legal proceedings.**

**4. What if you choose not to provide this information to us?**

You are entitled to decide not to provide or to withdraw consent to allow us to process the Personal Data\* we need for the purposes listed above. However, you should note that without that Personal Data\* we will be unable to provide you with quotes, a policy, manage policies on your behalf or process claims and therefore you will not be able to benefit from the products or services we offer. If you have questions about the consequences for you of withdrawing consent or not providing certain Personal Data\*, please contact us.

**5. Who we disclose your Personal Data\* to and why**

We disclose your Personal Data\* to:

**A. take instructions in relation to your policy:**

- We will only take instructions to change a policy from you, your broker, your husband, wife or civil partner or your parent.
- We will only take instruction to cancel or lapse a policy from you.
- In some cases we will deal with other people contacting us on your behalf as long as we have your permission.
- If you would like us to deal only with you, please let us know. Please see Section 1 above for our contact details.
- In exceptional circumstances we may need to deal with other people, for example, if you are incapacitated and if your next of kin contacts us in relation to your policy.

**B. share information as part of the day to day administration of your policy:**

We share your information with the following categories of recipients:

- Liberty Mutual group of companies;
- Other insurers/intermediaries;
- Government/Regulatory/Statutory Bodies;
- Law enforcement agencies;
- External databases;
- Marketing companies;
- Public registers; and
- Agents/Service Providers.
- Public registers; and
- Agents/Service Providers.

For more information on the specific entities we share your information with, please see Section 5 of our Data Protection Notice.

**6. Which countries we transfer some or all of your Personal Data\* to**

Currently, we transfer your Personal Data\* as follows:

- Liberty Mutual Technology Group Inc.\* (Liberty Mutual Hosting Services) **in the USA and Poland** for securely storing the data;
- Liberty International Holdings, Inc.\* **in the USA** for analysing the data;

- Liberty Data Analytics Private Limited\* **in India** for analysing the data;
- Liberty Mutual Insurance Company\* **in the USA** for analysing the data;
- Liberty Mutual Group, Inc\* **in the USA** for analysing the data;
- Sogeti Ireland Limited **in India and the UK** to obtain software development services;
- Cognizant Worldwide Limited **in India, the USA and the UK** to obtain software development services;
- Amazon Web Services Inc. **in the USA** to obtain cloud storage services;
- Microsoft Inc. **in the USA** to obtain cloud storage services; and
- Escribe Outsourcing Services Private Limited **in Canada and India** for household claims administration support services.

## 7. How long do we keep your Personal Data\* for?

Generally, we will not keep your Personal Data\* for longer than is needed for the purpose the data was originally collected. However, there are legal or other reasons why we need to keep some information for a specific period of time. The below is a summary of our retention policy:

Category/Type of Personal Data*	Retention Period		
	If you are a Policy Holder*	If you are a Named Driver*	If you are a Third Party*
Quotations	15 months	15 months	Not applicable
Policy documentation	The life of the policy plus 6 years	The life of the policy plus 6 years	Not applicable
Claims data	The life cycle of the claim plus 10 years from when the claim is finalised (e.g. withdrawal of claim, receipt of legal costs, etc.)	The life cycle of the claim plus 10 years from when the claim is finalised (e.g. withdrawal of claim, receipt of legal costs, etc.)	The life cycle of the claim plus 10 years from when the claim is finalised (e.g. withdrawal of claim, receipt of legal costs, etc.)
Claims information – where there is the potential for a minor to make a claim	Up to a maximum of 20 years	Up to a maximum of 20 years	Up to a maximum of 20 years

## 8. Your rights to access, correct, delete, portability, and restrict the use of your Personal Data\*.

You have rights in relation to your Personal Data\*. These are:

- **Right of access:** the right to know what Personal Data\* we hold, why we hold it and how we process it;

- **Right of rectification:** the right to request us to correct any inaccuracies in your Personal Data\*;
- **Right to be forgotten:** the right to have your Personal Data\* erased in certain circumstances;
- **Automated decision making\*:** the right not to be subject to automated individual decision making;
- **Right to data portability:** the right to get a copy of the information we have about you, or have it sent to another Data Controller\*;
- **Right to restrict processing\*:** the right to restrict the processing\* of your information, for example while we check the accuracy of your information ;
- **Right to object:** where our lawful basis for processing\* your Personal Data\* is based on our legitimate interests, you have the right to object; and
- **Right to withdraw consent:** the right to withdraw your consent if we are relying on it to process your Personal Data.

For more detailed information on any of your rights please see Section 8 of our Data Protection Notice

If you need to use one of these rights, please contact our Data Protection Officer by email: DataProtectionOfficer@libertyinsurance.ie or by post: Data Protection Officer, Liberty Insurance dac, Dublin Road, Cavan, Co. Cavan, or by telephone: 1890 944 412.

## 9. Automated Decision Making\*

Automated decisions are legal or important decisions that may affect you that are based on processing\* your Personal Data\* by a computer only. There is no human involvement in making these decisions. You have a general right not to be subjected to such an Automated Decision, including any automated profiling.

Automated decisions, to include profiling (described below) are made by us as part of our underwriting process, when examining, accepting or rejecting risks in order to charge an appropriate premium. This information is used to decide a risk rating and will apply to your risk profile to determine your premium. We also engage in profiling for marketing reasons and to report on analytics. Profiling is the processing\* of your Personal Data\* by a computer, to assess personal aspects about you such as your personal preferences, your interests and your behaviours. For more information on how and why we use Automated Decision Making\* please see Section 9 of our Data Protection Notice. Where we use automated decision-making you will always be entitled to have a person review the decision so that you can contest it and put your point of view and circumstances forward.

## 10. Your Right to Make a Complaint

If you want further information about the way your Personal Data\* will be used or if you are unhappy with the way we have handled your Personal Data\* you should contact our Data Protection Officer. You also always have the right to lodge a complaint with the Data Protection Commissioner. Their contact details are as follows:

The Office of The Data Protection Commissioner Canal House,  
Station Road, Portlaoine. Co. Laois R32 AP23. www.dataprotection.ie  
Tel.: +353 (0)761 104 800. Fax: +353 57 868 4757. E-Mail: info@dataprotection.ie

## In the event of an accident

- Contact our 24 Hour Claims Helpline on 1850 85 8530.
- Obtain contact details and insurance particulars for other parties involved and the names and addresses of any witnesses to the incident.
- To protect your legal rights, liability should never be admitted at any stage.
- Report all incidents to the Gardai immediately.

## Our commitment to you

- We understand that this can be a distressing time for you.
- Our priority, following your loss, is to ensure your claim's experience is fair, efficient, prompt and transparent.
- We will immediately appoint a dedicated person to manage all aspects of your claim at no cost to you.

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Liberty Insurance,  
Dublin Road,  
Cavan, Ireland

Tel: 1890 89 1890 (ROI)  
00 353 49 432 4000 (Int)

Fax: 049 4368101 (ROI)  
028 663 47007 (UK)

[info@libertyinsurance.ie](mailto:info@libertyinsurance.ie)  
[www.libertyinsurance.ie](http://www.libertyinsurance.ie)

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