

123.ie

Private Motor  
Insurance Policy



TRAVELERS 

## **PRIVATE MOTOR INSURANCE POLICY**

**Thank you for choosing Travelers Insurance Company Ltd., as your insurer.**

We are delighted to have you as a customer and we look forward to insuring you for many years.

Please read the entire Policy, Schedule, any applicable Endorsements and the Certificate of Motor Insurance, and inform us immediately if there are any errors, or if the cover is insufficient for your needs.

It is advisable to keep all insurance documents in a safe place for future reference.

Travelers Insurance Company Ltd is committed to offering the highest standard of service to all our customers and, if you are not satisfied for any reason, please refer to the information on page 24 which informs you of the action you may take.

If there is anything you do not understand or require to be clarified, please contact 123.ie. Also if you need to make a claim, contact 1850 200105 immediately.



**Peter Hayden  
General Manager  
Travelers Insurance Company Limited**

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**IMPORTANT:** *The Schedule you get with this Policy shows the relevant Sections and Endorsements that apply to you.*

## Definitions

The following words shall have the same meaning wherever they appear in this Policy:

<b>we / us / our:</b>	Travelers Insurance Company Limited.
<b>you / your:</b>	The person named as the Insured in the Schedule.
<b>Insured Vehicle:</b>	Described in the Schedule and also identified by its registration number on the Certificate of Motor Insurance.
<b>Certificate of Motor Insurance:</b>	The document which is evidence that you have the minimum motor insurance required by law and which shows the registration number of your car, who may drive it and the purposes for which it may be used.
<b>Schedule:</b>	The Schedule enclosed with your Policy, which indicates details of cover applicable to you.
<b>Period of Insurance:</b>	The duration of this Policy as shown in the Schedule and any further period for which we accept payment of premium for the renewal of this Policy.
<b>Complete Year of Insurance:</b>	A 12-month period from the inception of this Policy and from any further renewal date of this Policy.
<b>Excess:</b>	The amount you must pay towards a claim.
<b>Spouse:</b>	Legally married husband/wife.
<b>Accessories:</b>	Items that relate exclusively to the Insured Vehicle and are optional additions to the basic Insured Vehicle produced by the manufacturer.
<b>Road Traffic Acts: replacements</b>	The Road Traffic Acts of and from 1961, any amendments, and subsequent related Statutory Instruments.
<b>Dangerous Driving:</b>	A charge or conviction under Section 53 of the Road Traffic Acts 1961.

**Note:** *There are no days of grace in motor insurance. Therefore the Policy premium must be paid on or before inception/renewal date of the Policy.*

## Introduction

The Policy, the Certificate of Motor Insurance, the Schedule and any Endorsements are one contract. If a word or phrase has a specific meaning in any of these documents, it will have the same meaning wherever it appears.

### You and we agree the following:

1. The Proposal Form/Statement of Fact and the Declaration contained in the Proposal Form/Statement of Fact which you have used to apply to us for this insurance is part of this contract.
2. We will provide insurance under the terms of this Policy, during the Period of Insurance, for accident, injury, loss or damage occurring in the Republic of Ireland, Northern Ireland, Great Britain, The Isle of Man or the Channel Islands, or whilst the Insured Vehicle is in transit between these places by sea, tunnel or being transported on the Channel Tunnel shuttle including any loading and unloading incidental thereto.
3. Before we can make any payment under this Policy, the following conditions must be met:
  - You must comply with the terms, provisions, conditions and any specified Endorsements of this Policy.
  - There must be no exceptions or exclusions which apply.
  - You must have paid the premium.
  - The statements and answers given in the Proposal/Statement of Fact and Declaration must be correct and complete to the best of your knowledge and belief.
  - You must give us immediate notification with full details of any alteration in the risk, which materially affects this insurance.

For example, full details should be provided of the following types of changes:

- Modifications or alterations to the Insured Vehicle.
- Change of Vehicle.
- Your address and/or the address where the Insured Vehicle is kept.
- Change of occupation of any driver covered under this Policy.
- Change of the use of the Insured Vehicle.
- Change of the drivers on the Policy.
- Change in the ownership or registered ownership of the Insured Vehicle.
- Any convictions, pending prosecutions, motoring offences, imposition of penalty points or accidents involving any driver covered under this Policy.
- Any physical infirmities or medical condition of any driver who may drive the Insured Vehicle.

If you have any doubts as to whether certain facts or information are of relevance please contact 123.ie. Failure to disclose all relevant information may invalidate your Policy or result in your Policy not operating fully and in rejection of a claim.



Signed for the Board by:

**Peter Hayden**

**General Manager - Travelers Insurance Company Limited**

# Section 1

## Legal Liability to Others

### 1. Cover for You

a) We will cover you against legal liability for damages and claimant's costs and expenses for:

- Death of or bodily injury to any person
- Damage to property up to €30,000,000

in the event of any accident caused by through or in connection with the:

- (i) Insured Vehicle
- (ii) A trailer or disabled mechanically propelled vehicle which is attached to or under tow (as permitted by law) by the Insured Vehicle
- (iii) Any detached single-axle trailer not exceeding one half ton unladen weight but excluding caravans, mobile homes, trailer tents, boat trailers and any trailer which incorporates machinery or other equipment

b) We will pay the solicitor's fee (incurred with our prior written permission) for:

- i) Representation at any Coroner's Inquest
- ii) Representation in any Court of Summary Jurisdiction to defend you against any civil legal action taken as a result of the accident

If they relate to an incident which is referred to in 1 a) above

c) We will also arrange and pay costs for legal services up to €1,000 to defend you against legal action for manslaughter or causing death by reckless or dangerous driving if the death in connection with this charge is the subject of cover under this Section.

### 2. Cover for Other People

We will cover the following people in the same terms as Sub Section 1 above:

- a) Any person driving the Insured Vehicle with your permission who is named in the Certificate of Motor Insurance.
- b) Any passenger in or getting into or getting out of the Insured Vehicle (but not a driver or person in charge of such vehicle for the purpose of driving).
- c) At your request, your business partner or employer but only in respect of your negligence whilst you are driving or using a motor vehicle on their business, provided the driving and use is covered by the Certificate of Motor Insurance and the motor vehicle does not belong to such business partner or employer and is not hired or leased to them.

### 3. Cover for Legal Personal Representatives

If any person dies and they have incurred any liability which is covered under this Section, we will cover their legal personal representatives within the terms and limits which applied to that person under this Policy.

### 4. Avoiding Certain Terms and Rights of Recovery

If the law of any country in which your Policy operates requires us to make a payment in relation to a claim which we would not otherwise have been required to make under this Policy, we reserve the right to recover this amount from you or from the person who incurred the liability.

### 5. Emergency Treatment Fees

Insofar as it concerns occurrences in Great Britain, Northern Ireland, The Isle of Man or the Channel Islands, the Insurer will indemnify any person using the Insured Vehicle against liability for emergency treatment payments as required by the Road Traffic Acts in effect at the time of this Policy, of the above-named jurisdictions.

### 6. Fire Brigade and Emergency Service Fees

We will indemnify the Insured and any Named Driver using the Insured Vehicle against liability for fire brigade and emergency services call out charges to a limit of €1500 provided there is a valid claim on your Policy for the event.

## Section 2

### Driving Other Motor Cars

We will cover you under the terms of Section 1, if you are personally driving any private motor car (this excludes car vans with 2 seats or less) with the owner's permission, providing:

- (i) You (or your employer or business partner) does not own the motor vehicle.
- (ii) It is not hired to you (or your employer or business partner) under a hire purchase agreement or a leasing agreement.
- (iii) Is not the property of or in the custody or control of a Motor Trade Business of which you are a member, director or employee.

This Section does not apply if any other insurance covers the same liability.

### Exceptions to Section 1 and 2

#### We do NOT cover:

1. Death, illness or bodily injury to the driver of any motor vehicle or a person in charge of any motor vehicle for the purpose of driving, covered by either Section 1 or Section 2.
2. Death, illness or bodily injury to any person (including any passenger) while in or on any trailer, semi-trailer or caravan covered by this Policy, whether coupled to the Insured Vehicle or otherwise.
3. Death, illness or bodily injury to any passenger not being carried legally or not on a fixed seat in the Insured Vehicle.
4. Loss or damage to any trailer or disabled mechanically propelled vehicle, covered by this Policy or to any property carried in or on such trailer or disabled mechanically propelled vehicle.
5. Loss or damage to property if the person claiming to be covered under either of these Sections owns or controls or holds in trust or has custody of that property.
6. Death, illness, bodily injury or damage to property directly or indirectly caused by or contributed to by or arising from:
  - a) Wrongful delivery or specification of the load of the Insured Vehicle
  - b) Seepage, contamination or pollution of any kind by the Insured Vehicle or its load
  - c) Any defect in the load of the Insured Vehicle or its packaging
  - d) Treatment commodities or services provided or supplied at or from the Insured Vehicle
7. Death, illness bodily injury or damage to property in connection with:
  - a) The bringing of any load to the Insured Vehicle for loading thereon or
  - b) the taking away of any load from the Insured Vehicle after unloading therefrom.
8. Loss or damage to any motor vehicle or damage to any property sustained in or on such vehicle which is covered by either of these Sections.
9. Any person under part 2 or 3 of Section 1 if:
  - a) That person does not follow and comply with the terms, conditions and Endorsements of this Policy as far as they apply to that person
  - b) That person is entitled to cover under any other policy.

## Section 3

### Accidental Damage to the Insured Vehicle

We will pay for accidental damage to the Insured Vehicle and accessories and spare parts while they are in or on the Insured Vehicle or in your private domestic garage.

## Section 4

### Loss of or Damage to the Insured Vehicle caused by Fire or Larceny

We will pay for loss of or damage to the Insured Vehicle and its accessories and spare parts while they are in or on the Insured Vehicle or in your private domestic garage, if caused by :

- Fire
- Larceny or attempted larceny

### Provisos to Sections 3 and 4

#### A. Payment of Claims

Subject to any rights you may have under Proviso C below, we may choose to repair or replace the Insured Vehicle or any part of it or its accessories or spare parts, or we may pay the amount of the loss or damage in cash.

If we know that the Insured Vehicle is hired under a hire purchase agreement or a leasing agreement we will make any payments to the legal owner if that is required under that agreement. Once we have paid the owner, we are no longer liable for the loss or damage.

#### B. Limits of Payment

We will pay for any claim for loss of or damage to the Insured Vehicle and its accessories and spare parts up to the market value of such at the time of the loss or damage. The maximum we will pay shall not exceed the Sum Insured already declared to us.

#### *Our liability will be limited for the following:*

- If any spare part is lost or damaged and we cannot get a replacement from stock in the Republic of Ireland we will pay the cost of this part as shown in the last price list issued by the manufacturer for use in the Republic of Ireland.
- We will pay up to a limit of €500 per incident if any permanently fitted item of radio or audio equipment is damaged or stolen from the Insured Vehicle.
- We will not pay for that part of the cost of any repair or replacement that improves the Insured Vehicle beyond its condition before the loss or damage occurred.
- Where the Insured Vehicle keys are stolen and the theft was accompanied by violent and forcible entry, we will pay up to a limit of €1000 per incident for replacing vehicle door lock(s), the ignition steering transmitter and central locking interface.

#### C. Replacement Vehicle Option

If you have been the sole registered owner of the Insured Vehicle since registered as new and you have declared the full original purchase value as the vehicle value then if during the period of one year from the first registration date the following happens:

- The Insured Vehicle is stolen and not recovered within 28 days of the loss  
or
- the Insured Vehicle is damaged and this is covered by the terms of this Policy but the damage is more than 60% of the manufacturer's list price (including taxes) of the Insured Vehicle at the time the damage happened.

We will replace the Insured Vehicle, at your request, with a new vehicle of the same make and model if one is available. You must first obtain the permission of any other interested party. The lost or damaged vehicle will then become our property.

#### **D. Recovery and Delivery**

*Following loss or damage which is insured under Section 3 or 4, we will pay:*

- The cost of storing the Insured Vehicle and taking it to the nearest suitable repairer, up to a maximum of €200.
- A reasonable cost of delivering the Insured Vehicle after the loss or damage is repaired to your address in the Republic of Ireland.

#### **E. Repair Authority**

You may give instructions for repairing the damage insured under Sections 3 or 4 without consulting us provided:

1. You obtain two competitive repair estimates and the repairs are carried out using the lower estimate.
2. The total cost of repair is not estimated at more than €1000 (including parts, labour and all other charges).
3. A fully completed report form of the incident is sent to us with the two estimates on or before the day instructions for repair are given.

### **Exceptions to Section 3 and 4**

#### **We do NOT cover:**

1. Loss of use, depreciation, wear and tear, mechanical or electrical breakdowns, failure or breakages.
2. Any fall in the market value of the Insured Vehicle under any circumstances.
3. Loss or damage where the Insured Vehicle is not owned and registered to the Insured unless otherwise specified to the Company and agreed by the Company.
4. Damage to tyres caused by using brakes or by punctures, cuts or bursts.
5. Loss or damage which is the direct result of pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
6. Loss or damage to the Insured Vehicle as a result of deception or any fraudulent action by a purported purchaser or his agent.
7. Loss of or damage to radio telephones or mobile phones, audio visual equipment, satellite navigation systems and their component parts or ancillary equipment not permanently fitted to the vehicle.
8. Theft or larceny of the Insured Vehicle by any member of the Insured's family.
9. Loss of or damage to property being carried in or on any trailer, disabled mechanically propelled vehicle or the Insured Vehicle.
10. Any Excess as shown in the Schedule.
11. Theft or larceny of the Insured Vehicle or damaged caused by attempted theft or larceny where the Insured Vehicle was not locked and/or the vehicle keys were in the ignition or stored in the vehicle.

## Section 5

### Windscreen and Window Damage Replacement

Subject to the limits of cover below, we will pay the cost of replacing the windscreen or any window of the Insured Vehicle (if accidentally broken) and any scratches to the bodywork resulting solely and directly from the windscreen or window being broken, provided that no other damage has been caused by the same event.

a) The limit of payment for window glass and sun roof will be:

Type of Repairer	Maximum Payment
• A specialist windscreen organisation or Main dealer for the Insured Vehicle	€1000
• Any other repairer	€500

b) A single claim made under a) above will not affect the allowance of No Claim Discount and will be discounted as a claim for the purposes of Section 7 or Section 13, whichever is applicable.

Should more than one claim be made within a complete year of insurance then the No Claim Discount will be reduced in accordance with Section 7 or Section 13, whichever is applicable.

### Repairs to Windscreens and Windows

Should any windscreen or window be repaired rather than replaced, cover will be unlimited. Your No Claim Discount will not be affected by any one or more claims for repair.

*Please see page 25 for details of an approved windscreen repair company.*

## Section 6

### Using the Insured Vehicle Abroad

#### European Union Cover -

We provide the minimum cover necessary to comply with the laws of any State which is a member of the European Union whilst the Insured Vehicle is being used in that country. If the minimum cover in the Republic of Ireland is greater than the minimum required in the Member State in which the Insured Vehicle is being used, the higher level of cover shall apply.

We also provide the minimum legal cover necessary to use the motor vehicle in any other country where arrangements have been made or are made during the validity of this Policy to follow European Union Directives on Insurance of Civil Liabilities arising from motor vehicles which have been or will be approved by the Council of the European Union.

Please take your Certificate of Motor Insurance with you as evidence that your Policy meets the minimum European Union requirements.

**This does not mean, however, that full Policy cover applies in these countries.**

#### Full Policy Cover – European Travel

For visits abroad you are advised to obtain the equivalent cover of this Policy by asking us to issue a Territorial Extension (Endorsement 28). We may grant you such cover for the countries specified in Endorsement 28 if you ask us to issue a Territorial Endorsement and pay us any additional premium required. Included in this Extension is cover for the Insured

Vehicle while in transit between the Republic of Ireland and any of the countries specified on the Extension.  
*Full Policy cover will not be operative unless you obtain a Territorial Extension (Endorsement 28) for visits beyond the Republic of Ireland and the territorial limits specified in the introduction to this Policy.*

**Spain – (Bail Bond)**

Subject to payment of any additional premium required, we will provide a guarantee or deposit up to €1270 to secure release, if as a result of an accident in Spain which is covered under this Policy, you or the driver of the Insured Vehicle are detained or the Vehicle is impounded by the authorities. As soon as the guarantee is released or the deposit becomes recoverable, you must comply with the formalities and give us every assistance to secure its cancellation or return. You must pay us immediately any amount forfeited or paid in fines and/or costs of legal proceedings.

**Section 7**

**No Claim Discount – Protected**

You may incur one claim (amount unlimited) under this Policy in a consecutive three year period without affecting the No Claim Discount.

- a) If you do not make more than one claim under this Policy during a consecutive 3 year period, we will increase the No Claim Discount in accordance with our six-year scale at the next renewal date.
- b) If you do not make more than two claims under this Policy during a consecutive 3 year period, we will reduce any No Claim Discount previously earned at the next renewal as shown below:

No Claim Discount	No Claim Discount Reduction
6 years	reduced to 4 years
5 years	reduced to 3 years
4 years	reduced to 2 years
3 years	reduced to 1 year
2 years	reduced to Nil
1 year	reduced to Nil

- c) If you make three or more claims under this Policy during a consecutive 3 year period, the No Claim Discount previously earned will be reduced to zero at the next renewal.
  - Claims which have not settled will be treated as a claim until such time as they are finalised.
  - We may withhold the No Claim Discount if there are any claims that have not settled.
  - If a claim is made or arises late in the expiring Policy period and after the Renewal Invitation Schedule has been issued, we may take one of the following two options :

**1. Revised Renewal - Late Notification of Claim**

If any claim is made or arises in the expiring Period of Insurance and had been disregarded in the calculation of the No Claim Discount shown in the Renewal Invitation Schedule, we may at our option recall the original Renewal Invitation Schedule issued and replace it with a revised Renewal Invitation Schedule reflecting the correct No Claim Discount entitlement. The additional premium due will become immediately payable on renewal of the Policy.

**2. Deferment Clause**

If any claim in the expiring Period of Insurance has been disregarded in calculation of the No Claim Discount shown in the Renewal Invitation Schedule, we may at our option treat such claim as having arisen during the Period of Insurance shown in the Renewal Invitation Schedule.

*Your entitlement to No Claim Discount cannot be transferred to any other person.*

## Section 8

### Personal Accident Benefits

We will pay one of the following benefits if you or your spouse suffer accidental bodily injury in direct connection with the Insured Vehicle and if within 3 months of the accident, the injury is the sole cause of :

	Benefit
• Death	€5000
• Total and irrecoverable loss of sight of both eyes	€5000
• Total loss of one or more limbs which have been severed at or above the wrist or ankle	€2500
• Total an irrecoverable loss of sight of one eye	€2500

*We will pay the benefit provided:*

- (i) The Policy is in the name of an individual.
- (ii) The injured person is not more than 70 years of age.
- (iii) Our liability does not exceed €5000 in any one period of 12 months.
- (iv) Only one of the above benefits apply for each person injured.
- (v) The injured person was not under the influence of drink, drugs or solvent abuse at the time of the injury.
- (vi) Death or bodily injury was not due to suicide or attempted suicide.

## Section 9

### Personal Belongings

We will pay you (or, if you request, the owner of the property) for loss of or damage as a result of fire, theft or accident to personal belongings which are in or on the Insured Vehicle.

*We will NOT pay:*

- More than €300 in any one period of twelve months.
- For any property unless at the time of the loss or damage such property was stored in the locked boot of the vehicle.
- For money or equivalent (these include coins and bank notes used as legal tender, cheques, drafts, postal and money orders, prize bonds, travellers cheques, saving stamps and certificates, gift tokens, luncheon vouchers, phonecards, travel tickets, credit, debit charge, cheque or cash dispenser cards, stamps, tickets, documents, securities and share certificates).
- For goods, tools or samples being carried for any trade or business.
- For theft of property carried in an open or convertible car unless the property was in the locked boot of the vehicle.
- For items which are covered by another insurance Policy.
- For theft of personal effects unless there is violent or forcible entry to the Insured Vehicle and the Insured Vehicle is locked when unoccupied.
- Loss of or damage to radio, mobile phones, audio, or audio visual equipment their component parts or ancillary equipment.

Payment to any claimant other than yourself shall be made direct to that person who shall comply as far as possible with the terms, provisions, conditions and any Endorsements of this Policy and their receipt of payment will end our liability.

## **Section 10**

### **Medical Expenses**

We will refund medical expenses up to €250 for you or the driver or any other occupant of the Insured Vehicle in connection with any bodily injury caused by violent accidental external and visible means in direct connection with the Insured Vehicle.

## **Section 11**

### **Emergency Overnight Accommodation**

We will pay necessary expenses for emergency overnight accommodation limited to one night and not exceeding €95 for any one person or €380 for all occupants of the Insured Vehicle in the event that you or any other driver whose driving is covered is deprived of the use of the Insured Vehicle during a journey as a direct result of accidental loss or damage covered by this Policy and is unable to reach his/her destination the same day.

## Section 12

### Motor Breakdown Assistance

#### 1. Cover

In the event of the Insured Vehicle being immobilised as a result of an accident, electrical or mechanical breakdown, fire, theft or any attempt thereat, malicious damage, punctures that require assistance, lost keys, stolen keys, keys broken in the lock or locked in the Insured Vehicle, we will arrange and pay for the benefits set out hereafter:

- One hour's free labour at the roadside if the Insured Vehicle can be repaired in situ.
- Towing the Insured Vehicle to the nearest competent repairer or to a garage of your choice, whichever is closer.
- Somebody to assist you in the event of a breakdown at your home (address noted on Policy).

#### 2. Completion of Journey in Ireland

If repairs cannot be made in situ, and the Insured Vehicle has broken down away from home, (address noted on Policy) we can arrange and pay for one of the following:-

- (i) Onward transportation for you and your passengers home or to your intended destination within the territorial limits.  
Or
- (ii) Use of a replacement car for up to 48 hours while repairs are carried out.  
Or
- (iii) Overnight accommodation for one night only while repairs to the Insured Vehicle are in progress, subject to maximum value of €35 per person and €175 in total.

#### 3. Message Relay

We will pass on two urgent messages for you.

In the event of the Insured Vehicle being repaired, we will provide the cost of public transportation for you to collect the Insured Vehicle.

#### 4. What should you do?

Should you require **assistance**, please telephone the appropriate **Emergency Helpline**:

Republic of Ireland	Northern Ireland
1800 945 818	00 353 91 560691

*When you call, please have the following information available:*

- Your exact location
- The registration number of the Insured Vehicle
- Your Policy number
- A telephone number where you can be contacted
- A description of the problem

*We are responsible only for the cost of providing benefits available as defined in this Section. If you make your own arrangements you will not be reimbursed.*

**Motor Breakdown Assistance** is a 24 hour accident, emergency and breakdown recovery service. It is there to assist you in your time of need. The choice of assistance supplied depends on the options available to the rescue provider at the time of the request for assistance. You should be aware that the cover provided will be at our discretion as not all options are available to us at all times.

## Conditions That Apply to Section 12

1. No benefit shall be payable unless the Company has been notified and has authorised assistance through the medium of the emergency telephone number provided.
2. In the event of theft of the Insured Vehicle, the theft must be reported to a Garda station before any benefits can apply.
3. The Policy Number must be quoted when calling for assistance and the relevant identification produced on the demand of the repairer, recovery specialist or other nominated agent of the Company.
4. In the event of cancellation of the Policy by you, no return of premium shall be allowed in respect of the Assistance portion of the premium.
5. Territorial limits of cover is the Island of Ireland.
6. Vehicles eligible for assistance will be restricted to Private Cars or Private Cars modified for commercial use.
7. Replacement cars are subject to commercial car hire criteria. These criteria may change from time to time and will include, but not be limited to the following : full driver's licence without endorsements, a cash or credit card deposit. It is also a condition of car hire that the car must be returned to the pick up point.
8. You must be with the Insured Vehicle when the repairer arrives. If you are not with the Insured Vehicle and Our repairer cannot assist, any subsequent assistance will be at the your own cost.
9. We may refuse assistance in circumstances where a driver is clearly intoxicated.
10. If we have to make a forced entry to the Insured Vehicle because you are locked out, you must sign a declaration, saying that you will be responsible for the damage.
11. Cover is not applicable if the Insured Vehicle has been modified for or is taking part in racing, trials or rallying.
12. The Insured Vehicle shall at all times be maintained in a good mechanical and roadworthy condition and be regularly serviced.
13. We cannot attempt to recover vehicles that have modifications to wheel arches, front and rear bumpers and alterations to suspension levels.

## Exceptions to Section 12

*The Company shall not be liable:*

1. For any liability or consequential loss arising from any act performed in the execution of the assistance services provided.
2. To pay for expenses, which are recoverable from any other source.

3. For any claim arising where the Insured Vehicle is carrying more passengers or towing a greater weight than that for which it was designed as stated in the manufacturer's specifications or arising directly out of the unreasonable driving of the Insured Vehicle on unsuitable terrain.
4. For any accident or breakdown brought about by an avoidable, wilful and deliberate act committed by you.
5. For the cost of repairing the Insured Vehicle other than outlined in the benefit, 'Labour' above.
6. For the cost of any parts, keys, lubricants, fluids or fuel required to restore a vehicle's mobility.
7. For any claim caused by fuels, mineral essences or other flammable materials, explosives or toxins transported in the vehicle.
8. For any breach of this Section of the Policy or failure on our part to perform any obligation as a result of Acts of God, government control, restrictions or prohibitions, or any other act or omission of any Public Authority (including Government) whether local, national or international, or the default of any supplier, agent or other person or of labour disputes or difficulties (whether or not within the Company) or any other cause whatsoever where such cause is beyond our reasonable control.

## Section 13

### No Claim Discount – Step-Back

If you do not make a claim under this Policy during any one complete year of insurance and there has been no transfer of interest, we will reduce the next renewal premium by a No Claim Discount based on our six year scale.

*If a claim is made under this Policy, any no claim discount previously earned will be reduced at the next renewal as shown below:*

No Claim Discount	No Claim Discount Reduction
6 years	reduced to 4 years
5 years	reduced to 3 years
4 years	reduced to 2 years
3 years	reduced to 1 year
2 years	reduced to Nil
1 year	reduced to Nil

Where the premium had been subject to a six or five year No Claim Discount, if two claims arise or are made during the Policy period, the reduction applied at the next renewal will be equal to a two year or one year No Claim Discount respectively.

We may withhold the No Claim Discount if there are any claims that have not settled.

If a claim is made or arises late in the expiring Policy period and after the Renewal Invitation Schedule has been issued, we may take one of the following two options :

#### 1. Revised Renewal - Late Notification of Claim

If any claim is made or arises in the expiring Period of Insurance and had been disregarded in the calculation of the No Claim Discount shown in the Renewal Invitation Schedule, we may at our option recall the original Renewal Invitation Schedule issued and replace it with a revised Renewal Invitation Schedule reflecting the correct No Claim Discount entitlement.

The additional premium due will become immediately payable on renewal of the Policy.

## 2. Deferment Clause

If any claim in the expiring Period of Insurance has been disregarded in calculation of the No Claim Discount shown in the Renewal Invitation Schedule, we may at our option treat such claim as having arisen during the Period of Insurance shown in the Renewal Invitation Schedule.

*Your entitlement to No Claim Discount cannot be transferred to any other person.*

## General Terms

### 1. Insured Vehicle not in Use

If your Policy cover is comprehensive or third party fire and theft and you wish to reduce your Policy cover to loss by fire and theft only, we will act in accordance with your instructions provided that

- The Insured Vehicle will not be on a Public Road
- The Insured Vehicle will not be used for a least four continuous weeks
- You have returned the current Certificate of Insurance and windscreen disc to us
- You have not sold the Insured Vehicle.
- You have not made a claim during the current period of insurance.

To reflect the reduced cover provided, if you renew your Policy with us, we will refund part of the premium paid in the last period of insurance.

No refund is due if you were unable to use the Insured Vehicle as a result loss or damage you are claiming for. The refund will be 75% of the premium for the time the Policy was suspended. The date the certificate and disc was received in our office will be the date used to calculate the refund.

## General Exclusions That Apply To The Whole Policy

### 1. We will not pay for any accident, injury, loss or damage if:

- a) The Insured Vehicle is driven by any person not described as a person entitled to drive in the Certificate of Motor Insurance.
- b) The Insured Vehicle is driven by any person who does not hold a licence to drive such a vehicle. This does not apply if the person has held such a licence, and is not disqualified from holding or obtaining such a licence.
- c) The Insured Vehicle is used other than in accordance with the Limitations as to Use as shown in the Certificate of Motor Insurance.
- d) The Insured Vehicle is being used or driven to the knowledge of the Insured in an unsafe and unroadworthy condition.

Exclusion 1 c) above shall not apply whilst the Insured Vehicle is in the custody or control of a member of the motor trade for the purpose of maintenance or repair.

2. We will not pay for any liability arising out of agreements made between you and any other party unless such liability would otherwise have been accepted under this Policy.
3. We will not pay for any loss or destruction of or damage to any property or any resulting or consequential loss or expense or any legal liability directly or indirectly caused, or contributed to by or arising from:
  - a) Ionising radiation or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

- b) The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or its nuclear parts.
- c) The Insured Vehicle being in or on any aerodrome, airport, airfield or similar establishment, this includes the area for the take-off and landing of aircraft or the movement of aircraft on the surface, aircraft parking aprons including associated service roads and ground equipment parking areas and those parts of passenger terminals of an international airport which come within the Customs examination area.

But does not include roads and car parking facilities to which the public have access.

4. *We will not pay for any loss, destruction, damage or liability directly or indirectly occasioned by or through or in consequence of :*

- (i) Earthquake war invasion acts of foreign enemies hostilities or warlike operations (whether war declared or not) civil war mutiny civil commotion assuming the proportions of or amounting to popular rising military rising insurrection rebellion revolution military or usurped power or martial law except so far as is necessary to meet the requirements of the Road Traffic Acts.
- (ii) Civil commotion in Northern Ireland.
- (iii) Confiscation or nationalisation or requisition or destruction of property by or on order of any Government or Public or Local Authority.
- (iv) Any act or acts (whether threatened or actual) of any person or persons involving the causing or occasioning or threatening of harm of whatever nature and by whatever means made or claimed to be made in whole or in part for political religious ideological or similar purposes

Or any action taken in controlling preventing suppressing or in any way relating to any of the above.

If the Company alleges that by reason of this exclusion any loss damage cost or expense of whatsoever nature is not covered by this insurance the burden of proving the contrary shall be upon the Named Insured.

5. *We will not pay for any loss, damage, cost or expenses arising, directly or indirectly, out of:*

- (i) Loss of, alteration of, or damage to  
or
- (ii) A reduction in the functionality, availability or operation of a computer system, hardware, program, software, data, information repository, microchip, integrated circuit or similar device in computer equipment or non-computer equipment that results from deliberately or negligently transferring (electronic or otherwise) a computer programme that contains any damaging code including computer viruses, worms, logic bombs or Trojan horses, whether the property of the Insured or not. They do not in and of themselves constitute an event unless arising out of one or more of the following perils : fire, lightning, explosion, aircraft or vehicle impact, falling objects, windstorm, hail, tornado, cyclone, hurricane, earthquake, volcano, tsunami, flood, freeze or weight of snow  
or
- (iii) Loss or damage to your car's navigation system or other computer or electronically controlled equipment caused by its failing to recognise any date as the true calendar date.

6. *We will not pay for loss of or damage or any liability caused by or arising out of the use of any agricultural type vehicle or mechanical plant type vehicle whilst being used as a tool of trade except so far as is necessary to meet the requirements of The Road Traffic Acts.*

## Conditions That Apply To The Whole Policy

### 1. Accident and Claim Procedure

You or your legal personal representatives must inform us immediately in writing about any accident, injury or damage and send us any letter, claim, writ, summons or other information about the accident or claim as soon as you receive same. Your or your legal personal representatives must also inform us immediately, of any intended civil or criminal proceedings or Coroner's Inquest for which there may be liability under this Policy. You must complete an Accident Report Form and supply any other documents as requested by us.

### 2. Conduct of Claims

You or any person insured by this Policy must not negotiate, admit liability or make any offer, promise or payment for any claim unless you have our written permission. We are entitled to take over and conduct in your name (or in the name of any person covered by this Policy) the defence, prosecution or settlement of any claim for our own benefit. Anyone making a claim under this Policy must provide any information and assistance we may reasonably require.

### 3. Other Insurances

If a claim for loss, damage or liability arises under this Policy and it is covered by any other insurance, we will only pay our rateable share of the claim.

We are not required to make any payment under this condition if we would not anyway have been liable.

- (i) Under the terms of Section 2  
or  
Because of Exception 9 (b) to Sections 1 and 2.

### 4. Care of your Motor Vehicle

The Insured Vehicle must be covered by a valid Department of Transport NCT Test Certificate, if you need one by law. You must take all reasonable steps to protect the Insured Vehicle from loss or damage, and keep it in an efficient and roadworthy condition. The vehicle keys should be removed from the ignition and the vehicle kept locked when not being driven.

If we ask, you must allow us free access to examine the Insured Vehicle at any reasonable time. Alarms, immobilisers and tracking devices should be turned on when fitted. Endorsements may apply to your cover setting out other requirements relating to immobilisers, alarm and tracking devices.

These devices must always be on and working whenever the Insured Vehicle is left.

If you do not take reasonable care of the Insured Vehicle and meet any security requirements, this Policy may no longer be valid and we may not pay any claim.

### 5. Policyholder's Duty

The following are conditions precedents to the liability of Travelers Insurance Company Ltd

- a) The truth of any information in connection with this insurance supplied by or on behalf of you which shall be the basis of and incorporated in this contract
- b) Observance of the terms of the Policy relating to anything to be done or complied with by you or so far as they can apply by any other person entitled to indemnity under this Policy.

## 6. Cancellation

We may cancel this Policy by sending 7 days' notice by Registered Post to your last known address. When the Certificate of Motor Insurance and Insurance Disc are returned to us we will refund the pro-rata portion of the Premium for the unexpired Period of Insurance provided no claims (including windscreen claims) have been made against the Policy in the current complete year of insurance. You may cancel this insurance by giving us 7 days' notice in writing. Providing there have been no claim (including windscreen claims) during the current complete year of insurance and you return the Certificate of Motor Insurance and Insurance Disc to us, we will refund the premium less the Insurer's short period rate for the time the Policy has been in force.

We will not refund any premium if the Policy is cancelled following a claim, whether settled or not.

**Cancellation will be effective from the date we receive the Certificate of Motor Insurance and Insurance Disc and shall be a Condition precedent to any return of premium.**

## 7. Cooling Off Period

You have the right to withdraw from this Policy within 14 days of the start of the Policy. If you wish to withdraw your Policy, please notify in writing to Travelers Insurance Company Limited, Block 1, Harcourt Centre, Harcourt Street, Dublin 2 and we will treat the Policy as null and void. Prior to exercising your withdrawal rights, you must return the Certificate of Motor Insurance and the Insurance Disc.

## 8. Total Loss Claims

If we pay in respect of any claim under Sections 3 or 4 of this Policy on the basis the Insured Vehicle is a total loss, no refund of your premium will be given. We will, however, allow you to substitute a replacement Motor Vehicle on the Policy.

## 9. Arbitration

All differences arising out of this Policy shall be referred to arbitration in accordance with current Statutory provisions.

The making of an award shall be a condition precedent to any right of action against us.

Any claim for which we have disclaimed liability shall for all purposes be deemed to have been abandoned and not recoverable thereafter unless referred to arbitration under these provisions within one year from the date of such disclaimer.

## 10. Drink/Drugs Clause

Our liability will be restricted to provide only the minimum insurance cover as required by law, if:

- (i) As a result of any accident, injury, loss or damage, any person driving is convicted of an offence under Section 49 and 50 of the Road Traffic Act 1961 or 13, 14 and 15 of the Road Traffic Act 1973 or any equivalent offence under the laws of other countries to which this insurance applies.

In respect of a pending prosecution, any decision in relation to the cover provided by this Policy would be determined when the pending prosecution has been fully determined.

## 11. Judgements in Foreign Courts

We will not be liable for any proceedings or judgement made in any court outside the Republic of Ireland unless successful judgement is obtained in the court of a foreign country to which we have agreed to extend cover.

## 12. Changes to the Law

Any references to Road Traffic Acts or other Acts of the Oireachtas in this Policy include any Act that changes or replaces them. It also includes similar laws in England and Wales, Scotland, Northern Ireland, The Isle of Man, the Channel Islands and any other country to which this insurance applies.

### 13. False Information

If you make any claim which is in any way false, exaggerated or fraudulent or has any fraudulent means or devices used by you or anyone acting on your behalf to obtain any benefits or protection under this Policy, all rights under this Policy will be forfeited.

### 14. Contract Law

The parties to this contract are free to choose the law which will apply. Unless specifically agreed to the contrary, this insurance Policy will be subject to the laws of the Republic of Ireland.

### 15. Laws relating to Compulsory Motor Insurance

Nothing in this Policy shall affect the right of any person to recover an amount under or by virtue of the provisions of the law of any territory in which the Policy operates relating to the Insurance of liability to Third Parties but you shall repay to us any such amount which we would not have been liable to pay but for the provisions of such law.

### 16. Insurance Act 1936

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

### 17. Finance Act 1990

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

## Endorsements

**These Endorsements only apply if the appropriate number is shown on the Schedule and are subject to the Terms, Exclusions and Conditions of the Policy.**

### 1. Car Sharing

If you are paid money as part of a car sharing arrangement for social use to carry passengers on a journey in the Insured Vehicle, we do not consider this as carrying passengers for hire or reward, or as using the Insured Vehicle for hiring, provided:

- (i) The vehicle is not built or adapted to carry more than 8 passengers (not including the driver).
- (ii) The passengers are not being carried as part of a business of carrying passengers.
- (iii) You do not make a profit from the total money you receive for the journey.
- (iv) Agreement is made prior to the journey commencing.

**Note:** *If you are not sure whether a car sharing arrangement is covered by the terms of this Policy, please contact us.*

### 4. Limited Mileage

We have reduced the premium for this Policy as you have declared that the Insured Vehicle will not cover more mileage during any one Period of Insurance than is shown in the Schedule.

If the mileage is more than this total in any one Period of Insurance, we will not pay for any claim under this Policy (except as far as is necessary to meet the requirements of the Road Traffic Acts) unless you tell us immediately that the mileage has gone above the agreed total and you pay any extra premium we require.

### 5. Agreed Value – Section 3 and 4

We will pay for any claim for loss of or damage to the Insured Vehicle up to the value agreed between you and us at the inception of the current Period of Insurance. The maximum we will pay for any lost or damaged accessory is €400 per incident.

### 7. Excluding Personal Accident Benefits

Section 8 of this Policy is deleted.

## 12. Deletion of Young or Inexperienced Drivers Excess

Exception 10 to Exceptions to Sections 3 and 4 is deleted.

## 17. Motor Caravans and Catering Vehicles

Where the Insured Vehicle is a motor caravan or a catering vehicle, we are not liable for the following:

- a) Under Sections 1 and 2 we are not liable for any person's death, bodily injury or illness if this is caused by or arises out of:
  - Poisoning of any kind or any contamination of food or drink  
or
  - Anything harmful in the condition of any goods that are supplied at or from the Insured Vehicle, or if the condition of the container of these goods is faulty.
- b) Under Section 3 and 4 we are not liable for:
  - Loss of or damage to permanent fixtures and fittings of the Insured Vehicle unless the bodywork of the Motor Vehicle is damaged at the same time and by the same cause.
  - Loss of or damage to non-permanent fixture or fittings of the Insured Vehicle.
  - Loss of or damage to any item of equipment which the vehicle manufacturers do not supply as standard.
  - Loss or damage by fire and/or explosion caused by installations for cooking, heating, lighting, or refrigeration purposes or any fuel supply relating to such.

## 18. Excluding Fire and Larceny

Section 4 of this Policy is deleted.

## 19. Excluding Malicious Damage

We will not pay for loss of or damage to the Insured Vehicle (and its accessories and spare parts) caused by malicious or wilful acts.

## 20. Excluding Larceny when not Garaged

We will not pay for loss of or damage to the Insured Vehicle or its contents if this results from theft or attempted theft while it is parked at your permanent address, unless it is in a locked garage.

## 23. Windscreen and Window Damage

We agree to increase the limit in Section 5 (a) to the amount shown in the Schedule.

## 28. Insurance Cover in other Countries

Subject to your giving us notification we will extend this insurance to cover you in the countries specified in the Schedule under the heading Special Terms/Notes by the relevant Country Code below. Cover will only apply during the Period of Validity as indicated.

COUNTRY CODES							
01	EU Member States and Switzerland, Norway and Slovak Republic.						
02	Iceland	07	Romania	10	Iraq	13	Turkey
04	Bulgaria	08	Israel	11	Morocco	14	Croatia
06	Poland	09	Iran	12	Tunisia	16	Albania

## 33. Alarm

We have reduced the premium for this Policy following your declaration that the Insured Vehicle is fitted with an alarm system that provides audible/visible warning. We will only be liable under this Policy for larceny or attempted larceny of the Insured Vehicle, its accessories or its contents, insofar as they are covered under this Policy, if the alarm is activated whilst the Insured Vehicle is left unattended.

### **37. Protected No Claim Discount**

We will reduce the premium of this insurance by our 5 year No Claim Discount scale until such time as you are no longer eligible for protected No Claim Discount because there have been more than two claims in any period of 3 consecutive years.

### **38. Radio, Audio, Audio Visual and Telephone Equipment**

We agree to increase the limit in Section B (ii) Provisos to Section 3 and 4 (Limits of Payment) to the amount shown in the Schedule.

### **44. Immobiliser System**

We will not pay for loss of or damage to the Insured Vehicle if it is stolen, unless an immobiliser approved by us, is fitted and activated. Following a claim the full set of keys or activating accessories must be surrendered to us. If any key has been lost or destroyed there will be no cover unless we have already been notified in writing of such loss.

### **45. No Liability until Immobiliser Fitted**

We will not pay for loss of or damage to the Insured Vehicle if it is stolen, unless an immobiliser approved by us, is fitted and activated. We will cover you against loss of or damage to the Insured Vehicle caused by larceny once we have received proof that such an immobiliser has been fitted.

### **60. Third Party Fire and Theft Restriction for Drivers under age 25**

We will not pay for loss of or damage to the Insured Vehicle under Section 3 if such vehicle is being driven by or is in the charge of anyone under 25 years of age.

### **62. Third Party Fire and Theft Restriction for Specified Drivers**

We will not pay for loss of or damage to the Insured Vehicle under Section 3 if such vehicle is being driven by or is in the charge of any person specifically named in this Endorsement.

### **63. Third Party Fire and Theft Restriction for Provisional Licence Holders**

We will not pay for loss of or damage to the Insured Vehicle under Section 3 if such vehicle is being driven by or is in the charge of any person who holds a Provisional Driving Licence.

### **64. Inclusion of Loss or Damage Cover for Trailers**

We will pay for loss or damage to any trailer whose details have been lodged with Or under Section 3 and/or Section 4, whichever is stated on the Schedule.

### **100. Vehicle Tracking Device Fitted**

Section 4 of this Policy will operate only in respect of loss of or damage to the Insured Vehicle and its accessories and spare parts while they are in or on the Insured Vehicle, if caused by fire, unless the Tracking Device which has been declared as fitted to the Insured Vehicle, or any subsequent Tracking Device fitted to the Insured Vehicle and approved by us, is activated and fully operational within the Territorial Limits of the Policy.

Following a claim the full set of keys (where relevant) or activating accessories must be surrendered to us. If any key or activating accessory has been lost or destroyed there will be no cover unless we have already been notified in writing of such loss.

#### 101. Vehicle Tracking Device Requirement for Larceny Cover to operate

Section 4 of this Policy will operate only in respect of loss of or damage to the Insured Vehicle and its accessories and spare parts while they are in or on the Insured Vehicle or in your private garage, if caused by fire unless within 30 days of the effective date of cover on the Insured Vehicle you fit a Tracking Device to the Insured Vehicle that is activated and fully operational within the Territorial Limits of the Policy.

Following a claim the full set of keys (where relevant) or activating accessories must be surrendered to us. If any key or activating accessory has been lost or destroyed there will be no cover unless we have already been notified in writing of such loss.

#### 104. Exclusion of new Vehicle Replacement Option

Part C of Provisos to Section 3 and 4 is deleted.

#### 105. Road Traffic Act Cover

Sub-section 1 (a) of **Section 1- Legal Liability to Others**, is deleted and replaced with the following:

##### 1. Cover for You

- a) We will cover you against legal liability for damages and claimant's costs and expenses for:
- Death of or bodily injury to any person
  - Damage to property to the monetary limit specified in the current Irish Road Traffic Act in the event of any accident caused by through or in connection with the
    - (i) Insured Vehicle
    - (ii) A Trailer or disabled mechanically propelled vehicle which is attached to or under tow (as permitted by law) by the Insured Vehicle
    - (iii) Any detached single-axle trailer not exceeding one half ton unladen weight but excluding caravans, mobile homes, trailer tents, boat trailers and any trailed which incorporates machinery or other equipment.

#### 106. Medical Condition Declaration

It is noted that a Medical Condition has been declared to us but that the driver concerned has received medical certification that they are medically fit to drive and have notified the Licensing Authorities of the medical condition. Where the Licensing Authority has requested that the Insured Vehicle be modified, we note these modifications have also been complied with.

#### 107. Vehicle Modifications

It is noted that modifications to the Insured Vehicle have been declared to us and that these modifications have been carried out in line with the manufacturers specification and that the Insured Vehicle is in a roadworthy condition.

## - IMPORTANT NOTICE -

Please read this Policy carefully to ensure that it is in accordance with your requirements and that you understand its terms exclusions and conditions. The Company should be contacted immediately if any corrections are necessary.

Any enquiry or complaint you may have regarding your Policy may be addressed to 123.ie (quoting your Policy Number or Claim number, if appropriate) at the following address:

**123.ie,**  
Paramount Court,  
Corrig Road, Sandyford, Dublin 18  
**Tel:** 1890 221 123  
**Email:** info@123.ie  
**www.123.ie**

If you are still not satisfied with the way in which a complaint has been dealt with, you can further write to the General Manager of the Company (quoting the Policy Number or Claim Number, if appropriate) at:

**Travelers Insurance Company Limited**  
Block 1  
Harcourt Centre  
Harcourt Street  
Dublin 2

If you still dissatisfied with how the Company has dealt with your complaint, you can then approach the Financial Services Ombudsman; the contact details are as follows:

**The Financial Services Ombudsman**  
The Financial Services Ombudsman's Bureau  
3rd Floor Lincoln House  
Lincoln Place  
Dublin 2  
**LoCall:** 1890 882090  
**Telephone Number:** 01-6620899  
**E-mail:** enquires@financialombudsman.ie

A copy of our Complaints Handling Procedures is available on request

## Data Protection and Privacy Policy

We have collected and may continue to collect certain information about you or any individuals connected to your Policy ('Data Subjects') in the course of conducting our relationship with you. This information will be processed for the purpose of underwriting your insurance coverage, managing the policy, administering claims and preventing fraud.

### Sensitive Data

Some of the information we collect may be classified as 'sensitive personal data' e.g.; that is information about disciplinary proceedings convictions sentences or alleged criminal activities etc., By disclosing your Personal Data to us, you indicate your consent to the collection, storage, processing and use of your Customer Data by us as described in this Data Protection & Privacy Policy.

### Named Drivers

If you wish to add a named driver to your policy, you are responsible for ensuring the named driver has consented to the processing of his or her data by the insurer or others as envisaged herein. You are also responsible for ensuring their data has been fully and fairly obtained. We may pass the information to our reinsurers, legal advisers, loss adjusters, agents or brokers for these and other purposes. This may involve its transfer to countries which do not have Data Protection laws

### Claims Data

The information you provide to us as part of your claim application will be processed by us to confirm your identity, process your claim notification and to record and cross reference particulars of your claim in insurance industry databases. In certain cases, this may involve the sharing of information with other insurance providers and on occasion private investigators. Guidelines for sharing of information in this regard are contained in a Code of Practice on Data Protection for the Insurance Sector which has been approved by the Data Protection Commissioner.

### Insurance Link Central Register

Insurance companies maintain The Insurance Link Central Register under the auspices of the Irish Insurance Federation. The Insurance Federation's campaign to eradicate fraudulent claims may result in the information in the Insurance Link Central Register being shared with other insurance companies. Where appropriate, information may be passed to relevant enforcement agencies. You have a right to access the customer data held about you by Insurance Link Central Register. For more information about this, write to our General Manager at Travelers Insurance Company Limited, Block 1, Harcourt Centre, Harcourt Street, Dublin 2.

### Changes to the Data Protection & Privacy Policy

Travelers reserves the right to change this Data Protection & Privacy Policy from time to time at its sole discretion. If we decide to make any changes, these changes will be posted to our website [www.travelers.ie](http://www.travelers.ie) so that you will always know what information we gather and the circumstances in which we might use and disclose this information. By continuing to use Travelers as your insurer, you accept and agree to this Data Protection & Privacy Policy, as modified after any changes.

### Direct Marketing

Your Customer Data may also be used by 123.ie to send you information about products and services or other products and services which are arranged for you by 123.ie with other companies or with a third party. 123.ie operate a strict opt-out policy, so that all direct marketing collaterals contain the option to opt-out of future direct marketing distributions. You can opt-out at any time by writing directly to :

**The Compliance Officer,**  
123.ie,  
Paramount Court,  
Corrig Road,  
Sandyford,  
Dublin 18.

### Right of Access

Data subjects have a right of access to and correction of information that we hold about them. If they would like to exercise either of these rights they should contact: 123.ie., Paramount Court, Corrig Road, Sandyford, Dublin 18

### CONFLICTS OF INTEREST

Occasions may arise where we or one of our associated Companies or product providers will have a potential conflict of interest with business being transacted for you. If this happens and we become aware that a potential conflict exists we will take steps to ensure fair treatment.

## IMPORTANT

### What To Do When An Incident Occurs;

- **Do not** accept responsibility for the accident.
- **Take note** of the registration numbers of the vehicles involved along with the insurance details available from the windscreen disc.
- **Note** the names and addresses of the individuals involved.
- **Notify the local Garda** station immediately ( where damage to property only is involved the Garda will not usually attend the accident scene )
- Where possible **take photographs** or sketch the accident scene noting the position of the vehicles involved.
- **Keep a record** of the name, address and phone number of any **witness**.
- **Notify** Travelers Insurance Company immediately at **1850 200105**

### \*Breakdown Assist

Republic of Ireland	Northern Ireland
1800 945 818	00 353 91 560691

### Other Useful Numbers

Contact Details	
Claims Helpline	1850 200105
<b>Approved Windscreen */Glass Repairer*</b>	
- Allied Irish Windscreens	1850 512345

*\*Items marked thus are subject to appropriate cover.*



**Thank you for your business**



# 123.ie

**Registered Office:**

123.ie, Paramount Court,  
Corrig Road, Sandyford, Dublin 18

**Tel:** 1890 221 123

**Email:** info@123.ie

**www.123.ie**

# TRAVELERS

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**www.travelers.ie**

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