

CLAIMS HANDLING PROCESS

General Process:

We endeavour to process all claims in a fair and efficient manner and we will assist you in the process of making a claim. When you notify us of a claim, we will advise you of the information or documentation we require from you to process the claim. The type of information or documentation required will depend on the kind of claim being made, but would include claimant details and details of any property damage or personal injury. We would ask that all claimants assist us by forwarding all information and documentation that will allow us to make an early decision in relation to your claim. If we require further documentation or clarification, then we will advise you of this in writing at an early stage. Following the receipt of all required information, we will make a decision in respect of your claim and advise you of the outcome. Where an offer of settlement is made, you have 10 days to consider whether to accept or reject the offer; however you may indicate your acceptance or rejection earlier if you so wish. Payments shall be discharged following acceptance of an offer. Where a claim is denied, we will advise you of the reasons for this decision.

Motor Traffic Accidents:

If you are involved in a road traffic accident with an uninsured or unidentified vehicle or with a foreign registered vehicle, you must also contact the Motor Insurance Bureau of Ireland (MIBI), 39 Molesworth Street, Dublin 2 (Tel: 01-6769944) to report the matter.

Appointment of a Motor Assessor, Loss Adjuster or other Third Parties:

In certain cases we may need to engage the services of a Motor Assessor, Loss Adjuster or other such expert to assist us in the settlement/valuation of the claim. We will ensure that the service provider makes contact with you in advance to arrange a suitable appointment to inspect the damaged property or vehicle. If you wish, you may also engage the services of an appropriate expert to act on your behalf and at your own expense. If you have been injured, you can process your claim directly with us, or alternatively you can process your claim through the Injuries Board. Details of their processes can be found at www.injuriesboard.ie. We will engage directly with a third party appointed by you in respect of your claim, where you have requested and authorised us to do so in writing.

Appeals Process:

If you are not satisfied with the decision that is made in relation to your claim and wish to appeal the decision, please write to the Head of Claims, IPB Insurance, 1 Grand Canal Square, Grand Canal Harbour, Dublin 2. We will acknowledge an appeal request in writing. We seek to reach a decision on any appeal within 40 business days of receipt of the appeal request and will advise you of this decision in writing.

Complaints Process:

IPB Insurance is committed to excellence in service levels such that complaints should never arise. However, where they do arise, it is the policy of the company to deal with complaints fairly and efficiently. Therefore, if you have a complaint, please contact the Complaints Officer at IPB Insurance, 1 Grand Canal Square, Grand Canal Harbour, Dublin 2. Tel: +353 1 639 5500.

Claims Details Retained and/or Disclosed by Us:

IPB Insurance is classified as a Data Controller under Irish Data Protection legislation. Accordingly, we process data in accordance with the Data Protection Acts 1988 and 2003 and the Code of Practice on Data Protection for the Insurance Sector as approved by the Data Protection Commissioner.

Information about claims made under policies that we provide is collected and kept by us when a claim is made. The information you provide to us as part of your claim application will be processed by us to confirm your identity, to process and assess your claim, to detect and prevent fraudulent claims, and to comply with our legal and regulatory obligations. We may share your details, in confidence, for these purposes with your intermediary, any agent authorised by you to act on your behalf, regulatory organisations, agents and service providers appointed by us, other insurance, reinsurance and financial services companies (directly or via a central register), those whom we outsource certain business operations and as required by law. We may also share information with private investigators, under strict guidelines as referenced in Appendix I of the Code of Practice on Data Protection for the Insurance Sector, when we need to investigate a claim.

Some claims details are also placed on a central insurance industry database of claims known as Insurance Link. This information includes the claimant's name, address, date of birth and the type of injury or loss suffered. Through Insurance Link this information may be shared with other insurance companies, self-insurers or statutory authorities. More information about Insurance Link can be found at www.inslink.ie. The purpose of Insurance Link is to help us identify incorrect information and fraudulent claims and, therefore, to protect customers. In certain cases, where an insurer through Insurance Link identifies that a claimant has made a previous claim to another insurer, the insurers may exchange additional information about the claimant. Appendix III of the Code of Practice on Data Protection for the Insurance Sector details what information may be exchanged in these circumstances.

Our Handlers are available to provide you with appropriate assistance during the course of your claim, please do not hesitate to contact us.