

Claims Handling Process

Our commitment to the way in which we will handle your claim:

We endeavour to process all claims in a fair and efficient manner and we will assist you in the process of making your 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. We ask that all claimants assist us by forwarding all information and documentation requested as this will allow us to make an early decision in relation to your claim. If we require further documentation or clarification, we will advise you of this in writing at an early stage. Following the receipt of all required information, thereafter we will make a decision in respect of your claim and advise you of it. Where a claim is denied, we will advise you of the reasons for this decision in writing.

Below we also set out some of your rights which you should be aware of throughout the duration of your claim:

Motor Traffic Accidents with uninsured/unidentified/foreign registered vehicles:

If you have been involved in a road traffic accident with an uninsured or unidentified vehicle or with a foreign registered vehicle, you should also contact the Motor Insurance Bureau, Linford Wood House, 6-12 Capital Drive, Linford Wood, Milton Keynes, MK14 6XT (Tel. 01908 830 001) to report this matter.

Appointment of a Loss Adjuster and/or Expert Appraiser

In certain cases we may choose to engage the services of a Loss Adjuster and/or expert appraiser to act in our interests and to assist us in the settlement/valuation your 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, however any such appointment will be made at your own expense.

Impact on your No Claims Bonus

Please also note that, if you are the insured and a claim is being made on your policy, depending on the nature, scope and the decision made in respect of your claim it could affect your no claims discount. Your dedicated Claims Handler will be in a position to provide you with more information in this regard.

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 all 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.

We will seek to reach a decision on any complaint within eight weeks of receipt of the appeal request and will advise you of any decisions made in writing. Our experienced Claims Handlers are available to provide you with appropriate assistance and advise you of any applicable policy terms and conditions which might be of benefit to you during the course of your claim, therefore please do not hesitate to contact us.

Data Protection Statement

Claims Details Retained and/or Disclosed by Us:

IPB Insurance is classified as a data controller under the UK Data Protection legislation. Accordingly, we process data in accordance with the Data Protection Act 1998.

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 (including sensitive information) 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, service providers and other parties appointed by us (incl. medical practitioners), other insurance, reinsurance and financial services companies (directly or via a central register), those to whom we outsource certain business operations and as required by law. We may share your information with private investigators and expert appraisers appointed by us to investigate your claim. We may also use and share your information for customer satisfactions surveys, statistical analysis and similar processes.

Please note that if you are providing information about someone else, such as another claimant, you are responsible for obtaining their consent to the use of their data by IPB Insurance in the manner outlined in this statement. We also strongly encourage you to provide this individual with a copy of our Data Protection Statement.

Right of access and verification of the data held by us:

You have a right to request a copy of your personal data held by us (subject to payment of an appropriate fee) and to seek correction of any inaccurate information. If you wish to proceed with your request, please write to the Data Protection Officer, IPB Insurance, 1 Grand Canal Square, Grand Canal Harbour, Dublin 2.

Please be aware that data held in relation to a claim which is pertinent to the claim investigation, liability or assessment of damages may not be disclosed.