

CLAIMS HANDLING PROCESS - ROI

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), 5 Harbourmaster Place, IFSC, Dublin 1, D01E7E8 (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.

Policy / Cover Query Process

If you are not satisfied with the decision that is made regarding your policy or your policy cover and wish to seek a review of the decision, please write to the Head of Claims. IPB Insurance, 1 Grand Canal Square, Grand Canal Harbour, Dublin 2. We will acknowledge the request in writing. We seek to reach a decision on any review within 40 business days of receipt of the query 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 CLG, 1 Grand Canal Square, Grand Canal Harbour, Dublin D02 P820, Ireland. Tel: +353 1 639 5500.

This claim may affect future insurance contracts of this type. Our Handlers are available to provide you with appropriate assistance during the course of your claim, please do not hesitate to contact us.