

CLAIMS HANDLING PROCESS

We endeavour to process all claims in a speedy and efficient manner, whether you are a policyholder or third party and we will assist you in the process of making a claim.

If you are a policyholder with the Company then you will be required to fill in an Accident Report Form in pursuance of your claim. 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.

In certain cases we may need to engage the services of a Motor Assessor, Loss Adjuster or other such expert to assisting 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.

We value and rely on the advice and professionalism of all advisers appointed on our behalf. We believe that they provide an efficient, fair and impartial service in the resolution of claims. If however you are not satisfied with any determination that they make, then you may engage the services of an appropriate expert to act on your behalf and at your expense.

If you have been injured and it is not possible to settle your claim immediately, then you have the choice to continue to deal with us directly or alternatively to process your claim through the Injuries Board. Details of their processes can be found at www.injuriesboard.ie. You also have the right to consult a solicitor for advice at any stage and again at your own expense.

Irish Public Bodies is classified as a Data Controller under Irish Data Protection Legislation. The information you provide to us as part of your claim application will be processed by us to confirm your identity, process your application and to record and cross reference particulars of your claim in insurance industry databases for fraud prevention purposes. This may involve exchanging information with Insurance Link, the anti-fraud claims database run by the Irish Insurance Federation. In certain cases we may also share your information with other insurance providers and private investigators. Guidelines for sharing of information in this regard are contained in a Code of Practice in Data Protection for the Insurance Sector, which has been approved by the Data Protection Commissioner.

Irish Public Bodies 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 in accordance with our written complaints procedure. This complaints procedure is based on the Financial Regulator's Consumer Protection Code, a copy of which is available at www.centralbank.ie