

**THE ISSUE OF THIS FORM IS NOT AN ADMISSION OF LIABILITY BY THE COMPANY**

Please return completed form to:	FBD House, Naas Road Bluebell, Dublin 12	Policy No.	
		Claim No.	

**POLICY HOLDER**

Name \_\_\_\_\_

Home Address \_\_\_\_\_ Tel No. \_\_\_\_\_

Business Address \_\_\_\_\_ Tel No. \_\_\_\_\_

Business / Occupation \_\_\_\_\_

**Value Added Tax:** Are you registered for VAT? YES  NO

Have you ever been convicted of an offence YES  NO

If yes please give details \_\_\_\_\_

**THE EVENT**

Date \_\_\_\_\_ Time \_\_\_\_\_ Discovered by \_\_\_\_\_ Date Discovered \_\_\_\_\_

If Known, state name and address of person who caused the loss or damage \_\_\_\_\_

Address where the event occurred \_\_\_\_\_

State the rooms or areas affected \_\_\_\_\_

State fully what happened \_\_\_\_\_

Was the fire brigade in a tendance? YES  NO

What steps have you taken to prevent a recurrence? \_\_\_\_\_

**THE PROPERTY LOST OR DAMAGED**

Are you the owner? YES  NO

Give name(s) of any other party having an interest in the property \_\_\_\_\_

Are there any other insurances on the property? YES  NO

*If 'Yes' give details (including Name, Address and Policy No. of other Insurers)*

Name \_\_\_\_\_ Policy No. \_\_\_\_\_

Address \_\_\_\_\_

State total value of insured property (*NOT for Glass claims*) Buildings € \_\_\_\_\_ Household Contents € \_\_\_\_\_

Other Property (e.g. for Business Premises): Stock € \_\_\_\_\_ Fixtures & Fittings € \_\_\_\_\_

State nature of occupancy of premises \_\_\_\_\_

Area you responsible by agreement for the property? YES  NO  *If 'Yes' please forward a copy of the agreement*

Have you ever made a claim or suffered a loss in respect of any risk (other than Life Assurance)? YES  NO

If 'Yes' give details Name of Insurers \_\_\_\_\_

Nature of claim \_\_\_\_\_ Date of Loss \_\_\_\_\_

**COMPLETE IN ALL CASES INVOLVING THEFT, MALICIOUS DAMAGE OR MISSING ARTICLES**

At what place, date and time was the property last seen by you?

Place \_\_\_\_\_ Date \_\_\_\_\_ Time \_\_\_\_\_

If the premises was entered illegally, which windows or doors were forced

If there was an alarmed fi ted, did it function properly? YES  NO

If not, state reason \_\_\_\_\_

Was the premises occupied at the time? YES  NO

If 'No' state date and time it was last occupied Date \_\_\_\_\_ Time \_\_\_\_\_

State the date the Gardai were advised and the name of the station Date \_\_\_\_\_ Station \_\_\_\_\_

What other steps have you taken to recover the property? \_\_\_\_\_

**N.B. Inform Gardai at once if this claim is for articles lost or stolen or maliciously destroyed or damaged.**

## STATEMENT OF CLAIM

### BUILDINGS, FIXTURES AND FITTINGS, AND / OR BREAKAGE OR SANITARY FIXTURES (Repairer's Estimate Required)

Description of property	Approx. Age	Amount claimed	Cost of repair or replacement
TOTAL			

### STOCK, CONTENTS AND / OR PERSONAL EFFECTS

Description of property	Approx. date of purchase	Amount paid	Amount claimed	Cost of repair or replacement
TOTAL				

**REPAIRS:** If articles can be repaired, repairer's estimates should be furnished.

**TRADE STOCK:** Invoice prices and discounts and value of salvage should be stated.

**SALVAGE:** Must be protected from deterioration until the claim is settled.

### BREAKAGE OF GLASS

No. of Panels	State whether Window, Door etc.	State if glass in a conservatory, greenhouse, verandah or outbuilding	Type of glass broken	Size in inches / mm		State whether cracked or shattered
				Height	Width	

I/we declare that the statements overleaf are true to the best of my/our knowledge and belief and I/we claim the amount stated above in respect of the property mentioned.

**Signature of Policyholder** \_\_\_\_\_ **Date** \_\_\_\_\_

### How we manage your claim

We will work with you to try and resolve your valid claim as quickly and fairly as possible. We will manage your claim in line with the Central Bank of Ireland's (CBI) *Consumer Protection Code*. You can read the code at [www.centralbank.ie](http://www.centralbank.ie).

When you tell us of a claim we will take the details over the telephone and record them on our database. Sometimes, we may ask you to complete a claim form. We will let you know if we need you to do this.

You should provide the information and or documents that we ask you for within the time indicated. This helps us progress your claim efficiently. It also means you will meet any relevant policy conditions.

### Using service providers

We may use a loss adjuster, expert appraiser, motor assessor or investigator to help us investigate and settle your claim. These experts act in the interests of FBD to handle your claim honestly, fairly and professionally and with due skill, care and diligence.

You may hire the services of an expert or advisor to act on your behalf at your own expense. Some professional claim advisors such as Public Loss Assessors must be registered with the Central Bank of Ireland.

We reserve the right to use our own suppliers or service providers for property insurance claims. If we agree to use an alternative supplier or service provider, the labour and material costs must be equivalent to that available from our own supplier or service providers.

### How we calculate the value of your vehicle

Where your vehicle is deemed beyond economic repair following an accident, fire or theft, we will use the market value at the time of loss as the basis of your claims settlement.

### The Motor Insurance Bureau of Ireland (MIBI)

If you have been involved in a motor accident with an uninsured, unidentified or foreign registered vehicle you may refer your claim to the MIBI ([www.mibi.ie](http://www.mibi.ie)).

### If you suffer a personal injury

We would like to deal directly with you to agree an amicable and fair settlement of your injury claim. Any settlement will depend on your agreement and relevant legal and policy liability. You can also seek, at your own expense, a solicitor's opinion and guidance at any time.

### The InjuriesBoard.ie

You can also refer your injury claim at any time to the Injuries Board, subject to the Statute of Limitations. You can notify your claim on *Lo Call 1890 829 121* Monday to Saturday (8am – 8pm) or by post to PO Box 8, Clonakilty, Co Cork.

You must complete and submit an application form along with a medical assessment form from your doctor and the application fee of €45. You can do this online on their website [www.InjuriesBoard.ie](http://www.InjuriesBoard.ie) or by post.

### Your feedback and complaints

We want to hear any feedback or complaint you may have about how we managed your claim or the service you received. Telling us your concerns helps us to put matters right for you and improve our service to all our customers.

If you would like to give us feedback on your experience, please telephone our Claims Customer Services team on *(01) 409 3485*. If you are not satisfied with our response or how we handled your complaint, you may complain in writing to:

**The Insurance Director, FBD Insurance plc, FBD House, Bluebell, Dublin 12.**

We will endeavour to resolve the matter as quickly as possible and within a maximum period of 40 working days in accordance with the *Consumer Protection Code 2012*.

If we have given you our final response and you are still dissatisfied, you may refer the case to:

**The Financial Services Ombudsman's Bureau, 3<sup>rd</sup> Floor, Lincoln House, Lincoln Place, Dublin 2.**

Lo Call: 1890 88 20 90 or Tel: (01) 662 0899

Email: [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie)

Further information is available at [www.financialombudsman.ie](http://www.financialombudsman.ie).

### The future impact of making a claim

Payment of a claim can affect the terms and conditions applying to similar insurance in the future. For clarification of your own circumstances you should speak to your broker or our Customer Services team on 01 4093485.

### What are my data protection rights?

If you have any questions about our data protection and privacy practices, please write to our **Data Protection Officer** at FBD Insurance plc.

You have a right to request a copy of your personal data held by us. If you want to do this, write your request to the Data Protection Officer at FBD Insurance plc. You should also send a cheque for €6.35 made payable to FBD Insurance plc.

If you believe that there are errors in the data we hold about you, you can contact our Data Protection Officer to have the data corrected, amended or blocked from our records. You can also object to the processing of your personal data, for example, for marketing purposes. If you contact us about your personal data, you may be asked to prove your identity before we can grant your request.

Further information about our obligations in relation to your information is contained in the Data Protection Commissioner's Code of Practice on Data Protection for the insurance sector.

### Why does FBD collect and use personal data?

We collect information when we are asked to pay a claim. We ask for different types of information depending on the kind of claim we are being asked to pay. The information that you (or third parties) provide is held and used by us and the FBD group, which includes the No Nonsense brand and FBD Hotels (Ireland) Limited, for several purposes, such as:

- confirming your identity;
- quoting for and managing insurance and other products provided by us or other members of the FBD group;
- underwriting policies and handling claims;
- providing services such as car breakdown assistance;
- doing market research & statistical analysis, detecting and preventing fraud and protecting our customers and ourselves from being the victims of fraud; and
- meeting our legal obligations.

We also use other information from sources such as the Companies Registration Office, vehicle databases and Insurance Link (a central claims database for the insurance industry) to obtain additional details and to independently verify information you have provided to us. We may do this:

- before we prepare a quotation;
- when dealing with a claim; or
- in the overall administration of insurance.

You can find more information about Insurance Link at [www.inslink.ie](http://www.inslink.ie).

If you (or a third party) make a claim under your insurance policy, the information you give us in connection with your claim application will be processed by us to confirm your identity and process your application. This information may contain sensitive personal data as well as data of others.

### Does FBD share information?

In order to pay a claim we may have to share your information with our service providers, private investigators (under a confidentiality agreement) and other third parties working on our or your behalf. When you make a claim we pass details to Insurance Link. This information includes the proposer's or claimant's name, address, date of birth, type of injury or loss suffered and property damaged. Through this database this information may be shared with other insurance companies, self-insurers or statutory authorities. These third parties may keep a record of your information.

### Why do I need to give accurate information?

It's important that you provide us with accurate and up-to-date information at all times (particularly when you are seeking insurance cover or are making a claim). If making a claim, incorrect or out of date information may prevent us from providing cover or may delay us in processing your claim. The provision of false information may mean that a claim made by you under the policy will not be paid and may possibly result in criminal prosecution for fraud. We may monitor and record telephone calls for training and verification purposes, to administer your insurance and in order to improve our service. We also do this to detect and prevent fraud.

### Does FBD disclose personal data?

As outlined above, FBD group companies may share information (including claims information) with, for example:

- other FBD group companies;
- agents or other service providers;
- other insurers and their agents;
- industry, trade or regulatory bodies; or
- the Insurance Link database ([www.inslink.ie](http://www.inslink.ie)) and other databases operated by Insurance Ireland.

### Why does FBD need sensitive data about me and others?

In order for us to offer you the best possible products and services, we will need to collect sensitive information about you and other people connected to the insurance policy. This information might relate, for example, to medical conditions or criminal convictions. By accepting our data protection and privacy practices you agree to let us use your data in the ways we've described. You are also confirming that you have explained to any other person connected with the quotation or policy how we deal with personal information.