

Private Motor Insurance

Proposal Form

Policy Detail

Intermediary Name:

Agency Ref:

Client Ref:

Cover Start Date:

Cover Start Time:

Policy Number:

Product: Private Motor

Important information

This Proposal Form will be a precise record of the information which you or anyone acting on your behalf provides to Zurich Insurance Europe AG ("Zurich") about your risk. Zurich will rely upon this information when deciding whether to accept this risk, what terms to apply to it and the premium to be charged. Accordingly, please check the information you provide carefully to ensure that it is correct.

You have a legal duty to answer all questions asked by us in connection with your application for insurance honestly and with reasonable care. You must also ensure that any information voluntarily provided by you or on your behalf is provided honestly and with reasonable care.

Failure to comply with these requirements and/or any negligent or fraudulent misrepresentation could invalidate your Policy or affect your insurance cover or premium. It could also result in a claim being declined or the amount payable in respect of a claim being reduced or difficulty obtaining insurance in the future. Please refer to the Policy Booklet for further information.

Please also note that it is an offence under section 64(1) of the Road Traffic Act 1961 (as amended) for any person, for the purpose of or in the course of obtaining the issue of a certificate of motor insurance, to commit any fraud or make any representation or statement (whether in writing, verbally or by conduct) which is to his/her knowledge false or misleading in any material respect.

If you do not understand any part of this Proposal Form or are in any doubt whatsoever as to the accuracy of the information you have provided as referenced above, you should inform your broker immediately.

Note: The Company reserves the right to decline any proposal.

Full details of the cover provided appears in the Policy Booklet which can be found at: www.zurich.ie/insurancedocuments

Proposer Details

Full Name:

Telephone (day):

Telephone (evening):

Email Address:

Postal address:

Main Driver Details

Title (Mr, Mrs, Miss etc.):	First Name:
Surname:	Date of birth:
Are you a Permanent Resident of the Republic of Ireland?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Occupation:	Part-time Occupation:
Employers Business:	Employment Status:
Licence Type:	Country of Issue:
Licence Years Held:	Licence Restrictions:
Driver Licence Number*:	Relationship to Proposer:
Full-time use of other car:	Total Active Penalty Points:

Additional Driver Details

	Driver 1	Driver 2	Driver 3	Driver 4	Driver 5
Title:					
First Name:					
Surname:					
Date of Birth:					
Permanent Resident Republic of Ireland?	<input type="checkbox"/> Yes <input type="checkbox"/> No				
Occupation:					
Employers Business:					
Employment Status:					
Licence Type:					
Country of Issue:					
Licence Years Held:					
Licence Restrictions:					
Driver Licence Number*:					
Relationship to Proposer:					
Own Vehicle:					
Total Active Penalty Points:					

**For Irish driving licences: Your Driver Number is a nine digit number that stays with the licence holder throughout their driving history. It appears in field five of your paper licence and in field 4d of the new plastic card licence or permit.*

For non-Irish EU driving licences: Please provide the Driver Number (Personal Number) noted in field 4d of your driving licence – or where this field is not present, please provide the Licence Number located in field five.

For non-EU driving licences: Please provide the Driver Number or equivalent unique identification number of your licence.

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Vehicle Details

Make:	Model:
Engine size (cc):	Registration Number:
Year of Make:	Current Market Value (€):
Registered Owner:	No of Seats:
Left Hand Drive:	Imported: <input type="checkbox"/> Yes <input type="checkbox"/> No
Modified: <input type="checkbox"/> Yes <input type="checkbox"/> No	Security Features (e.g. alarm):
Does the vehicle have a current National Car Test (NCT) certificate of road worthiness as required under the Statutory Vehicle Testing Regulations? <input type="checkbox"/> Yes <input type="checkbox"/> No	

Cover and Vehicle Use Details

What level of cover do you require?	Fully Comprehensive	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Third Party Fire & Theft	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Third Party Only	<input type="checkbox"/> Yes <input type="checkbox"/> No
What class of use do you require?*	Social Domestic & Pleasure Use	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Class 1: Private Use	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Class 2: Business Use	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Class 3: Commercial Travelling	<input type="checkbox"/> Yes <input type="checkbox"/> No
What is the area of main use of the vehicle?		
What location will the vehicle be kept at overnight?		
What location will the vehicle be parked at overnight?		
What is your Annual Private Mileage use?		
What is your Annual Business Mileage use?		

Optional Extensions

Do you require Windscreen Cover?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Do you require Legal Expenses Cover?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you require No Claims Discount Protection?	<input type="checkbox"/> Yes <input type="checkbox"/> No		

*Use of your vehicle for Social, Domestic and Pleasure is covered as standard. Please indicate if you require additional cover for:

- Class 1:** For business and professional purposes by yourself in person, but excluding use for hire or reward, commercial travelling, racing, pacemaking, speed testing or the carriage of goods or samples in connection with any trade or business.
- Class 2:** In connection with your Business or Trade including use by your employees for such purposes and the carriage of goods/samples but excluding use for hire or reward, commercial travelling, racing, pacemaking or speed testing.
- Class 3:** For commercial travelling or soliciting orders but excluding use for hire or reward, racing, pacemaking, speed testing.

Discounts

Do you hold or have you ever, held insurance in your own name?

What was the expiry date of your previous Insurance policy?

What was the name of your previous Insurer?

No. of Years No Claim Discount?

What country was your previous Insurance in?

Do you have any other claims Free Driving Experience?

What type? (i.e. private car, commercial motor, company policy)

What country was it earned in?

For how many consecutive claims free years have you or were you named on this policy?

How many years did you earn?

What was the expiry date of the Insurance policy?

Please read and answer the following questions carefully:

1. Are you (the Proposer) and any other person(s) driving the vehicle, permanently resident in the Republic of Ireland?

If your answer is No, please confirm where you and/or the other drivers reside on a permanent basis:

2. Is the Vehicle for which insurance cover is sought owned by and registered to the name listed under 'Proposer Details'?

If your answer is No, please confirm who is the registered owner of the vehicle:

3. Is the Vehicle for which insurance cover is sought a right-hand drive Vehicle?

4. Have either you (the Proposer) or any other person(s) driving the vehicle previously been refused cover by any insurer including Zurich?

If your answer is Yes, please confirm which insurer refused cover, the reason for the refusal and the date of the refusal:

5. Have either you (the Proposer) or any other person(s) driving the vehicle ever had a motor policy of any type or household insurance cancelled, or been refused the offer of a motor policy of any type or household insurance renewal by an insurer in the last 7 years?

If your answer is Yes, please confirm which insurer cancelled/refused renewal of cover, the reason for the cancellation/refusal of renewal of cover and the date of the cancellation/refusal:

6. Have either you (the Proposer) or any other person(s) driving the vehicle had any special terms imposed by an insurer on their motor policy in the last 7 years (for example an increased excess or reduced level of policy cover imposed on them, but excluding terms imposed for Convictions, Claims or Penalty Points)?

If your answer is Yes, please confirm which insurer imposed the terms, what terms they imposed and the reason they were imposed:

7. Have either you (the Proposer) or any other person(s) driving the vehicle ever been convicted of any non-motoring offence (other than Spent Convictions*) or have any non-motor prosecutions pending.

If your answer is Yes, please confirm full details of the conviction including date applied, conviction type and the penalty imposed:

**If you are in any doubt as to whether a convictions is deemed spent under this Act, we strongly recommend that you seek guidance from a qualified legal professional as failure to answer this question correctly could result in your insurance contract being invalidated or cancelled.*

8. Have either you (the Proposer) or any other person(s) driving the vehicle ever been convicted of a motoring offence (other than Spent Convictions*) or been disqualified from driving?

If your answer is Yes, please confirm full details of the conviction including date applied, conviction type and the penalty imposed:

**If you are in any doubt as to whether a convictions is deemed spent under this Act, we strongly recommend that you seek guidance from a qualified legal professional as failure to answer this question correctly could result in your insurance contract being invalidated or cancelled.*

9. Have either you (the Proposer) or any other person(s) driving the vehicle any motor prosecutions pending, including contested penalty points?

If your answer is Yes, please confirm full details of the pending prosecution including incident date and/or how many points are being contested where applicable:

10. Have you (the Proposer) or any other person(s) driving the vehicle had any accidents, losses or settled claims in last 5 years or have any outstanding/pending motor insurance claims?

If your answer is Yes, please confirm full details of the claims including incident date, incident type, amount paid and status of the claim i.e. if open or finalised:

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11. Has the NCB* being disclosed by the Proposer in the course of obtaining this quotation been earned on an insurance policy in their own name?

If your answer is No, please confirm what name the NCB has been earned in:

**The NCB being used cannot be in use on any other motor insurance policy.*

12. Do you confirm that all questions asked in connection with this application for insurance have been answered honestly and with reasonable care and any information voluntarily provided has been provided honestly and with reasonable care?

Please use the following section if you would like to volunteer any additional information in relation to this application for insurance

Note: You must notify your local licencing authority if you (the Proposer) and/or any other person(s) driving the vehicle have any medical condition that impairs your ability to drive (as outlined by the RSA/NDLS 'Medical Fitness to Drive Guidelines').

Pre-contractual Representations:

- a) You have a legal duty prior to entering into this Policy to provide responses to questions asked by Zurich in relation to the risk(s) to be insured.
- b) A matter about which Zurich asks a specific question is material to the risk undertaken by Zurich or the calculation of the premium by Zurich, or both.
- c) You have a legal duty to answer all questions asked by Zurich honestly and with reasonable care.
- d) While Zurich acknowledges that you have no legal duty of voluntary disclosure, you shall ensure that information which is voluntarily provided by you or on your behalf is provided honestly and with reasonable care.

Please read the following Declarations carefully

I/We declare that if anything on this form was written by another person he or she has acted as my/our agent for this purpose.

I/We consent to Zurich disclosing my/our personal data to other companies within the Zurich Group and/or to third parties such as agents or service providers appointed by Zurich, regulatory bodies, legal advisors and/or to other Insurance Companies for the purposes of processing my/our insurance, processing claims, statistical analysis, underwriting purposes, fraud prevention, market research, risk management and advisory purposes.

I/We consent to Zurich, or any company within the Zurich Group, using my/our personal data for marketing purposes. I/We understand that at any time in the future I/We can ask not to receive direct marketing and information about new products and services from Zurich by writing to: Zurich Insurance, PO Box 78, Wexford.

I/We consent to the transmission of personal data overseas.

I/We understand that Zurich may record telephone calls for security and training purposes and to ensure the highest level of customer service.

I/We acknowledge that I/We have the right to apply for a copy of my/our file and to have any inaccuracies corrected.

Do you confirm the above Declarations are accurate?

Proposer's Signature:

Date

N.B. The insurer reserves the right to decline any proposal and no insurance is effective until the insurer (or its authorised agent) has accepted the proposal and has issued a certificate of motor insurance.

Zurich Insurance Europe AG is authorised by the Federal Financial Supervisory Authority (BaFin) in Germany and is regulated by the Central Bank of Ireland for consumer protection rules.

Zurich Insurance Europe AG is registered in Frankfurt, Germany (registration number 133359) with its registered seat at Platz der Einheit 2, 60327, Frankfurt A.M.

Registered in Ireland as a branch (registration number 910127) with registered branch office at Zurich House, Frascati Road, Blackrock, Co. Dublin, A94X9Y3.

ZURG/0054-5 (P1151679) (02/26) TAG



Motor Insurance

Insurance Product Information Document

Company: Zurich Insurance Europe AG

Product: Private Car Insurance

Registered in Germany (reg no 133359). Registered in Ireland as a branch (reg no 910127) with registered branch office at Zurich House, Frascati Road, Blackrock, Co. Dublin, A94X9Y3. Zurich Insurance Europe AG is authorised by the Federal Financial Supervisory Authority (BaFin) in Germany and is regulated by the Central Bank of Ireland for consumer protection rules (firm reference C529842).

This document provides a summary of the key information relating to this product. Complete pre-contractual and contractual information on the product is provided in the actual policy documentation.

What is this type of insurance?

This Private Car insurance product provides cover for liability to Third Parties caused by or in connection with the insured vehicle (Third Party Cover). It also provides additional benefits depending on the cover you choose (Third Party Fire and Theft or Comprehensive).



What is insured?

Third Party Only

- ✓ **Cover for injury to other persons** known as 'Third Party Only', this cover is compulsory and provides insurance for injury and damage caused to third parties (that is, someone other than you).

Third Party Fire and Theft

If your cover is 'Fire and Theft' it includes:

- ✓ Fire.
- ✓ Theft or attempted theft.
- ✓ Fire Brigade charges – up to €2000.

Comprehensive

This cover also includes:

- ✓ Accidental damage.
- ✓ Damage to your windscreen – up to €150 with a maximum in any one period of insurance of €350. This limit does not apply if using an approved repairer.
- ✓ New for old car replacement subject to certain conditions.
- ✓ Medical Expenses – up to €200 for any one person injured.
- ✓ Personal Accident benefit for you or your spouse or partner up to €30,000 limit.
- ✓ Breakdown Assistance.
- ✓ Replacement of Locks if your keys are stolen up to €800.
- ✓ Personal Effects and child care accessories (Limit €550).
- ✓ Recovery and Re-delivery in connection with any claim covered (to a maximum of €200).



What is not insured?

- ✗ The first €250 for any accidental damage claim (known as own damage excess).
- ✗ The first €30 of any windscreen claim.
- ✗ Wear and tear.
- ✗ Mechanical, electronic or software failures.
- ✗ A deliberate act by anybody insured on this policy.
- ✗ Loss of use of your vehicle.
- ✗ Any costs over the market value of your vehicle at the time of the accident.
- ✗ Loss or damage caused by theft or attempted if you have not taken care to protect the vehicle or if it has been left unlocked or with the keys in it or attached to it.
- ✗ Any amount over €30 million for damage to other people's property.
- ✗ Loss or damage arising where you or any driver is convicted or has a conviction pending whilst being under the influence of drink or drugs whilst driving.
- ✗ Loss or damage whilst using the car in an un-roadworthy condition, inappropriate tyres or without a valid National Car Test Certificate (NCT) if one is required by law.



Are there any restrictions on cover?

- ! The vehicle can only be used for the purpose specified on your certificate of insurance.
- ! The excess payable in the event of a claim. Please refer to your schedule for details.
- ! The vehicle can only be driven by those person's specified on your certificate of insurance who have a valid driving licence and follow the conditions of their licence.
- ! If your vehicle cover is comprehensive, the same level of cover may not apply to all drivers on the policy, for example young drivers. Please refer to your schedule.



Where am I covered?

The full cover applies whilst you are using the vehicle in the Republic of Ireland, Northern Ireland, Great Britain, Isle of Man and the Channel Islands.

In addition you may use the vehicle for up to 30 days in any country which is a member of the EU. However, for journeys exceeding 30 days, unless you inform us in advance and pay an additional premium, the cover which applies is the minimum cover required by law in those countries, for example excluding cover for damage to your own car.



What are my obligations?

You have a legal duty to answer all questions asked by us in connection with your application for insurance honestly and with reasonable care. You must also ensure that any information voluntarily provided by you or on your behalf is provided honestly and with reasonable care.

Failure to comply with these requirements and/or any negligent or fraudulent misrepresentation could invalidate your Policy or affect your insurance cover or premium. It could also result in a claim being declined or the amount payable in respect of a claim being reduced or difficulty obtaining insurance in the future. Further information is provided in the Policy Booklet.

You must also (as more fully set out in the Policy Booklet):

- Tell us if any of the information you provided before policy cover commenced or renewed subsequently changes (for example, a change of car or motoring convictions).
- Take reasonable steps to safeguard the vehicle against loss, damage and breakdown and to prevent injuries.
- Pay the premium or premium instalments on time.
- Tell us about any incidents connected to this insurance within 48 hours of their occurrence, including where any incident is likely to give rise to a claim.
- Provide all information and assistance that we may require.



When and how do I pay?

Premium for this policy may be paid in full. An instalment payment facility may be available. Payment for this policy may be made by personal cheque, credit or debit card.



When does the cover start and end?

Your cover will start and end on the dates stated on your policy schedule and certificate of insurance.



How do I cancel the contract?

If you decide for any reason that the new policy does not meet your needs you may cancel the policy within 14 working days from the start date of cover (the "Cooling-off Period"). Provided that no claims have been made or are pending, the premium for the unexpired term will be returned to you and no cancellation fee will apply.

You can otherwise cancel your policy at any time by writing to us. We will cancel the policy on the date we receive your request in writing along with your certificate and disc. Please note that if you cancel in the first year of insurance (outside the Cooling-Off Period) a cancellation fee of €75 will apply.

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Registered in Ireland as a branch (registration number 910127) with registered branch office at Zurich House, Frascati Road, Blackrock, Co. Dublin, A94X9Y3.

IMPORTANT NOTICE FOR ZURICH CUSTOMERS

Consumer Distance Sales Information

Registered address change: Zurich Insurance Europe AG (Zurich), previously called Zurich Insurance plc, is a non-life insurance company and is part of the Zurich Insurance Group. Zurich recently relocated its head office from Ireland to Germany. Registered in Frankfurt, Germany (reg no 133359) with its registered seat at Platz der Einheit 2, 60327, Frankfurt A.M. Registered in Ireland as a branch (reg no 910127) with registered branch office at Zurich House, Frascati Road, Blackrock, Co. Dublin, A94X9Y3. Zurich Insurance Europe AG is authorised by the Federal Financial Supervisory Authority (BaFin) in Germany and is regulated by the Central Bank of Ireland for consumer protection rules. BaFin's website is www.bafin.de. Registered in Ireland for Value Added Tax (VAT), registration no. IE9F55841D. Zurich is a member of Insurance Ireland and subscribes to its voluntary code of conduct. Zurich is subject to a number of Codes of Conduct published by the Central Bank of Ireland including the Consumer Protection Code and the Minimum Competency Code and these can be found on its website at www.centralbank.ie. Further information regarding the move can be found at <https://www.zurich.com/zip/head-office-move>.

Quotation Period: Quotes are valid for a period of 30 days.

Cooling-off Period - Right of Withdrawal: As a consumer you have the right to withdraw from any Zurich policy within 14 working days of the latest of the date of inception of cover, or the date on which you receive your policy schedule, without penalty and without any reason being required. The right of withdrawal may be exercised by notice in writing to Zurich, quoting your policy number. Should the right be exercised, Zurich will charge a pro-rata premium for the period you are on cover.

Main Characteristics of the policy: The main characteristics of your (the consumer's) insurance policy are, as explained to you and as set out in your policy terms and conditions which you have been given and which are available on request from Zurich.

Period of insurance: Subject to cancellation, the period of insurance in respect of any policy held with Zurich will be the period specified by Zurich as such in the policy schedule and/or renewal notice.

What will happen if I want to cancel my policy?

You (the Consumer) can cancel your policy at any time by writing to us. We will cancel the policy on the date we receive your request in writing. Please note that if you should cancel your policy within the first year of insurance (outside the Cooling-off Period referenced above), an administration charge of €50 may apply.

What will happen if Zurich cancel my policy?

Where Zurich notifies you that it is cancelling your Policy in accordance with the Policy terms, Zurich will repay the balance of the premium for the unexpired term of the Policy without imposing any financial cost on you and provide you the reason or reasons for the cancellation.

Will I receive a refund after I cancel my policy?

Provided that no incident giving rise to a claim has occurred in the current period of insurance, you will be entitled to a proportionate return of the premium for the unexpired period of insurance. If you cancel during the first year of insurance (outside the cooling-off period) an administration charge will apply.

Payment options: An instalment payment facility may be available. Please contact Zurich or your Broker for further details. Payment can also be made by credit or debit card or by cheque, postal order or bank draft.

If you choose to pay on Zurich's instalment plan a service charge is applied. Zurich payment method history also impacts future pricing, so payment by instalments is likely to lead to a higher premium at your next renewal.

What happens if I miss an instalment payment?

If you pay your premium by instalments, we may cancel the policy if you miss a payment. We will write to you, allowing 21 days to make the payment before the policy is cancelled.

Zurich reserves the right to charge a €20.00 transactional fee to customers in the event of a default on your direct debit payments. This will be collected with your next payment on the policy.

What happens if I make a claim?

In the event you need to make a claim for loss or damage, please let us know immediately by calling our **24/7 Emergency Helpline 0818 208 408** or if you have a Travel claim, please contact **(01) 288 0073**. Terms and conditions may apply and these will be fully explained to you by your claims handler.

Please note that an excess may apply to your claim, an excess is the first part of the claim for which you are liable to pay. For further details please check your policy document or contact your claims handler.

Property Damage

Our priority is to provide financial support to customers throughout the claim process to ensure any repair/reinstatement work is completed as quickly as possible. In the event of a property claim, we may (a) release a proportion of the estimated cost of repair/reinstatement prior to completion of the work (b) pay the balance (otherwise known as the retained amount) to you on completion of the work and on receipt of appropriate documentation validating the costs incurred by you for the repair/reinstatement work (including VAT invoices). The retained amount will not exceed:

- (i) 5 per cent of the claim settlement amount in a case in which the claim settlement amount is less than €40,000; or
- (ii) 10 per cent of the claim settlement amount in a case in which the claim settlement amount is €40,000 or more.

Conflict of Interest: Zurich has procedures in place to avoid conflicts of interest and, when they cannot be avoided, we will fully disclose the potential conflict and ensure that customers are treated fairly.

Complaints Procedures: At Zurich, we care about our customers and believe in building long-term relationships by providing quality products combined with a high standard of service.

If it should happen that you have cause for complaint, either in relation to your policy, claim or any aspect regarding the standard of our service, please see the steps outlined below.

- If you have arranged your policy with Zurich through a Broker, you should firstly direct your complaint to the Broker with whom you arranged your policy. If your complaint is not resolved by your broker, you can get in touch with us directly by contacting the Customer Services Co-ordinator, Zurich Insurance Europe AG, PO Box 78, Wexford. Telephone (01) 667 0666. Email customersupport@zurich.ie.
- If you deal with us directly, you should contact the Customer Services Co-ordinator, Zurich Insurance Europe AG, PO Box 78, Wexford. Telephone (01) 667 0666. Email customersupport@zurich.ie.

If your complaint is not resolved to your satisfaction, you may avail of your right to refer the matter to the Financial Services and Pensions Ombudsman:

- Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, D02 VH29.
Telephone: (01) 567 7000. Email: info@fspo.ie. Website: www.fspo.ie.

Your right to take legal action is not affected by following any of the above procedures.

Governing Law: The laws of Ireland will apply to your policy and the Irish courts will have jurisdiction to hear any disputes regarding your policy, unless otherwise stated on your proposal form and/or your statement of fact or in your policy terms and conditions.

Language: The Zurich policy and all communications in respect of the policy will be in English.

Please consult your policy document, and/or schedule for full policy terms and conditions which you have been given and which is available on request from Zurich. If you have any queries please do not hesitate to contact Zurich on 01 667 0666 or 0818 44 77 99. Please note Zurich may record phone calls for training and security purposes and to ensure the highest level of customer service.

Premium Alterations: If an alteration to the policy results in an additional premium due to the Insurer or a refund premium due to the Insured, we will only charge or refund such premium provided the amount involved is greater than or equal to €10.

Explanatory Note: All references made to Zurich refer to Zurich Insurance Europe AG.

Data Protection: This notice gives a brief summary of what Zurich, may do with your personal information. The information that you provide, or others provide about you, ('data') will be used for the administration of your policy and/or any claims made on the policy within the Zurich Insurance Group and our partners inside and outside the European Economic Area. We may share your data with our agents and service providers, members of the Zurich Insurance Group, other insurers and their agents, with any intermediary acting for you and with certain regulatory bodies. Data is at all times treated as confidential and the appropriate measures are taken to ensure it is secure. There is more detailed information contained in your Data Protection Notice and Insurance Policy Documents. Please read these carefully. Please also see our full Privacy Policy available on www.zurich.ie/privacy-policy.

Thank you for insuring with Zurich.