

**IMPORTANT INFORMATION**

Please read the following carefully before you complete, sign and date this form:

- The answers you have given to these questions will usually provide us with sufficient information to enable us to consider this Proposal.
- However, because no list of questions can be exhaustive, please consider carefully whether there are any other material facts known to you which could influence our acceptance and assessment of the risk.
- Please note that the consequences of failure to make full disclosure of relevant facts and all material information, or disclosures of false or misleading information could result in one or more of the following actions:
  - Your policy being cancelled
  - Your policy being treated as null and void
  - A claim not being paid
  - Claims already being paid being recovered from you
  - You becoming liable for additional premiums which we reserve the right to collect
  - Terms and conditions of the policy being amended
  - You could face prosecution

Should any of these actions be taken, you will be obliged to disclose this on any future request for cover, which may cause you difficulty in trying to purchase insurance elsewhere. Material information is any fact that we would regard as likely to influence our acceptance or assessment of your proposal, for example your medical details or history and previous claims. If you are in any doubt whether information is material you should disclose it.

**Basis of claims settling**

- The maximum payment for any loss or damage to an Insured Vehicle will be
  - A Horseboxes, market value of your Vehicle immediately preceding the incident but will not exceed any value declared to us prior to the loss.
  - B Special types, subject to a reinstatement basis for property which is less than or equal to one year old from the date of sale as new, otherwise market value of your property immediately preceding the incident but will not exceed any value declared to us prior to the loss
- You should also keep your own record (including copies) of all information supplied to us in arranging this Insurance.
- A copy of this Statement of Fact is available on written request

**1 PERSONAL DETAILS**

Full Name and /or trading name:		Date of Birth	
Address			
Please provide address where vehicle will be stored when not in full-time use			
Occupation: (Please state a full description of the type of work you will carry out if different to your full-time occupation)			
Policyholder Type: (Company Status)		Vehicle Type: (Horsebox or Special Types)	
Vat Registered:		Vat Number	

**2 DRIVING EXPERIENCE**

a) Do you hold or have you held insurance on a motor vehicle in your own name or company Name? Yes  No

If "Yes", give details: \_\_\_\_\_

b) Do you hold or have you held insurance (other than motor) on a special type's vehicle? Yes  No

If "Yes", give details: \_\_\_\_\_

Type of Vehicle (Horsebox or Special Type)	Insurance Company	Policy Number	Expiry Date	No of Years Earned No Claims Discount
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**3 ABOUT YOUR VEHICLE**

Year of Make	Make & Model	Vehicle Tonnage	Comp Cover	TPF&T Cover	F&T Cover	ADF&T Cover	TPO Cover	Registration Number

Inspection Cover	Location for Inspection			Contact Name		Contact Number	

- a) Is the vehicle financed, leased or on a hire purchase agreement? Yes  No   
If "Yes", give details: \_\_\_\_\_
- b) Has the vehicle been fitted with any anti-theft or tracking devices? Yes  No   
If "Yes", give details: \_\_\_\_\_
- c) Is there Living accommodation in your Horsebox vehicle? Yes  No
- d) Maximum number of equine animals that will be carried in your vehicle? (applies only to Horsebox) \_\_\_\_\_

**4 ADDITIONAL ITEMS FOR ADF&T COVER OR INSPECTION COVER**

Make & Model	Serial / Registration Number	Value	ADF&T Cover	Inspection Cover	Contact Name	Contact Number	Location of Items

**5 HIRED IN PLANT**

Estimated Annual Hiring Fee's paid to Hired in Plant / Equipment	Maximum Limit Any One Item
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**6 WHO WILL DRIVE**

PLEASE SPECIFY ANY DRIVER OUTSIDE OF THE OPEN DRIVE RESTRICTED BELOW

	Full Name	Date of Birth	Gender (M/F)	Occupation (incl part-time)	Employers Business	License Type	Country License Issued	Date License Obtained	Main User Y/N?
Insured									
Driver 1									

**7 Assumptions**

- A You or any of your directors or partners or Any Person who will drive has never been convicted of any motoring or criminal offence (including penalty point offences)
- B You or any of your directors or partners or any person who will drive has not been warned verbally or in writing of any possible pending prosecution
- C You or any of your directors or partners or any person who will drive has never been disqualified from driving or had a driving license suspended or revoked
- D You or any of your directors or partners or any person who will drive has never had a motor or Special Types insurance policy cancelled or refused or had special terms imposed
- E You or any of your directors or partners or any person who will drive has never had an accident, claim or loss (including fire, theft and windscreen claim) whether to blame or not during the last five (5) years in connection with any motor or special types vehicle
- F You or any or your directors or partners or any person that will drive has never suffered or currently suffer from diabetes, epilepsy, heart disorder, vision/hearing, loss of any limb or any mental/physical infirmity
- G You the Insured will keep copies of all drivers licenses front and back and vet each one to make sure that the above assumptions are adhered to
- H You have advised your broker of any modifications made to the vehicle / item listed above
- I You will not hire any vehicle or item of plant out to do work in relation to any recycling risks
- J All items of mobile plant will be driven by the insured or a direct employee of the insured
- K You the Insured will notify your Insurance Broker immediately if the vehicle is being laid-up on a permanent basis, the Certificate and disc must be returned
- L Your Horsebox is used for own use only for the carriage of Equine Stock and occasional carriage of own livestock and never

for hire and reward  
M You the Insured have an insurable interest in the above noted vehicles / items listed

**8 INSURANCE IS REQUIRED FROM**

Date:		Time:	
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**9 CONSENT**

By providing us with your information you consent to all of your information being used, processed, disclosed and retained as set out in the Patrona Underwriting Limited & RSA Insurance Ireland Limited Data Protection Notices

**10 SHARING OF DATA**

Patrona Underwriting Limited may wish to share information that you provide to companies that we establish commercial links with so we and they may contact you (by email, SMS, telephone or other appropriate means) in order to tell you about carefully selected products, services or offers that we believe will be of interest to you

**Please tick here if you do wish your information to be utilised for these purposes [ ]**

**11 CONTRACT LAW**

The parties to a contract of insurance covering a risk situated in the Republic of Ireland, are permitted to choose the law applicable to the contract. This insurance contract will be governed by Irish Law.

**12 MID-TERM ALTERATIONS – MINIMUM PREMIUMS:**

Should any change to the cover agreed by the Insurer result in an additional or return premium under €25 no charge or rebate will apply in respect of such sum.

**13 TOTAL LOSS CLAIMS**

I/We agree that in the event of a vehicle being the subject of a total loss claim the balance of any unpaid premiums becomes due for payment before settlement is made and that the Insurance Company may deduct those unpaid premiums from settlement monies.

**14 DECLARATION**

**I/We declare that the above information is true and accurate to the best of my knowledge and belief, I/We understand that the proposal form / statement of facts shall be the basis of the contract between me/us and the Insurer RSA Insurance Ireland Limited**

Date:		Signature of Proposer:	
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<b>If the proposer is a Company, please print the name and status of the signatory:</b>	
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**Gap in Cover Declaration (if applicable):**

I/We declare that since the expiry of my/our last Motor Insurance policy dated \_\_\_\_\_, no drivers have been involved in any accidents, claims or convictions or have any pending prosecutions other than declared above.

Date:		Signature of Proposer:	
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**PATRONA UNDERWRITING LIMITED DATA PROTECTION NOTICE**

- Patrona Underwriting Limited will hold your details in accordance with all current and applicable data protection laws and principles.
- Information you supply may be used by us and our partners (both inside and outside the European Economic Area) for the purposes of administering your policy (including underwriting, processing, claims handling and fraud prevention).
- We may share with our agents and service providers, other insurers and their agents, and with any intermediary acting for you, and with recognised trade, governing and regulatory bodies (of which we are a member or by which we are governed) information we hold about you and your claims history. This includes the Insurance-Link database and the Irish Insurance Ireland’s anti-fraud claims matching database. We may also in certain circumstances use private investigators to investigate a claim.
- We may also need to collect sensitive personal data (for example, information relating to your physical or mental health or the commission or alleged commission of an offence) to assess the terms of insurance we issue/arrange or to administer claims which arise.
- Patrona Underwriting Limited reserves the right to confirm driving Licence details with the appropriate Licence authority.
- You have a right of access to and a right to rectify data concerning you under the current Data Protection legislation. Should you wish to exercise this right, please write to the Data Protection Officer, Patrona Underwriting Limited, The Bushels, Cornmarket, Wexford. In order to access your data, a fee of €6.35 is chargeable under the terms of the Data Protection Acts.
- Please note that a copy of our full Data Protection and Privacy Policy can be viewed on our website [www.patrona.ie](http://www.patrona.ie) or requested by writing to our Data Protection Officer at Patrona Underwriting Limited, The Bushels, Cornmarket, Wexford.

RSA INSURANCE IRELAND LIMITED DATA PROTECTION NOTICE

RSA Insurance Ireland Ltd (RSA) is the underwriter of this product, and any information collected by Patrona Underwriting for the provision of this product will be shared with RSA and is subject to the RSA Data Protection Notice.

**RSA Data Protection Notice**

RSA Insurance Ireland Ltd recognise that protecting personal information, including sensitive personal information, is very important and we recognise that our policyholders have an interest in how we collect, use and share such information.

Please read the following carefully as it contains important information relating to the information that is provided to us in connection with this insurance policy, either by or on behalf of the policyholder. If information is provided relating to any individual, the Policyholder is responsible for obtaining the individual's consent to the use of their data in the manner outlined below.

**What does RSA do with Personal Data?**

Information provided will be used by RSA for the purposes of processing the application for insurance and administering the insurance policy. RSA may require sensitive data relating to individuals (such as medical, health or conviction data) in order to process the application and/or any claim made. By providing such data you explicitly consent to it being retained and used and verified by RSA for the purposes set out in this Notice.

While RSA may disclose data to the policyholder and to any individuals related to the policy or their representatives, all information supplied will otherwise be treated in confidence by RSA. In particular, RSA will not disclose personal data to any third parties except

- a) to our agents, subcontractors and re-insurers,
- b) to third parties involved in the assessment, administration or investigation of a claim,
- c) where consent has been received or
- d) where required or permitted by law.

In order to provide policyholders with products and services this information will be held in the data systems of RSA or our agents or subcontractors. RSA may pass information to other companies for processing on our behalf. Some of these companies may be based outside the European Economic Area (EEA), but in all cases RSA will ensure that information is kept securely and only used for the purposes for which it was provided.

Calls to RSA may be recorded for quality assurance or verification purposes.

**Fraud prevention, detection & claims history.**

In order to prevent and detect fraud and the non-disclosure of relevant information RSA may at any time:

- share or verify information with companies within the RSA Insurance Group, other organisations outside the RSA Insurance Group including where applicable private investigators and public bodies including An Garda Siochana;
- check and/or file details with fraud prevention agencies and databases, and if false or inaccurate information is given to us and we suspect fraud or a breach of a policy condition, we will record this. RSA may also search these agencies and databases to:
  - a. help make decisions about the provision, refusal and administration of insurance, credit and related services for the policyholder and/or any person relevant to the policy (e.g. named drivers);
  - b. trace debtors or beneficiaries, recover debt, prevent fraud and to manage accounts or insurance policies;
  - c. check identity to prevent money laundering, unless other satisfactory proof of identity is supplied to us;
  - d. undertake credit searches and additional fraud searches.

**Insurance Database**

Information about claims (whether by our customers or third-parties) made under policies that we provide is collected by us when a claim is made and is placed on an insurance industry database of claims known as **Insurance Link**. This information may be shared with other insurance companies, self insurers or statutory authorities.

Insurance companies share data:

- a. to ensure more than one claim cannot be made for the same personal injury or property damage

- b. to check that claims information matches what was provided when insurance cover was taken out
- c. and, when required, to act as a basis for investigating claims when our recorded information is incorrect or when we suspect that insurance fraud is being attempted.

The purpose of Insurance Link is to help us identify incorrect information and fraudulent claims and, therefore, to protect customers.

Guidelines for sharing information with other insurance companies, self-insuring organisation, or statutory authorities are contained in the Data Protection Commissioner's Code of Practice on Data Protection for the Insurance Sector which is available at [www.dataprotection.ie](http://www.dataprotection.ie)

Under the Data Protection Acts 1988 and 2003 you have a right to know what information about you and your previous claims is held on Insurance Link. If you wish to exercise this right then please contact us at the address below.

**How to contact us:**

On payment of a small fee an individual is entitled to receive a copy of the information we hold about them and to seek rectification of any inaccurate data. If you have any questions, or you would like to find out more about this notice you can write to the Data Protection Officer, RSA Insurance Ireland Ltd, Dundrum Town Centre, Sandycroft Road, Dundrum, Dublin 16.

**CUSTOMER COMPLAINTS PROCEDURE**

We will acknowledge each complaint on paper or another durable medium within 5 days of the complaint being received. We will provide you with the name of one or more individuals to be your point of contact in relation to the complaint until it is resolved or cannot be progressed further. We will provide you with regular updates on the progress of the investigation of a complaint at intervals of not less than 20 business days starting from the date on which the complaint was made. We will attempt to investigate and resolve a complaint within 40 business days of having received the complaint. Where 40 days have elapsed and the complaint is not resolved, you can contact the relevant Financial Services Ombudsman Bureau. Any telephone calls made in connection with this policy may be monitored or recorded to assist with staff training and for quality control. If you arranged your cover through an **agent or adviser**, please send your complaint to them.

If your complaint is not sorted out to your satisfaction, please contact:

**Customer Services Team, Patrona Underwriting Limited**, The Bushels, Cornmarket, Wexford, Phone: 053 91 80322, Fax: 053 91 80399, web: [www.patrona.ie](http://www.patrona.ie), Email: [customerservices@patrona.ie](mailto:customerservices@patrona.ie)

In the event of the issue not being resolved you may contact the following:

The Financial Services Ombudsman Bureau at 3rd Floor, Lincoln House, Lincoln Place, Dublin 2., LoCall: 1 890 88 20 90, Phone: 01 662 0899, Fax: 01 662 0890, E-mail: [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie), Web: [www.financialombudsman.ie](http://www.financialombudsman.ie)

**Patrona Underwriting Limited reserves the right to decline any proposal.**

**Your policy is Underwritten by RSA Insurance Ireland Limited**

This Statement of Fact is an agreement between you and the Insurer whose name is shown above. This and other information provided in connection with the Statement of Fact forms the basis of the contract between you and RSA Insurance Ireland Limited. Patrona Underwriting Ltd will act in accordance with an authorisation granted under contract on behalf of the Insurer named above.

**PATRONA UNDERWRITING LIMITED IS TIED TO RSA INSURANCE IRELAND LIMITED FOR THE PURPOSE OF SELLING THE FOLLOWING CLASSES OF BUSINESS:  
SPECIAL TYPE VEHICLES, HORSEBOX VEHICLES AND ENGINEERING INSPECTION**

**PATRONA UNDERWRITING IS REGULATED BY THE CENTRAL BANK OF IRELAND**

**RSA INSURANCE IRELAND LIMITED T/A RSA IS REGULATED BY THE CENTRAL BANK OF IRELAND**