



cornmarket
group financial services ltd

Here to help you

TEACHERS' CAR INSURANCE SCHEME

In a class of its own



www.cornmarket.ie

(01) 408 4020

The **Teachers' Car Insurance Scheme** currently has over **31,000 members** and is one of the largest schemes of its kind in Ireland.

As a result of the size of the Scheme, we have been able to negotiate some highly competitive rates, so not only will you get a great price, you can also get great benefits such as:

- ✓ **Full No Claims Bonus Protection**
- ✓ **Comprehensive Driving of Other Cars**
- ✓ **Malicious Damage Cover in Designated Parking Spaces on School Grounds**
- ✓ **24-Hour Breakdown Assistance and Windscreen Cover**
- ✓ **Low excess of only €175 (when you use an approved repairer and are over 25 years of age).**



CONTENT

Teachers' Car Insurance Scheme features & benefits	3
NEW MEMBER – how to start your policy	4
EXISTING MEMBER – how to renew your policy	4
How to pay for your policy	5
Important points to note	6
Policy features and benefits	7
ECONOMY Product policy features & benefits	8
SELECT Product policy features & benefits	10
Policy exclusions & conditions	12
Data Protection Notice of RSA Insurance Ireland Ltd.	14

Teachers' Car Insurance Scheme features & benefits

BENEFIT

	ECONOMY	SELECT
Excess	€425*	€175*
Windscreen cover	€400**	€600**
Windscreen replacement excess	€30	None
24 hour motor breakdown assistance	✓	✓
Legal expenses cover	✓	✓
Driving other cars – third party cover	✓	✓
NCB protection – fire/theft/windscreen	✓	✓
Uninsured driving protection	✓	✓
NCB Step back – 3 years	Optional extra	✓
Driving other cars – comprehensive cover	x	✓
NCB protection – 1 unlimited claim	x	✓
NCB protection – max for life***	x	✓
Car hire	x	✓
Personal belongings cover	x	✓
Personal accident benefit	x	✓
NCB protection – malicious damage cover in school grounds	x	✓
Fire brigade charges	x	✓
NCB protection – replacement locks	x	✓
New for old in year 1	x	✓
Child seat replacement	x	✓
Audio/Sat Nav cover	x	✓

For full details of the features and benefits of our **ECONOMY** product see pages 8 & 9, and for **SELECT** see pages 10 & 11.

For full details of our policy exclusions and conditions, see pages 12 & 13.

*The standard policy excess on Select is €250 for drivers aged 25+ and €500 for drivers aged 17-24. On Economy product, the standard excess is €500 for drivers aged 25+ and €800 for drivers aged 17-24. These excess amounts can be reduced by €75 where an approved repairer is used. Please refer to the policy booklet or schedule of cover for full terms & conditions.

**If you use the recommended windscreen repairer, Autoglass 1850 363 655, up to €600 cover applies for Select policies & €400 for Economy. If you do not use the recommended windscreen repairer the maximum amount payable is €225. No excess applies for windscreen repairs on Select policies; on Economy the excess for windscreen replacement is €30.

***Eligibility criteria, terms and conditions apply.

HOW TO START YOUR POLICY: NEW MEMBER

Enclosed you will find your quotation, proposal form/statement of fact and product suitability statement. These have been completed on the basis of the information you have provided to us.

STEP 1:

Please read the proposal form/statement of fact carefully and ensure all details are correct and that the cover requested meets with your requirements. If the details are incorrect or don't meet your requirements, please contact our helpline on (01) 408 4040.

STEP 2:

Complete any unanswered questions on the proposal form and sign and date it. If you make any amendments to the form, please ensure that you initial and date any changes.

STEP 3:

Please return the following documents:

- Completed proposal form (where applicable)
- Your original proof of No Claims Bonus from your previous insurer
- Any other supporting documentation stipulated in the Important Messages box of your quotation
- Payment: Pay by post or by phone – see opposite for details.

Return all documents to:
Cornmarket Group Financial Services Ltd.,
Christchurch Square, Dublin 8.

HOW TO RENEW YOUR POLICY: EXISTING MEMBER

CHECK YOUR COVER DETAILS

Your renewal notice is based on the most recent information supplied by you. If these details have changed (e.g. change of car, change of cover required etc.), please contact us immediately so we can update your details and issue you with a revised renewal notice if necessary. If you have an open driving policy, you can receive an additional discount if you restrict driving to yourself and your partner only. Under this option, your partner must be specifically named.

Now that you have checked your Cover Details and are happy, please proceed to payment options available to you, opposite, to complete your renewal.

HOW TO PAY FOR YOUR POLICY



PAY BY RENEWING ONLINE: EXISTING MEMBER

Log on to www.cornmarket.ie and click on the 'Renew Your Policy' button and follow the easy steps.

All you need is:

- A credit/charge/debit card*
- Your policy number
- Your renewal pin – which is supplied on your renewal notice.

**PLEASE NOTE:
WE ARE UNABLE
TO ACCEPT
PAYMENT BY
CASH**



PAY BY POST: NEW & EXISTING MEMBER

OPTION 1: DIRECT DEBIT

Premiums will be paid from your bank account over 11 months. Charges are detailed on the enclosed direct debit mandate.

OPTION 2: SALARY DEDUCTION

If you are paid by the Department of Education and Skills and are a Post Primary Teacher, your premiums can be deducted over 21 fortnights from your salary. Please sign and return the salary deduction mandate provided with your quotation notice. Charges are detailed on the enclosed mandate.

OPTION 3: CHEQUE/BANK DRAFT

This can be made payable to Cornmarket Group Financial Services Ltd. Please send all payments to:

**Cornmarket Group Financial Services Ltd.,
Christchurch Square,
Dublin 8.**



PAY BY TELEPHONE: NEW & EXISTING MEMBER

CREDIT/CHARGE/DEBIT CARD*

Your annual premium can be paid in full by credit/charge/debit card.

DIRECT DEBIT

Premiums will be paid from your bank account over 11 months. Charges are detailed on the enclosed direct debit mandate.

Please call the relevant number to you:

Existing policies: (01) 408 4020 **or** **New policies:** (01) 408 4040.

*A charge of up to €10 may be levied on payment transactions by credit/charge/debit card in order to cover the cost charged by the card provider. The online renewal system will only allow complete payments to be processed on or before the renewal date. If your renewal date has passed, or if you experience difficulty using our online facility, please contact the Customer Service Helpline on (01) 408 4020.

IMPORTANT POINTS TO NOTE

HOW A PRE-ACCIDENT VALUE IS CALCULATED

The maximum payment for any loss or damage to your car caused by an insured peril will be the market value of your car immediately preceding the incident but will not exceed any value declared to us prior to the loss.

INSURED'S DUTY TO DISCLOSE ALL MATERIAL FACTS

Please note specifically, that failure to disclose all material information, or disclosures of false information could result in the policy becoming void, a claim not being paid, claims paid being recovered from you, you becoming liable for additional premiums which we reserve the right to collect and Terms & Conditions of the policy being amended.

Should any of these actions be taken against you, then you will be obliged to disclose them on any future request for cover or quotation. These are considered as the application of terms and this enforced action by us may affect your ability to get insurance cover in the future. Material information is any fact that RSA Insurance Ireland Limited (RSA) would regard as likely to affect the acceptance or assessment of the risk.

It is recommended that you keep a record (including copies of letters) of all information supplied for the purpose of this insurance. In addition, your statement of fact/signed proposal form warrants and represents to us that in respect of any information of any person which you provide to us, you have the authority of that person to disclose such information to us and for all the purposes set out in this form and to give the consents set out above on behalf of each such person.

POLICY FEATURES & BENEFITS

Please read this document carefully. This doesn't contain the full terms and conditions of cover, but highlights the main features and benefits depending on the applicable Policy Cover, and significant or unusual exclusions that apply to the Policy as a whole. A significant exclusion is something which may affect your decision about whether this policy meets your needs. Full terms and conditions can be found within the Policy Booklet which is available at www.rsagroup.ie

This policy is underwritten by RSA Insurance Ireland Limited (RSA). RSA Insurance Ireland Ltd. is regulated by the Central Bank of Ireland.

For full details of the features and benefits of our **Economy** product see pages 8 & 9 and for **SELECT** see pages 10 & 11.

For full details about our policy exclusions and conditions see pages 12 & 13.

Choose the level of cover and a price that's right for YOU



Our low cost option with a lesser range of benefits than our Select option.



Our competitively priced option with an extensive range of benefits.



Please read this document carefully. This doesn't contain the full terms and conditions of cover, but highlights the main features and benefits depending on the applicable Policy Cover, and significant or unusual exclusions that apply to the Policy as a whole. A significant exclusion is something which may affect your decision about whether this policy meets your needs. Full terms and conditions can be found within the Policy Booklet which is available at www.rsagroup.ie

This policy is underwritten by RSA Insurance Ireland Limited (RSA). RSA Insurance Ireland Ltd. is regulated by the Central Bank of Ireland. For full details of the features and benefits of our Economy product see pages 8 & 9 and for Select see pages 10 & 11. For full details about our policy exclusions & conditions see pages 12 & 13.

SIGNIFICANT FEATURES OF OUR ECONOMY CAR INSURANCE PRODUCT

Depending on the terms, exceptions and conditions of this policy, the following will apply:

1. DRIVING OPTIONS – NAMED DRIVERS

Allows named drivers (from the age of 17 with full or provisional licences) to be added to the policy. Additional charges may apply.

2. WINDSCREEN COVER

If you use the recommended windscreen repairer, Autoglass 1850 363 655, up to €400 cover applies for Comprehensive and Third Party Fire and Theft policies. If you do not use the recommended windscreen repairer, the maximum amount payable is €225. No excess applies for windscreen repairs; excess for windscreen replacement is €30.

3. DRIVING OF OTHER CARS

All policies have automatic third party cover for the policyholder whilst driving other private motor cars. Motorcycles, vans/minibuses/commercial vehicles are excluded and the vehicle must not belong to the policyholder or the policyholders employee and must not be hired to him/her under a hire purchase agreement.

4. STEPBACK NO CLAIMS BONUS PROTECTION*

If selected, this means that in the event that you claim (i.e. excluding fire/theft/windscreen claims) you will not lose your full no claims bonus. Instead, your no claims bonus will be stepped back by 3 years per claim.

*This is an optional extra and your certificate of insurance will confirm if this cover applies.

5. VEHICLE VALUE & SCHEME VEHICLE ACCEPTANCE CRITERIA

The value of the vehicle does not affect your premium as long as it does not exceed the maximum value allowed of €100,000 for Comprehensive policies and €25,000 for Third Party Fire & Theft policies. The Scheme will accommodate vehicles up to 5,000cc but excludes modified or high performance vehicles. Commercial vehicles/vans are also excluded.

6. PARTIAL NO CLAIMS BONUS PROTECTION

Loss of your 'No Claims Bonus' for Fire, Theft or windscreen claims. You will lose your 'No Claims Bonus' in the event of any other claims, unless you have included Stepback on your policy.

7. EXCESS

Standard policy excess is €500 for own damage, Fire and Theft claims. For drivers aged 21 to 24, the excess is €800. Excess may be reduced by €75 if a recommended repairer is used. Applicable excess is doubled in the event of claims arising from vehicle being driven into water. Excess for windscreen replacement is €30.

8. PROVISIONAL LICENCE HOLDERS

Comprehensive cover is available.

9. PARTNERS

May also avail of the Scheme once their occupation is 'Class 1'. Call the Helpline for details.

10. UNCOUPLED TRAILER COVER

Certain conditions apply. Call the Helpline for details.

11. RECOMMENDED REPAIR SERVICE

Selected garages only. Call our Helpline for details. Members who choose to use one of the approved repair garages will have €75 deducted from the relevant policy excess.

12. MOTOR BREAKDOWN RESCUE

A 24-hour accident and breakdown rescue service providing:

- Breakdown, attempted theft and accident assistance
- Driveaway assistance
- Towing
- Message relay service
- Completion of journey or overnight accommodation or a replacement car for up to 48 hours.

The above options are at the discretion of the assistance company.

Freephone 1800 377 700.

Cover is provided by Mapfre Asistencia.

MAPFRE ASISTENCIA Compañia de Seguros y Reaseguros SA trading as MAPFRE ASSISTANCE Agency Ireland and MAPFRE WARRANTY is regulated by the Dirección General de Seguros y Fondos de Pensiones del Ministerio de Economía y Hacienda, Spain, and is subject to the Central Bank of Ireland's conduct of business rules. Reg No. 903874.

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority of the United Kingdom and regulated by the Central Bank of Ireland for conduct of Business rules.

13. LEGAL EXPENSE COVER

- Accident loss recovery and personal injury
- Motor Legal Defence
- Motor contract disputes
- Legal advice helpline service
- Counselling helpline service.

LoCall 1850 670 747.

Legal expenses cover is underwritten by DAS Insurance Company Ireland Limited.

14. LIABILITY TO THIRD PARTIES AND LEGAL COSTS

Damage to third party property is covered up to €30,000,000.

15. ACCIDENTAL DAMAGE

If your policy is comprehensive, cover is provided for loss of or damage to the insured vehicle. The maximum payment for any loss or damage under this Section will be the market value of Your Car immediately preceding the incident but will not exceed any value declared to us prior to the loss.



Please read this document carefully. This doesn't contain the full terms and conditions of cover, but highlights the main features and benefits depending on the applicable Policy Cover, and significant or unusual exclusions that apply to the Policy as a whole. A significant exclusion is something which may affect your decision about whether this policy meets your needs. Full terms and conditions can be found within the Policy Booklet which is available at www.rsagroup.ie

This policy is underwritten by RSA Insurance Ireland Limited (RSA). RSA Insurance Ireland Ltd. is regulated by the Central Bank of Ireland.

SIGNIFICANT FEATURES OF OUR SELECT CAR INSURANCE PRODUCT

Depending on the terms, exceptions and conditions of this policy, the following will apply:

1. OPTIONAL OPEN DRIVING

Allows Full Licence holders to drive your car with your permission without having to be named on the policy (for drivers aged between 25 and 74 with no accidents for 3 years and no convictions).

2. DRIVING OPTIONS – NAMED DRIVERS

Allows named drivers (from age 17 with full or provisional licences) to be added to the policy. Additional premiums may apply.

3. DRIVING OTHER CARS

Comprehensive policies now have automatic comprehensive cover for the policyholder whilst driving other private motor cars, where the vehicle value does not exceed €50,000 and the vehicle's engine size does not exceed 5,000cc. Third Party Fire & Theft policies have automatic third party cover for the policyholder whilst driving other private motor cars. Motorcycles, vans/minibuses/commercial vehicles are excluded and the vehicle must not belong to the policyholder or the policyholder's employer and must not be hired to him/her under a hire purchase agreement.

4. WINDSCREEN COVER

If you use the recommended windscreen repairer, Autoglass 1850 363 655, up to €600 cover applies for Comprehensive and Third Party Fire and Theft policies. If you do not use the recommended windscreen repairer the maximum amount payable is €225.

5. COST OF CAR HIRE

Temporary replacement car hire of a similar vehicle for up to 7 days for loss or damage claims. For theft claims this is increased to 14 days and theft claim will be settled after 14 days.

6. FREE GREEN CARD

Valid for driving within the EU for a single trip of up to 30 days. Contact our Helpline in advance of your journey if you require an extension to this Policy Cover.

7. VEHICLE VALUE & SCHEME VEHICLE ACCEPTANCE CRITERIA

The value of the vehicle does not affect your premium as long as it does not exceed the maximum value allowed of €100,000 for Comprehensive policies and €25,000 for Third Party Fire & Theft policies. The scheme will accommodate vehicles up to 5,000cc but excludes modified or high performance vehicles. Commercial vehicles/vans are also excluded.

8. NO CLAIMS BONUS PROTECTION

No penalty on your No Claims Bonus for fire/theft or windscreen claims. Automatic cover for 1 unlimited claim within a 3 year period without affecting your No Claim Bonus at renewal. If you have No Claims Bonus Protection and have a claim that would otherwise have affected your earned NCD years, your earned NCD years entitlement will be maintained but not advanced.

9. PROVISIONAL LICENCE HOLDERS

Comprehensive or Third Party Fire & Theft cover available. Terms & conditions apply.

10. RETIRED TEACHERS

Can continue to be members of the Scheme regardless of age.

11. STEP BACK NO CLAIMS BONUS

Automatically included which means that in the event that you claim (i.e. excluding malicious damage, theft claims or claims within the partial No Claims Bonus limit) you will not lose your full No Claims Bonus. Instead, your no claims bonus will be stepped back by 3 years per claim.

12. EXCESS

There is no policy excess for windscreen claims. The standard policy excess is €250 for own damage. For drivers aged 17 -24, the excess is €500. Excess will be reduced by €75 where an approved repairer is used. In the event of claims arising from vehicle being driven into water the applicable excess is doubled.

13. PARTNERS

May also avail of the Scheme once their occupation is a 'Class 1'. Call the Helpline for details.

14. PERSONAL COMPENSATION

€30,000 benefit for death/injuries sustained by the driver (policy holder and/or partner) of the insured car (Comprehensive policies only). Certain limits apply.

15. MEDICAL EXPENSES COVER

For €130 per occupant per completed day spent as an inpatient in hospital, max 20 days.

16. PERSONAL BELONGINGS

Cover for clothing, teachers business equipment & personal effects up to €500 if stolen from the locked boot of the car or locked glove compartment. Cover does not apply for the first €50 of each and every claim. Conditions apply.

17. MALICIOUS DAMAGE

The standard policy excess is reduced to €100 for malicious damage claims occurring while your vehicle is parked on school grounds. Such claims will not affect your No Claims Bonus.

18. RECOMMENDED REPAIR SERVICE

Selected garages only. Call our Helpline for details. Members who choose to use one of the approved repair garages will have the relevant policy excess reduced by €75.

19. NEW CAR CONCESSION

Replacement car is provided if insured vehicle is destroyed or lost within 12 months of its purchase as new by the insured.

20. REPLACEMENT LOCKS

Replacement of locks and theft of keys or locking devices from the insured's home up to €1,000 – no excess applies.

21. AUDIO EQUIPMENT/ CAR PHONES/SAT. NAV. EQUIPMENT

Cover up to €1,000 where permanently fitted to the vehicle.

22. FIRE BRIGADE CHARGES

Automatically included up to a maximum of €1,000.

23. TEACHERS MOTOR BREAKDOWN RESCUE

A 24-hour accident and breakdown service providing:

- Breakdown, attempted theft and accident assistance
- Driveaway assistance
- Towing
- Message relay service
- Completion of journey or overnight accommodation or a replacement car for up to 48 hours.

The above options are at the discretion of the assistance company. Cover provided by

Mapfre Asistencia.

Freephone 1800 377 700

24. LEGAL EXPENSE COVER

- Accident loss recovery and personal injury
 - Motor Legal Defence
 - Motor Contract Disputes
 - Legal Advice Helpline Service
 - Counselling Helpline Service
- Cover provided by DAS Legal protection.

LoCall 1850 670 747

Legal expenses cover is underwritten by DAS Insurance Company Ireland Limited.

25. REPLACEMENT CHILD SEATS

Replacement child seats for loss or damage claims as a result of an accident.

26. MAX FOR LIFE NO CLAIMS BONUS PROTECTION

Once you have had a full no claims discount on the Scheme for 7 years, RSA will protect it free of charge for life. Terms and conditions apply (please consult the policy document). The certificate of insurance will indicate if this benefit applies.

27. LIABILITY TO THIRD PARTIES AND LEGAL COSTS

Damage to third party property is covered up to €30,000,000.

28. ACCIDENTAL DAMAGE

If your policy is comprehensive, cover is provided for loss of or damage to the insured vehicle. The maximum payment for any loss or damage under this Section will be the market value of Your Car immediately preceding the incident but will not exceed any value declared to us prior to the loss.

POLICY EXCLUSIONS AND CONDITIONS RELATING TO TEACHERS' CAR INSURANCE

ECONOMY & SELECT PRODUCTS

POLICY EXCLUSIONS

There are some instances where cover will be restricted or excluded. This may influence your decision about whether this policy meets your needs. This list is not exhaustive. For full details please refer to the policy booklets as other exclusions or restrictions may apply which you may deem more relevant to you and your circumstances.

RSA do not insure the following:

- Loss of use of Your Car
- Depreciation or wear and tear
- Mechanical, electrical, electronic or computer failures or breakdowns or breakages
- Damage caused to tyres by the application of brakes or by road punctures
- Any loss or damage in respect of Satellite Navigation equipment or games consoles unless accepted by RSA
- Replacement of Locks of Your Car following loss of, damage to, or theft of keys which occurs without the theft of Your Car other than as set out in paragraph (b) of section 2 of the policy.
- Theft and/or unauthorised taking of Your Car by any member of your family
- Theft or attempted theft occurring while Your Car is unlocked or the keys were in the ignition or stored in the vehicle or the keys are left unattended in view in a place that the public can access
- The Policy Excess in relation to Accidental Damage claims
- Any loss of or damage caused to the insured vehicle arising out of, or caused by, the use of incorrect or inappropriately treated fuel
- The first €1000 of any claim in relation to any loss as a result of deception or any fraudulent action by a purported purchaser or his or her agent
- Any costs, or associated costs, of importing parts or accessories, or car glass, from outside the European Union

- Loss of, or damage to, radio telephones or their component parts
- Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speed.

POLICY CONDITIONS

The following is a brief summary of the conditions which apply to the whole policy. For full details please refer to the policy booklet:

Accidents: this condition sets out your obligations in relation to notification of a claim, such as, the requirement to notify the Gardai in the event of theft or malicious damage, what to do when legal documentation and /or correspondence is served on you and not to dispose of damaged items until RSA have had the opportunity to inspect them.

Claims Procedure: this outlines your obligations throughout the claims process, for example, you must give RSA whatever information or assistance is reasonably requested, you must forward on all communications from other parties immediately, you must not make any admission or promise of payment under this Policy and if requested you must complete and return an Accident Report or Claim Form without delay.

Other Insurances: this outlines how RSA may deal with a claim that is covered under this policy but is also covered under another policy.

Care of the Vehicle: you must take all reasonable steps to safeguard Your Car from loss or damage. You must maintain Your Car in an efficient and roadworthy condition, including but not limited to, ensuring that it has sufficient lubricant and oil to operate as prescribed by the manufacturer. RSA have free access at all times to examine Your Car.

Cancellation of Your Policy and Mid-Term Alterations
Cancellation: details how you, or RSA, may cancel the Policy and how any return of premium due to you, if any, will be calculated.

Mid Term Alteration: this condition outlines your obligations to notify RSA of any material alteration in your risk and how this change may affect you and your cover. It also sets out the premium amount which RSA will not collect or refund to you following such alteration. If the mid-term alteration is the permanent deletion (without replacement or substitution) of a vehicle from the Policy RSA shall, in the calculation of any return premium, deduct an amount in respect of fixed expenses.

Your Duty: you or anyone acting on your behalf must not act in any fraudulent way. RSA may provide details of any such fraud to the appropriate authorities and this may result in prosecution.

a) **Material Information:** the information supplied by you or on your behalf is the basis of this contract of Insurance. All information must be true. Cover may not operate if any Material Information has been withheld or is inaccurate or misleading.

b) **Fraudulent Claims:** if any claim made by you or anyone acting on your behalf is in any way false, exaggerated or fraudulent, any benefit or protection and all rights under this Policy will be forfeited.

Laws relating to Compulsory Insurance: this condition outlines that if RSA are obliged by the law of another country to make a payment under this Policy for which RSA would not otherwise be liable under this Policy you will repay any amount paid.

Disclosure of Convictions, Offences or Penalty Points: this condition sets out your obligation under the Policy should you or any other driver be convicted of any Criminal offence or any offence under the Road Traffic Acts or has had a fixed penalty imposed.

Cooling off period: you have the right to withdraw from this Policy provided:

a) there has been no claim made within 14 days of the starting date of cover or the date on which you received the full terms and conditions of the Policy whichever is later.

b) the Certificate and Disc of Insurance issued has been returned to and received by RSA.

If you choose to exercise this right it will mean that no Policy was ever in place and RSA will refund any premium paid. No claim may be made at a later date.

Drink or Drugs: RSA will not be liable under this Policy except so far as is required by law, if as a result of any incident giving rise to a claim the person driving is convicted of or has a fixed penalty imposed for any offence involving driving under the influence of alcohol or drugs. Where any payment has been made prior to the conviction or imposition of a penalty for such offence, RSA reserves the right to recover any payment.

Judgement in a Foreign Court: RSA will not be liable for any proceedings or judgements made in any court outside the Republic of Ireland unless successful judgement is obtained in the court of a foreign country to which RSA have agreed to extend cover.

Settlement: replacement at the insurer's option: where the Insured Vehicle is lost or in RSA's opinion is damaged beyond economical repair RSA may at its option arrange or authorise either:

- (i) repair of the Insured Vehicle.
- or
- (ii) replacement of the Insured Vehicle with a similar vehicle of the same manufacture, and substantially the same model, and year of manufacture. In such event the Insurer shall become entitled to possession and ownership of the Insured Vehicle.
- or
- (iii) make a payment of the amount calculated in respect of the Insurer's liability for the loss or damage.

DATA PROTECTION NOTICE OF RSA INSURANCE IRELAND LIMITED

RSA Insurance Ireland Ltd recognises that protecting personal information including sensitive personal information, is very important and we recognise that you 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 you give us or has been provided to us on your behalf. If you provide information relating to anyone other than yourself, you are responsible for obtaining their consent to the use of their data in the manner outlined below.

WHAT DOES RSA DO WITH YOUR PERSONAL DATA

Information you provide will be used by RSA for the purposes of processing your application and administering your insurance policy. RSA may need to collect sensitive data relating to you (such as medical or health records or convictions) in order to process your application and/or any claim made.

All information supplied by you will be treated in confidence by RSA and will not be disclosed to any third parties except (a) to our agents, sub-contractors and re-insurers (b) to third parties involved in the assessment, administration or investigation of a claim, (c) where your consent has been received or (d) where permitted by law. In order to provide you with products and services this information will be held in the data systems of RSA or our agents or subcontractors.

RSA may pass your information to other companies for processing on its behalf. Some of these companies may be based outside the EEA, but in all cases RSA will ensure that its transfers of data are lawful and that your 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 information about you with companies within the RSA Insurance Group, other organisations outside the RSA Group including, where applicable, private investigators and public bodies including An Garda Síochána;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

RSA may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you;
- Trace debtors or beneficiaries, recover debt, prevent fraud and manage your insurance policies with RSA;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches.

INSURANCE LINK 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 claims data:

- (a) to ensure that 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 your information with other insurance companies, self-insuring organisations 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

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 you are entitled to receive a copy of the information we hold about you 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, Sandyford Road, Dundrum, Dublin 16.

www.cornmarket.ie/teachers-car-insurance



TEACHERS' CAR INSURANCE SCHEME

Existing Policies: (01) 408 4020

New Policies: (01) 408 4040

car.insurance@cornmarket.ie

10593 CI TEA Car Ins 08/15



cornmarket
group financial services ltd

The Teachers' Car Insurance Scheme available through Cornmarket is underwritten by RSA Insurance Ireland Limited. RSA Insurance Ireland Limited is regulated by the Central Bank of Ireland. Cornmarket Group Financial Services Ltd. is regulated by the Central Bank of Ireland. A member of the Irish Life Group Ltd. Telephone calls may be recorded for quality control and training purposes.