

# Zurich Tradestar Agricultural Tractor/Motor Special Types Insurance

Policy Document





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## The Contract of Insurance

### **Zurich Tradestar Agricultural Tractor / Motor Special Types Insurance Policy**

In consideration of the premium having been paid (or agreed to be paid) by the Insured we Zurich Insurance plc (The Insurer) will provide insurance in accordance with the Policy cover indicated in the Schedule This cover will apply in respect of events occurring in the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man and the Channel Islands during the period of insurance specified in the Schedule or any subsequent period for which the Insurer may accept payment for renewal of this Policy

The Proposal Form and declaration signed by the Insured is the basis of the contract

For and on behalf of Zurich Insurance plc ('Zurich')

A handwritten signature in black ink, appearing to read 'Ken Norgrove', with a long horizontal stroke extending to the right.

**Ken Norgrove**  
Chief Executive Officer Ireland

### **Interpretation**

The Schedule the Endorsements and the Certificate of Motor Insurance which are effective in respect of the Insured Vehicle shall be deemed to be incorporated in the Policy This Policy the Schedule the Endorsements and the Certificate of Motor Insurance shall be read together and any word or expression to which a specific meaning has been attached in any part shall bear such meaning wherever it may appear

For your own protection you are recommended to read your Policy and all its Conditions to ensure that it is in accordance with your intentions.

## Section 1 – Liability to Third Parties

### **1. Indemnity to Insured**

The Insurer will indemnify the Insured against all sums which the Insured or his personal representative shall become liable to pay to any person (exclusive of the excepted persons as hereinafter defined) by way of damages or costs on account of injury to person or property caused by the use of any vehicle described in the Schedule hereto (including the loading and/or unloading of such vehicle) but such indemnity in so far as it relates to injury to property is limited to the sum stated in the Schedule in respect of injury occasioned by any one act or any one series of acts collectively constituting one event and the Insurer will pay all costs and expenses incurred with its written consent

The Insurer will pay the Solicitor's fee incurred with its written consent for representation at any Coroner's Inquest in respect of any death which may be the subject of indemnity under this Section or for defending in any Court of Summary Jurisdiction any proceedings in respect of any act causing any event which may be the subject of indemnity under this Section

### **2. Indemnity to other Persons**

If the effective Certificate of Insurance permits the driving of a vehicle described in the Schedule by a person other than the Insured the Insurer will indemnify such person in the terms of Sub-Section (1) provided that such person is not a person in the Motor Trade driving or in the charge of the vehicle for purposes necessitated by its overhaul upkeep and/or repair for the Insured

The Insurer will also indemnify any person or firm in the terms of Sub-Section (1) above in connection with any vehicle in respect of which indemnity is granted under such Sub-Section but only in respect of the negligence of the Insured and provided that such person or firm is named in the Section headed "Persons or Classes of Persons whose liability is covered" in the effective Certificate of Insurance

Provided that the person or firm claiming indemnity under either of the paragraphs above of this Sub-Section (2)

- (a) Is not entitled to indemnity under any other Policy
- (b) Shall as though he were the Insured observe fulfil and be subject to the terms exceptions and conditions of this Policy in so far as they can apply

### **Excepted Persons**

- (a) Any person claiming in respect of personal injury to himself sustained while he was in or on any vehicle described in the Schedule hereto except so far as is necessary to meet the requirements of the Road Traffic Acts
- (b) Any person claiming in respect of injury to person to another person where
  - (i) in case the injury caused the other person's death – the other person would assuming that the injury had not caused his death be an excepted person under the preceding paragraph (a) hereof if he were himself claiming in respect of the injury and
  - (ii) in any other case – the other person would be such an excepted person if he were so claiming
- (c) Any person claiming in respect of injury to property sustained while such property was in or on such vehicle

References in Paragraphs (a) and (c) hereof to injury sustained while in or on a vehicle include injury sustained while entering getting on to being put into or on or alighting from or being taken out of or off such vehicle and injury caused by being thrown out of or off such vehicle

- (d) Any person claiming in respect of injury to property sustained while such property was owned by or was in the possession custody or control of the Insured
- (e) Any person claiming in respect of injury to any weighbridge or to any road or to anything in or below the surface of a road due to the weight of or vibration caused by any vehicle described in the Schedule hereto except so far as is necessary to meet the requirements of the Road Traffic Acts
- (f) Any person claiming in respect of injury to person or property occasioned beyond the limits of any carriageway or thoroughfare in connection with the bringing of the load to such vehicle for loading thereon or the taking away of the load from such vehicle after unloading therefrom

References in the above Paragraphs (a) to (f) inclusive to any vehicle described in the Schedule hereto shall be deemed to include any vehicle connected by any means whatsoever to any such vehicle

#### **Excess**

In respect of each and every occurrence the Insured shall be responsible for the first amount as stated in the Schedule (or any less expenditure which may be incurred) of any expenditure for which provision is made under this Section

If the expenditure incurred by the Insurer shall include the amount for which the Insured is responsible hereunder such amount shall be repaid by the Insured to the Insurer forthwith

For the purposes of this endorsement the expression "occurrence" shall mean an occurrence or series of occurrences arising out of one cause in connection with any one vehicle in respect of which indemnity is provided under this Section

#### **Application of Limits of Indemnity**

In the case of any event involving indemnity to more than one person any limitation by the terms of this Policy and/or of any Endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the Insured

#### **Indemnity to the hirer**

It is hereby declared and agreed that the Insurer will indemnify any person against loss damage and liability as defined in this Policy arising in connection with any vehicle described in the Schedule while such vehicle is lent or let on hire to any such persons Provided that such person or firm is named in the Section headed "Persons or Classes of Persons whose liability is covered" in the effective Certificate of Insurance and that such person shall as though he were the Insured observe fulfil and be subject to the terms exceptions and conditions of this Policy in so far as they can apply

## Section 2 – Loss or Damage

The Insurer will indemnify the Insured against loss of or damage (including damage by frost) to any vehicle described in the Schedule hereto and/or its accessories and spare parts while thereon

### **Exceptions**

The Insurer shall not be liable to pay for

- (a) Loss of use depreciation wear and tear mechanical electrical electronic or computer breakage failure or breakdown
- (b) Damage to tyres by application of brakes or by road punctures cuts or bursts
- (c) Loss or damage caused by explosion of the boiler of such vehicle
- (d) Loss or damage arising during (unless it be proved by the Insured that the loss or damage was not occasioned thereby) or in consequence of Earthquake Riot or Civil Commotion
- (e) Loss destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds

The Insurer may at its own option repair reinstate or replace such vehicle or any part thereof and/or its accessories and spare parts or may pay in cash the amount of the loss or damage If to the knowledge of the Insurer the vehicle is the subject of a hire purchase agreement such payment shall be made to the owner described therein whose receipt shall be a full and final discharge to the Insurer in respect of such loss or damage. The maximum amount payable by the Insurer in respect of any claim for such loss or damage shall be the market value of such vehicle immediately prior to such loss or damage not exceeding the Insured's estimated value recorded in the Insurer's books

If such vehicle is disabled by reason of such loss or damage the Insurer will bear the reasonable cost of protection and removal to the nearest repairers. The Insurer will also pay the reasonable cost of delivery to the Insured after repair of any loss or damage insured under the Policy not exceeding the reasonable cost of transport to the address of the Insured in the Republic of Ireland, Northern Ireland, Great Britain, Isle of Man or the Channel Islands as stated herein

### **Excess**

In respect of each and every occurrence the Insured shall be responsible for the first amount as stated in the Schedule (or any less expenditure which may be incurred) of any expenditure for which provision is made under this Section other than for loss or damage caused by Fire Self-Ignition Lightning or Explosion or attempt thereat

If the expenditure incurred by the Insurer shall include the amount for which the Insured is responsible hereunder such amount shall be repaid by the Insured to the Insurer forthwith

For the purposes of this endorsement the expression "occurrence" shall mean an occurrence or series of occurrences arising out of one cause in connection with any one vehicle in respect of which indemnity is provided under this Section

## General Exceptions Of The Policy

The Insurer shall not be liable

1. In respect of
  - (a) Any liability (in excess of the common law or the statutory liability applicable to the case) undertaken by the Insured by special contract
  - (b) Any loss damage liability and/or injury arising out of any event occurring
    - (i) while any vehicle in connection with which indemnity is provided under this Policy is being driven by or is for the purpose of being driven by him in the charge of any person other than as described under the Section headed "Drivers or Classes of Drivers whose driving is covered" in the effective Certificate of Insurance
    - (ii) while any vehicle in connection with which indemnity is provided under this Policy is being used otherwise than for the purposes described under the Section headed "Limitations as to Use" in the effective Certificate of Insurance
2. Except under Section 1 of this Policy in respect of any loss damage and/or injury arising during (unless it be proved by the Insured that the loss damage and/or injury was not occasioned thereby) or in consequence of Earthquake Riot or Civil Commotion
3. Except so far as is necessary to meet the requirements of the Road Traffic Acts in respect of
  - (a) Any consequence of War Invasion Act of Foreign Enemy Hostilities (whether War be declared or not) Civil War Rebellion Revolution Insurrection or Military or Usurped Power
  - (b) Death or bodily injury to any person arising out of and in the course of such person's employment by the person claiming to be indemnified under Section 1 of this Policy
4. Except so far as is necessary to meet the requirements of the Road Traffic Acts in respect of
  - (i) loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss
  - (ii) any legal liability of whatever naturedirectly or indirectly caused by or contributed to by or arising from
  - (a) ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
  - (b) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
5. The Insurer shall not be liable for any accident injury damage loss (including consequential loss) or any liability of whatsoever nature while the Insured Vehicle is in or on that part of an aerodrome airport airfield or military base provided for
  - (a) the take off or landing of aircraft and for the movement of aircraft on the surface
  - (b) aircraft parking aprons including associated service roads refuelling areas and ground equipment parking areas
6. The Insurer shall not be liable for any loss, damage, cost or expense of whatsoever nature (except that which is covered under Section 1 "Liability to Third Parties"), directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss



For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf or in connection with any organisation(s) or government(s), committed for political or other purposes including the intention to influence any government and/or to put the public or any section of the public in fear

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism. If the Insurer alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this Policy the burden of proving the contrary shall be upon the Insured

#### **Policy Cover – Definitions**

Comprehensive	All Sections of this Policy are operative
Third Party Fire and Theft	Indemnity provided by Section 2 is inoperative except for loss or damage caused directly by Fire Self-Ignition Lightning or Explosion or by Theft or attempt thereat
Third Party Only	Section 2 is cancelled

#### **Trailers**

The Insurance by Section 1 of this Policy shall extend to any trailer (which term shall include any agricultural implement or machine) used as mentioned in the "Limitations as to Use" in the effective Certificate of Insurance while connected by any means whatsoever to any vehicle described in the Schedule for the purpose of being operated or drawn

Provided that the reference to "any vehicle described in the Schedule hereto" in the Clause of this Policy headed "Excepted Persons" shall be deemed to include any trailer to which this endorsement applies

#### **Foreign Travel Cover**

Notwithstanding anything contained herein to the contrary this Policy is extended in respect of the use of any vehicle insured thereby in any country which is a member of the European Union and any other country in respect of which the Commission of the European Union is satisfied that arrangements have been made to meet the requirements of Article 7(2) of the European Union Directive on insurance of civil liabilities arising from the use of motor vehicles (No. 72/166/CEE)

#### **Fire Brigade Charges**

In respect of any event which may be the subject of indemnity under this Policy the Insurer will also pay all charges levied by a fire authority in accordance with the provisions of the Fire Services Act 1981 subject to a limit of €390.00 in respect of any one incident Subject otherwise to the terms exceptions and conditions of this Policy

**No alteration in the terms of this Policy nor any Endorsement thereon will be held valid unless the same is duly authorised at the Head Office of the Insurer**

#### **Endorsements**

The Policy is subject to those endorsements below which are stated in the Policy schedule as being operative

1. It is hereby declared and agreed that the Insurance by this Policy shall extend to any trailer or trailers specified in the Schedule and used as mentioned in the "Limitations as to Use" in the effective Certificate of Insurance

Provided that the Insurer shall be under no liability unless such trailer

- (a) is connected by any means whatsoever to a vehicle described in the Schedule for the purpose of being operated or drawn
- (b) is unconnected to any vehicle

Provided further that the Insurer shall be under no liability under Section 1 of this Policy by virtue of this endorsement in respect of any Threshing Machine Drum Baling Machine Trusser Tier Combine Harvester or Grass Dryer or other trailer with plant permanently attached when it is unconnected to any vehicle and in use

Provided further that the reference to "any vehicle described in the Schedule hereto" in the Clause of this Policy headed "Excepted Persons" shall be deemed to include any trailer to which this endorsement applies

Subject otherwise to the terms exceptions and conditions of this Policy

2. It is hereby declared and agreed that except so far as is necessary to meet the requirements of the Road Traffic Acts the Insurer shall be under no liability under Section 1 of this Policy in respect of liability incurred by the Insured arising out of the operation as a tool of any vehicle or of plant forming part of such vehicle or attached thereto

Subject otherwise to the terms exceptions and conditions of this Policy

3. It is hereby declared and agreed that while any vehicle described in the Schedule or any plant forming part of such vehicle or attached thereto is being operated as a tool the Insurer shall (except so far as is necessary to meet the requirements of the Road Traffic Acts) be under no liability under Section 1 for or arising out of

- (i) subsidence flooding or water pollution
- (ii) damage to pipes or cables

Subject otherwise to the terms exceptions and conditions of this Policy

4. It is hereby declared and agreed that while any vehicle described in the Schedule or any plant forming part of such vehicle or attached thereto is being operated as a tool the Insurer shall (except so far as is necessary to meet the requirements of the Road Traffic Acts) be under no liability under Section 1 for or arising out of

- (a) subsidence flooding or water pollution

Subject otherwise to the terms exceptions and conditions of this Policy

5. It is hereby declared and agreed that in respect of each and every occurrence the Insured shall be responsible for the first amount as stated in the Schedule (or any less expenditure which may be incurred) of any expenditure for which provision is made under Section 1 arising from liability resulting from loss or damage to Pipes and Cables

If the expenditure incurred by the Insurer shall include the amount for which the Insured is responsible hereunder such amount shall be repaid by the Insured to the Insurer forthwith

For the purpose of this endorsement the expression "occurrence" shall mean an occurrence or series of occurrences arising out of one cause in connection with any one vehicle in respect of which indemnity is provided under this Section

Subject otherwise to the terms exceptions and conditions of this Policy

This excess is not cumulative with any other excess under Section 1 of this Policy

6. It is hereby declared and agreed that in respect of

- (i) any trailer which is attached to any vehicle described in the Schedule
- (ii) any trailer not having plant permanently attached which is temporarily detached from any such vehicle while away from the Insured's premises

the indemnity provided by Section 1 of this Policy shall apply as though such trailer were a vehicle described in the Schedule

Provided that

- (a) the Insurer shall be under no liability in respect of any trailer temporarily detached unless the vehicle to which such trailer was attached remains in the vicinity of such detached trailer
- (b) for the purposes of this Policy any trailer and plant permanently attached to such trailer shall together be deemed to constitute a trailer
- (c) except so far as is necessary to meet the requirements of the Road Traffic Acts the Insurer shall be under no liability under Section 1 of this Policy in respect of liability arising out of the operation as a tool of such trailer or of plant forming part of such trailer or attached thereto

Subject otherwise to the terms exceptions and conditions of this Policy

7. It is hereby declared and agreed that Paragraph (f) of the Clause of this Policy headed "Excepted Persons" is cancelled

Subject otherwise to the terms exceptions and conditions of this Policy

8. It is hereby declared and agreed that the indemnity provided by this Policy shall apply in respect of any trailer described herein which is

- (a) attached to any vehicle described in the Schedule
- or
- (b) unattached to any vehicle

as though it were a vehicle described in the Schedule

Provided that

except so far as is necessary to meet the requirements of the Road Traffic Acts the Insurer shall be under no liability under Section 1 of this Policy in respect of liability arising out of the operation as a tool of such trailer or of plant forming part of such trailer or attached thereto

It is further declared and agreed that for the purpose of this Policy any trailer and plant permanently attached to such trailer shall together be deemed to constitute a trailer

Subject otherwise to the terms exceptions and conditions of this Policy

9. It is hereby declared and agreed that except so far as is necessary to meet the requirements of the Road Traffic Acts the following are added to the Clause of this Policy headed "Excepted Persons"

- (c) any person claiming in respect of injury to property resulting from the manufacture construction alteration repair or treatment of such property by the Insured
- (d) any person claiming in respect of injury to person or property caused by or through property on which the Insured has carried out any process of manufacture construction alteration repair or treatment

- (e) any person claiming in respect of injury to person or property caused by or resulting from subsidence flooding or water pollution
- (f) any person claiming in respect of injury to person or property arising out of the explosion of any vessel under pressure being part of plant attached to or forming part of any vehicle described in the Schedule hereto

Reference to paragraphs (a) to (f) in the Clause of this Policy headed "Excepted Persons" is deemed to read (a) to (f)

Subject otherwise to the terms exceptions and conditions of this Policy

## Conditions

### 1. Claims

- (A) In the event of any accident injury loss or damage likely to give rise to a claim under this Policy the Insured must
  - (i) as soon as practicable (but no later than 30 days from the date of the event) notify the Insurer and provide all information and assistance that the Insurer may require
  - (ii) send to the Insurer any letter claim writ summons or legal process as soon as it is received
  - (iii) notify the Insurer in writing as soon as he/she becomes aware of any impending prosecution or coroners inquest involving any person entitled to be indemnified under this Policy
- (B) For the purposes of this part of the condition only the expression "Insured Person" shall mean The Insured (as stated in the Schedule) and any other person entitled to be indemnified under this Policy
  - (i) The Insured Person (or the Insured Persons agent) shall not make any admission of liability or offer or promise of payment but shall permit the Insurer to have the sole conduct of all negotiations or legal proceedings
  - (ii) The Insurer shall be entitled to use the name of the Insured Person for the purpose of resisting or enforcing any claim and the Insured Person shall give to the Insurer all reasonable assistance in connection therewith and shall act in all cases in the best interests of the Insurer
  - (iii) The Insurer shall have full power to settle any claim or part thereof without reference to the Insured Person and in the event of any dispute between the Insurer and the Insured Person such settlement shall have the effect for all purposes as if it were made with the concurrence of the Insured Person notwithstanding that such settlement may be made without admission of liability

### 2. Fraudulent Claims

If the Insured or any person entitled to be indemnified under this Policy shall make any claim knowing the same to be false or fraudulent as regards amount or otherwise this Policy shall become void and all claims hereunder shall be forfeited

### 3. Cancellations

The Insurer may cancel this Policy by sending 10 days notice by registered letter to the Insured at his last known address and in such event will return to the Insured the premium less the pro rata portion thereof for the period the Policy has been in force

#### **4. Instalment Defaults**

Where the Insured has agreed under a separate credit agreement to pay the premium by instalments any default in payment on the due date will automatically terminate the Policy cover immediately from the date of such default

#### **5. Other Insurances**

If any claim covered by this Policy is also covered by any other policy of insurance whether effected by the Insured or not the Insurer shall not be liable to pay more than a rateable proportion Provided always that nothing in this Condition shall impose on the Insurer any liability from which it would have been relieved by proviso (a) and (b) of Sub-Section (2) of Section 1 "Liability to Third Parties" but for the terms of this Condition

#### **6. Care of Vehicle**

The Insured shall take all reasonable steps to safeguard the Insured Vehicle against loss damage or breakdown and to maintain the Insured Vehicle in an efficient and roadworthy condition

The Insured shall also allow the Insurer's authorised representative to inspect the Insured Vehicle at any time

#### **7. Arbitration**

All differences arising out of this Policy shall be referred to an Arbitrator to be appointed by the parties in accordance with current statutory provisions. Where any difference is by this Condition to be referred to arbitration the making of an award shall be a condition precedent to any right of action against the Insurer. Claims not referred to arbitration within 12 calendar months from the date of disclaimer of liability shall be deemed to have been abandoned

#### **8. Laws relating to Compulsory Motor Insurance**

Any Condition of this Policy and/or of any Endorsement thereon in so far as it is a prohibited condition within the meaning of Part VI of the Road Traffic Act 1961 shall not be a condition affecting the right of any person to recover an amount under or by virtue of the provisions of Section 76 of the said Act

#### **9. Duty to comply with Policy Conditions**

The due observance and fulfilment of the terms limitations exceptions conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured shall be conditions precedent to any liability of the Insurer to make any payment under this Policy Upon proof of breach of Condition No. 8 "Laws Relating to Compulsory Motor Insurance" the Insurer shall be entitled to recover from the Insured all sums paid by the Insurer including those for which the Insurer would not have been liable but for the provisions of any Road Traffic Act or Road Traffic or Motor Traffic Law operative within the areas covered by this Policy

#### **10. Definition of Public Place**

The expression "public place" shall have the same meaning for the purposes of this Policy as it has for the purpose of Part VI of the Road Traffic Act 1961 and the expression "the Insured" shall for the purposes of these conditions and so far as the context permits be deemed to include a reference to the Insured's personal representative

#### **11. Insurance Act 1936**

All monies which become or may become due and payable by the Insurer under this Policy shall in accordance with Section 93 of the Insurance Act 1936 be payable and paid in the Republic of Ireland

### **12. Finance Act 1990**

The appropriate Stamp Duty has been or will be paid in accordance with the provisions of Section 113 of the Finance Act 1990

### **13. 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

## Complaints Procedure

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 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 you deal with us directly, you should contact the Customer Services Co-ordinator, Zurich, Zurich House, Ballsbridge Park, Dublin 4. Telephone (01) 667 0666.

If the complaint is not resolved to your satisfaction, you should write to the Chief Executive Officer at the aforementioned address, or alternatively you may wish to contact:

- (i) Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.  
Lo-Call: 1890 88 20 90
- (ii) Central Bank of Ireland, PO Box 559, Dame Street, Dublin 2. Lo-Call: 1890 77 77 77
- (iii) Irish Insurance Federation, 39 Molesworth Street, Dublin 2. Telephone: (01) 676 1914

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

## Data Protection

Zurich will hold your details in accordance with our Data Protection and Privacy Policy together with all applicable data protection laws and principles.

Information you supply may be used by us for the purposes of administering your policy (including underwriting, processing, claims handling and fraud prevention) within the Zurich Financial Services Group and our partners inside and outside the European Economic Area.

We may share with our agents and service providers, members of the Zurich Financial Services Group, 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 Federation'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.

Unless you have advised us otherwise, we may share information that you provide to companies within the Zurich Financial Services Group and with other 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 email [dataprotectionofficer@zurich.ie](mailto:dataprotectionofficer@zurich.ie) or write to us at below address if you do not wish your information to be utilised for these purposes.

You have a right of access to and a right to rectify data concerning you under the Data Protection Acts 1988 and 2003. Should you wish to exercise this right, please write to the Data Protection Officer, Zurich, Zurich House, Ballsbridge Park, FREEPOST, Dublin 4. To access your data, a fee of €6.35 is chargeable under the terms of the Data Protection Acts and cheque should be made payable to Zurich.

By providing us with your information and proceeding with this contract, you consent to all of your information being used, processed, disclosed, transferred and retained for the purposes of insurance administration (including underwriting, processing, claims handling and fraud prevention).

Please note that a copy of our full Data Protection and Privacy Policy can be viewed on our website [www.zurich.ie](http://www.zurich.ie) or requested by writing to our Data Protection Officer at Zurich, Zurich House, Ballsbridge Park, FREEPOST, Dublin 4. Alternatively you can email [dataprotectionofficer@zurich.ie](mailto:dataprotectionofficer@zurich.ie)

**Zurich Insurance plc**  
Zurich House, Ballsbridge Park, Dublin 4, Ireland.  
Telephone: 01 667 0666 Fax: 01 667 0644 Website: [www.zurich.ie](http://www.zurich.ie)  
Zurich Insurance plc is regulated by the Central Bank of Ireland.

