

### How does No Nonsense manage a claim?

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

When you notify us of a claim we will capture the details over the telephone and electronically record them on our database. In some circumstances you may be asked to complete a claim form. We will let you know when necessary.

You should provide any information or documents we ask you for within the period of time indicated. This helps us progress your claim efficiently and ensures you meet any policy conditions that may apply.

### Does No Nonsense use service providers?

We may engage a loss adjuster, expert appraiser, motor assessor or investigator to assist us in investigating and settling your claim. They act in the interests of No Nonsense to handle your claim honestly, fairly and professionally with due skill, care and diligence.

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

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

### How do you calculate the value of my vehicle?

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

### What is the Motor Insurance Bureau of Ireland (MIBI)?

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

### What should I do if I suffer a personal injury?

We would like to deal directly with you to agree an amicable and fair settlement of your injury claim. Any settlement is subject to your consent and relevant legal and policy liability. You can also seek, at your own expense, the opinion and guidance of a solicitor at any time.

### Can I refer a claim to the InjuriesBoard.ie?

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

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

### How do No Nonsense customers provide feedback?

At No Nonsense we believe that it is essential that all of our customers receive a high standard of service at all times and we work very hard to try and achieve this.

We would like to hear from you if you have any feedback or complaints about our service. Letting us know your concerns allows us to try to put matters right for you and to improve our service to all our customers.

If you would like to give us feedback or make a complaint, please contact us at 1890 25 27 37 or email us at [info@nononsense.ie](mailto:info@nononsense.ie).

If we cannot resolve your complaint immediately we will:

- Acknowledge your complaint in writing within five business days and provide you with the name of the individual who will handle your complaint.
- Provide you with a written update on the investigation of your complaint after 20 business days if not resolved sooner.
- Within 40 business days attempt to complete our investigation and advise you in writing of the outcome.

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

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

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

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

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

### What is the future impact of making a claim?

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

### What are my data protection rights?

If you have any questions about our data protection and privacy practices, please write to our **Data Protection Officer** at FBD Insurance plc, FBD House, Bluebell, Dublin 12. You have a right to request a copy of your personal data held by us. If you want to do this, write your request to the Data Protection Officer at FBD Insurance plc. You should also send a cheque for €6.35 made payable to FBD Insurance plc.

If you believe that there are errors in the data we hold about you, you can have the data corrected, amended or blocked from our records. You can also object to the processing of your personal data, for example, for marketing purposes. If you contact us about your personal data, you may be asked to prove your identity before we can grant your request. Further information about our obligations in relation to your information is contained in the Data Protection Commissioner's Code of Practice on Data Protection for the insurance sector.

### Why does No Nonsense collect and use personal data?

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

- confirming your identity;
- quoting for and managing insurance and other products provided by us or other members of the FBD group;
- underwriting policies and handling claims;
- providing services such as car breakdown assistance;
- doing market research & statistical analysis, detecting and preventing fraud and protecting our customers and ourselves from being the victims of fraud (we use publically available information from social media, news websites and judgement databases); and
- meeting our legal obligations such as obtaining the Personal Public Service Number in order to request a statement of recoverable benefits from the Department of Social Protection prior to settlement of all personal injuries claims.

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

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

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

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

### Does No Nonsense share information?

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

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

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

### Does No Nonsense disclose personal data?

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

- other FBD group companies;
- agents or other service providers;
- other insurers and their agents;
- industry, trade or regulatory bodies.

### Why does No Nonsense need sensitive data about me and others?

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