



YOUR RESPONSIBILITIES

We want to clarify for you the Responsibilities YOU have on your side of an Insurance Policy so that your Policy is arranged to give you the protection you need.

Insurers need to be told many important and material facts so they can be there to give you the maximum support when you need them.

You must provide complete and accurate information which insurers require in connection with any Proposal or Statement of Fact for insurance cover before the cover starts.

Please also remember that ANY material change to the risk once the policy is taken out MUST be advised to use and this includes both at renewal and any other time while the policy is in force.

Failure to disclose information or misrepresent any fact which may influence the Insurers decision to accept the risk on the terms offered could invalidate the policy from inception which means that claims may not be paid in full or maybe not at all. This failure to disclose could also create huge difficulties for you in purchasing insurance elsewhere, and could breach the terms and conditions attaching to any loan secured on your property.

You must check that all fact s are correct on any Proposal Form or Statement of Fact, and in particular, prior to signing the document, in any situation where you might have received assistance in completing the form.

Please make sure that you read all documents issued to you and ensure that you are aware of cover, limits and other terms that apply. Please ask us if you are unsure of anything.

Please also read the Warranties and Conditions which apply to your policy. If you break a Condition or Warranty Insurers might not pay your claim.

Please inform us immediately of any changes in circumstances which may affect the cover provided by your policy.



IMPORTANT NOTICE DUTY OF DISCLOSURE

You are entering a LEGAL CONTRACT with an insurance company via ERM Financial Services.

You are obliged to answer all our questions honestly and disclose all information as set out in the Statement of Fact/Proposal Form.

If you have any questions, then we are here to answer them fairly.

We would like to ensure that ALL claims are paid for you, but unfortunately, we may find ourselves unable to assist you, when ALL the facts are NOT disclosed at the outset.

Such items include:

All Previous claims or incidents

Even though a claim was made and did not succeed, or occurred a number of years ago, it will be recorded on a Common Claims Register, to which most insurers have access. This register will be checked once a claim is lodged. If you omit to tell your new insurer of a previous claim, medical history or incident that may have given rise to a claim, then any future claim by you, for any cover under the policy will NOT BE ENTERTAINED.

All Convictions

Both Motoring and Civil convictions, either pending or received any time in the past, MUST be advised.

Penalty Points

ALL penalty points MUST be disclosed, whether on your licence or not.

Insurers now have full access to the points register and they will check it.

If you make a claim under your policy and have not disclosed any penalty points this could affect the outcome of your claim.

Description of Risk to be covered

All Insurers require an accurate description of any property, vehicle to be insured or medical history.

Modified / Adapted or Left Hand Drive vehicles MUST be disclosed.

Registered owner of the vehicle: Remember the policy holder be MUST the registered owner of the vehicle insured under the policy of insurance.

Standard Property Construction means built of brick, stone or concrete and may include inner timber frames - roofed with slates, tiles, asphalt, metal or concrete. Anything non-standard must be declared. N.B. Torch on Felt or any Bituminised Felt on a timber decking is NON-STANDARD and its area MUST BE DECLARED.

Any UNOCCUPANCY of your property, partial or otherwise, MUST BE ADVISED.

A full description all work activities undertaken as part of your business.

A fact which increases the risk must be disclosed e.g. storage or use of flammable materials, working at increased heights, work in hazardous or high risk exposure areas

PLEASE DO NOT HESITATE TO CONTACT US, IF YOU ARE IN ANY DOUBT.

NCT (Certificate of road worthiness)

All cars four years and over MUST have a current NCT.

All commercial vehicles MUST have a DOE certificate.

Insurers may request these at inception or any time in the future, however all vehicles in the above categories MUST hold current valid certificates as required by LAW.

Failure to have such documents may invalidate your policy.

If you have any doubts or are unsure what must be disclosed, please do not hesitate to contact us.

Directors: Liam B. Kilkenny (Chairman), Eamonn G.Griffin (Managing)

Company Reg No. 202240

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