

WRIGHTWAY ELITE PRIVATE CAR PROPOSAL FORM



Underwritten by Zurich Insurance plc.

This statement of facts is an agreement between you and the Insurer whose name is shown above. This and other information provided in connection with the Statement of Facts form the basis of the contract between you and Insurers. Wrightway Underwriting Ltd will act in accordance with an authorisation granted under contract on behalf of the Insurer named above.

1 – PROPOSER

Full Name (Mr/Mrs/Ms/Miss or Trading Name): _____

Address: _____

Occupation: _____ Nature of Business: _____

Date of Birth: _____ Marital Status: _____

2 – VEHICLE DETAILS

VEHICLE MAKE	EXACT MODEL	CC	YEAR OF MAKE	TYPE OF BODY	SEATING CAPACITY	DATE OF PURCHASE	PRICE PAID	PRESENT VALUE	REG No.

a) Are there any cosmetic, mechanical or engine alterations to the vehicle from Manufacturers' original specification? Yes No
If Yes give details: _____

b) Has the vehicle (s) been fitted with any anti-theft device such as electronic alarm/immobilizer/tracking device? Yes No
If Yes give details: _____

c) Are you the registered owner of the vehicle listed? Yes No
If No give details: _____

d) Is the car normally kept at the above address? Yes No
If No give details: _____

e) Is the car kept in a locked garage? Yes No
If No give details: _____

f) How many vehicles are owned/used by you? _____

g) Is the vehicle Left Hand Drive? Yes No

h) Has the vehicle been previously registered in a country other than Ireland? Yes No

i) Has the vehicle been previously declared a total loss? Yes No

3 – DRIVERS

Give details of persons likely to drive INCLUDING YOURSELF below

DRIVERS' NAMES		OCCUPATION	DATE OF BIRTH	TYPE OF CURRENT LICENCE HELD	DATE TEST PASSED (MM/YY)	COUNTRY OF ISSUE OF LICENCE	LENGTH OF PERMANENT & CONTINUOUS RESIDENCE IN IRELAND
FORENAME	SURNAME						
Proposer	Proposer						

4 - Have you, or any person who to your knowledge will ever drive, ever been convicted of any motoring or non-motoring offence, other than convictions which are deemed spent under the Criminal Justice ("Spent Convictions and Certain Disclosures) Act 2016", ever been disqualified, nor are there any Garda enquiries or prosecutions pending? Yes No

IF YOU ARE IN DOUBT AS TO WHETHER A CONVICTION IS DEEMED SPENT UNDER THIS ACT, WE STRONGLY RECOMMEND THAT YOU SEEK GUIDANCE FROM A QUALIFIED LEGAL PROFESSIONAL, AS FAILURE TO ANSWER THIS QUESTION CORRECTLY COULD RESULT IN YOUR INSURANCE CONTRACT BEING INVALIDATED OR CANCELLED.

If Yes, give full details of offence codes, dates and penalties for motoring convictions or details of other offences:

5 - PLEASE NOTE YOU NEED TO HAVE DISCLOSED ANY MEDICAL CONDITIONS REQUIRING NOTIFICATION TO THE RELEVANT LICENSING AUTHORITY, THIS ALSO APPLIES TO NAMED DRIVERS.

6 - Have there been accidents, claims or losses (including fire, theft and windscreen claims) whether to blame or not during the last five years in connection with every motor vehicle (including motorcycles) owned or driven by you or any person who to your knowledge will drive?
 If Yes, give dates, circumstances and total costs (including third parties) Yes No

7 - COVER

Cover required from/...../..... at : hrs
 Indicate cover required Comprehensive TPF&T TPO
 No Claim Bonus Protection (Option on Comp and TPF&T only) Yes No
 Windscreen Cover (Option on Comp and TPF&T only) Yes No
 Voluntary Excess (Option on Comp only) €100 €200 €300 €500

8 - USE

- a) Social, Domestic and Pleasure Use Only Yes No
- b) Business use by proposer only Yes No
- c) Business use by other persons Yes No
- d) Commercial Travelling Yes No
- e) Carriage of Trade Goods Yes No
- f) Any other use, please specify

9 - Have you ever been insured in respect of a motor vehicle Yes No
 If Yes, please state details below and attach proof of entitlement

INSURER	POLICY NUMBER	YEARS NO CLAIMS DISCOUNT EARNED	EXPIRY DATE

Is any other vehicle insured in your name? Yes No
 If Yes, give details.

10 - Has any Company or Underwriter declined a proposal or cancelled or refused to renew a motor insurance or required an increased premium or revised terms in respect of any motor insurance proposal effected by you, your spouse, or any person who, to your knowledge, will drive? Yes No
 If Yes, give details:

Declaration

I/We declare to the best of my/our knowledge and belief that the information given on this form is true in every respect.
 I/We also declare that if anything on this form was written by another person he or she acted as my/our agent for this purpose.
 I/We agree that this proposal and declaration shall be the basis of the contract between me/us and Zurich Insurance plc.
 I hereby authorise the Licence Authority to release any information of my licence records to Wrightway Underwriting Limited.

Signature _____ Date _____

Important Notice: Failure to disclose material facts could result in your contract being invalidated. Material facts are those facts which might influence the acceptance or assessment of your proposal. If you are in doubt as to whether a fact is material you should disclose it. A copy of this proposal form is available on written request within three months from the date of the proposal. Zurich Insurance plc is committed to respecting the privacy of your personal information and complies fully with the Data Protection Act 1988 as amended. You can view our Data Protection & Privacy Policy on our website at www.zurich.ie/privacy-policy, or have a copy sent to you by requesting it from The Data Protection Officer, Zurich Insurance plc, Zurich Insurance, PO Box 78, Wexford, Ireland. Your data may be used by us to provide you with information about products and services from us or other products and services which are arranged for you by us with other companies within Zurich Financial Services Group or with a third party. Please write to us at the above address if you do not wish your information to be utilized for those purposes. Full details of the cover provided appear in the policy document, a copy of which is available on request.

The Insurer reserves the right to decline any proposal

DATA PROTECTION



ABOUT THIS NOTICE

Everyone has rights with regard to the way in which their personal data is handled. During the course of our business activities, Zurich Insurance plc ('we', 'our', 'us') and Wrightway Underwriting Limited ('WUL') will collect, store and process personal data about you. The purpose of this notice is to give you some information about the collection and processing of your personal data. Further information can be obtained in our privacy policy which is available at www.zurich.ie/privacy-policy and WUL's Privacy Policy which is available at www.wrightway.ie/regulations.

WUL is an underwriting agency regulated by the Central Bank of Ireland. WUL distributes insurance products on behalf of insurance companies through its broker network in Ireland. As our Managing General Agent, WUL has been granted authority by us to bind cover on our behalf, service your policy and to handle and settle any claims thereunder.

We and WUL are the data controllers for this contract under data protection legislation.

For the purpose of this Notice, 'you' or 'your' shall mean, you, the policyholder, or any other person entitled to indemnity under this policy of insurance.

THE DATA WE AND/OR WUL COLLECT

Where appropriate, we and WUL may collect the following personal data ('Data') from and/or about you:

- **Contact and identifying information** such as title, name, address, email address, telephone number, date and place of birth, gender, marital status, PPS number, VAT number, nationality, country of residence, and photographic identification.
- **Financial information** such as bank account details, credit/debit card details and income details.
- **Employment and qualification details** such as occupation, job position, employment and education history.
- **Medical and health details** including information related to personal habits (such as smoking or consumption of alcohol), medical history, details of any disability, injuries sustained and prognosis for recovery.
- **Other sensitive information** such as details of any criminal convictions and offences (including penalty points), civil litigation history as well as pending prosecutions. We and WUL may also, in certain cases, receive sensitive information from which it may be possible to infer your trade union membership, religious or political beliefs (for example, if you are a member of a group scheme through a professional, trade, religious, community or political organisation).
- **Information pertaining to the risk insured** such as description of the risk, value of the risk, location of the risk and claims history.
- **Claims data** such as details of the circumstances of any incident giving rise to a claim under this policy, details of activities carried out following any such incident, details of any other claims that you have made, as well as financial, medical, health and other lawfully obtained information relevant to your claim including social welfare information.

The above list covers the main data types collected by us and/or WUL. Full details are available in our Privacy Policy at www.zurich.ie/privacy-policy and WUL's Privacy Policy which is available at www.wrightway.ie/regulations.

We and WUL require this Data in order to manage and administer our relationship with you, evaluate the risk and assess the premium to be paid, bind cover, validate and settle any claims, bring and/or defend legal proceedings, prevent, detect and investigate fraud, and in order to generally take any steps required to fulfil your contract /comply with legal obligations.

NOTE: If you provide us with Data relating to another person you must first: (a) inform that person about the content of our Privacy Policy and WUL's Privacy Policy and (b) obtain any legally required consent from that person to the sharing of their Data in this manner.

DATA COLLECTED FROM THIRD PARTIES

We and WUL may collect Data from third parties if you engage with us or WUL through a third party e.g. through a broker or, in the case of a group scheme, through your employer. We and WUL may also obtain Data from other third parties such as financial institutions, claims service providers (including private investigators) and insurance industry and government bodies for the purposes described above.

WHAT WE AND WUL DO WITH YOUR DATA

We and WUL may use, process and store the Data for the following purposes:

- Assessing which insurance products are appropriate for you, risk evaluation, premium setting, policy quotation, premium collection, policy administration, policy renewal, claims assessment, claims processing, claims payment, bringing and/or defending legal proceedings, recovering debt, marketing, statistical analysis, preventing, detecting and investigating fraud, as well as generally taking any steps in order to fulfil your contract and comply with legal obligations.

In order to prevent and detect fraud as well as the non-disclosure of relevant information, we and WUL may at any time:

- Share information about you with other companies in our group as well as other organisations outside the group including, where appropriate, private investigators and law enforcement agencies.
- Check your details with fraud prevention agencies, as well as against databases and other sources of information. Below is a sample of the databases/sources used:
 - the insurance industry claims database known as InsuranceLink maintained by Insurance Ireland (for more information see www.inslink.ie)
 - the Integrated Information Data Service ('IIDS') which allows members of Insurance Ireland to verify information including penalty points and no-claims discount information provided by their customers
 - the National Vehicle and Driver File, maintained and supported by the Department of Transport, Tourism and Sport, containing details of all registered vehicles in the State
 - Motor Insurance Anti-Fraud and Theft Register (MIAFTR) operated by the Association of British Insurers in the UK to log all insurance claims relating to written-off and stolen vehicles in the UK

– the Companies Registration Office

The above list is not intended to be exhaustive (please see our Privacy Policy as well as WUL's Privacy Policy for more information).

In addition, we and WUL may check the Data you have provided against international/economic or financial sanctions laws or regulated listings to comply with legal obligations or otherwise to protect our legitimate business interests and/or the legitimate interests of others.

SHARING OF DATA

We and WUL may share your Data (where appropriate/applicable) as follows:

- With business partners, suppliers, sub-contractors and agents with whom we and/or WUL work/engage (including, but not limited to, tied agents, managing general agents, auditors, legal firms, medical professionals, cloud service providers, private investigators, third-party claim administrators and outsourced service providers) to assist us and WUL in carrying out business activities which are in our and WUL's legitimate business interests and where such interests are not overridden by your interests.
- With other companies in our group, partners of our group, coinsurance and reinsurance companies located in Ireland and abroad, including outside the European Economic Area ('EEA'). Where transfers take place outside the EEA, we ensure that they are undertaken lawfully and pursuant to appropriate safeguards.
- With other insurers and/or their agents.
- With any intermediary or third party acting for you.
- In order to comply with our and WUL's legal obligations, a Court Order or to cooperate with State and regulatory bodies (such as the Revenue Commissioners or the Central Bank of Ireland), as well as with relevant government departments and agencies (including law enforcement agencies).
- On the sale, transfer or reorganisation of our or WUL's business (or any part of it).

For further information regarding the third parties that we may share Data with, please see our Privacy Policy www.zurich.ie/privacy-policy and WUL's Privacy Policy which is available at www.wrightway.ie/regulations.

In addition, information about claims (whether by customers or third-parties) is collected by us and/or WUL when a claim is made under a policy and placed on InsuranceLink. This information may be shared with other insurance companies, self-insurers or statutory authorities.

The purpose of InsuranceLink is to help us and WUL identify incorrect information and fraudulent claims and, therefore, to protect customers. Under data protection legislation you have a right to know what information about you and your previous claims is held on InsuranceLink. If you wish to exercise this right then please contact us or WUL at the address below.

Finally, where you have consented to our doing so, we and WUL may share information that you provide to companies within our group and with other companies that we and/or WUL establish commercial links with so we, WUL 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 and/or WUL believe will be of interest to you.

DATA RETENTION

The time periods for which we and WUL retain your Data depend on the purposes for which we and WUL use it. We and WUL will keep your Data for no longer than is required or legally permitted. Please see our Data Retention Policy at www.zurich.ie/privacy-policy and WUL's Data Retention Policy which is available at www.wrightway.ie/regulations.

DATA SUBJECT RIGHTS

You have the following rights in relation to your Data which is held by us and WUL:

1. To ask for details of your Data held.
2. To ask for a copy of your Data.
3. To have any inaccurate or misleading Data rectified.
4. To have your Data erased.
5. To restrict the processing of your Data in certain circumstances.
6. To object to the processing of your Data.
7. To transfer your Data to a third party.
8. A right not to be subject to automated decision making.
9. The right to receive notification of a Data breach.
10. Where processing is based on consent, the right to withdraw such consent.
11. The right to lodge a complaint to the Data Protection Commission.

If you wish to avail of these rights, a request must be submitted in writing to our or WUL's Data Protection Officer, as appropriate (see contact details below). In order to protect your privacy, you may be asked to provide suitable proof of identification before your request can be processed

PRIVACY POLICY

Please note that this Notice is not a standalone document and should be reviewed in conjunction with our Privacy Policy which is available online at www.zurich.ie/privacy-policy and WUL's privacy policy which is available at www.wrightway.ie/regulations.

If you have any questions about your Data, you can contact us or WUL using the contact details below.

ZURICH INSURANCE PLC	WRIGHTWAY UNDERWRITING LTD
<ul style="list-style-type: none">• Customer Services on 053 915 7775• Email us at dataprotectionofficer@zurich.ie• Data Protection Officer, Zurich Insurance plc, Zurich Insurance, PO Box 78, Wexford, Ireland.	<ul style="list-style-type: none">• Customer Services on 053 916 7100• Email us at dataprotectionofficer@wrightway.ie• Data Protection Officer, Wrightway Underwriting Ltd, Limekiln House, Drinagh, Wexford, Co. Wexford, Ireland, Y35 KX2P