

Duty of Disclosure – Motor Insurance

Bank of Ireland Motor Insurance is underwritten and administered by RSA Insurance Ireland DAC.

You are under a duty to answer all the questions that have been asked, honestly and with reasonable care and attention. These questions are material in determining if We can accept this risk, what terms are applied and what premium is charged.

If You do not answer these questions honestly and with reasonable care and attention, We may use the remedies available to Us under the Consumer Insurance Contracts Act 2019 (and any subsequent amending legislation) including the remedy to cancel the contract, reject a claim or to limit the amount We pay in the event of a claim.

Please note that you are obliged to notify Us immediately of a change in the subject matter of the contract, and this includes, but is not limited to, any of the following:

- If you or a named driver
 - receive penalty points
 - receive or have any prosecutions pending or have been suspended from driving
 - change occupation
- If the use of your vehicle has changed e.g. you intend using it for business use
- If the vehicle has been modified outside of manufacturer's specification
- If you are changing vehicle or adding/deleting named drivers