

# Duty of Disclosure

Motor Insurance is arranged by Bank of Ireland Insurance Services Limited and underwritten and administered by RSA Insurance Ireland DAC ("RSA").

When you apply to take out motor insurance, you are required to provide all material information. Material information is any information which is likely to influence RSA's acceptance or assessment of the risk. The questions asked at application stage reflect the type of information we need from you and include, by way of examples, claims history or medical information on you and anyone else you want included under the motor insurance policy.

If you don't disclose all material information or disclose inaccurate or false information it could result in:

- Your policy being void
- A claim not being paid
- A request to recover any claim amount paid
- You being liable for additional premiums and/or
- Terms and conditions of the policy being amended

If any of the above were to apply, you may need to disclose it if applying for cover in the future and it may affect your ability to get motor insurance in the future.

If you are in any doubt as to whether a fact is material, you should disclose it. If you have any questions you can contact our Customer Support Team on the phone number provided and they will be happy to help.

It is recommended that you keep a record of all information and documents supplied as part of your application for motor insurance. By submitting your application you are confirming the information provided is accurate and complete on your own behalf. If you are applying for cover for any other person you are confirming the accuracy and completeness of the information on their behalf and that you have the authority to disclose the information on their behalf.