

### **MIBI No Claims Discount Protocol:**

Where a policyholder suffers property damage arising from the negligent use of an identified third party uninsured vehicle and where the policyholder holds comprehensive insurance cover the Member Company shall:

1. Investigate, handle, and settle the property damage claim directly with the policyholder; this includes clarifying the alleged offending vehicle is uninsured, and/or was stolen/not stolen
2. Apply the Member Company policy excess when doing so
3. At the settlement of the claim will set out in a letter\*, which will be issued to the policyholder, the following information:
  - a. The amount of the policy excess
  - b. The date on which the claim was finalised
  - c. Confirmation the claim was handled under the terms of the MIBI No Claims Discount Protocol
  - d. Confirmation the policyholder's No Claims Bonus entitlement was not adversely affected as a result of the claim
4. Advise the policyholder MIBI will refund the policy excess when the claim is finalised, and only then, advise the policyholder to submit a completed MIBI Claim Notification Form (available to download on [www.mibi.ie](http://www.mibi.ie)) to MIBI, along with the letter\* (see above)
5. Advise the policyholder where the damage is caused by a stolen vehicle MIBI will deduct an excess of €220 (Clause 7.3 MIBI Agreement) when paying the uninsured losses claim to the policyholder
6. Advise the policyholder who has suffered personal injury arising from the same incident to notify MIBI of the personal injury element of the claim