

### **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
  2. Pay the policyholder without deducting any Member Company policy excess when doing so (or if an excess was already deducted prior to clarifying the alleged offending vehicle is uninsured, reimburse the policyholder their excess at a later date)
  3. The policyholder's No Claims Bonus / Discount entitlement should NOT be adversely affected as a result of the claim
  4. At the settlement of the claim, the Member Company will set out in a letter\*, which will be issued to the policyholder, the following information:
    - a. The date on which the claim was finalised
    - b. Confirmation the claim was handled under the terms of the MIBI No Claims Discount Protocol
    - c. Confirmation the policyholder's No Claims Bonus entitlement was not adversely affected as a result of the claim
  5. Advise the policyholder MIBI will refund any additional reasonable and vouched uninsured losses when the vehicle / property damage 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)
  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
- 

Please note that for all claims prior to July 2020, the Insurer will deduct the Policy excess when settling the claim. The Insurer will make an additional note of the Policy Excess in the letter (see above). Then, the claimant is entitled to make a separate claim against the MIBI for the reimbursement of their Policy Excess