

Policyholders with a No Claims Discount Moving Abroad

If you are moving abroad for an extended period of travelling/vacation or to work, you should first and foremost contact your Insurance Company for more information about the policies, procedures and particular options relevant to your specific circumstances.

More generally, please find below some information you may find useful prior to your departure, grouped according to the length of time you will be abroad:

- **Less than 1 Year**

It may be an appropriate solution for you to **suspend** your policy if you are going to be living abroad for less than a year. If your car is not in use after a period of 28 days and you suspend the insurance by returning your certificate and disc to your insurer, you will receive a pro-rata refund of your premium paid at the last renewal date for the period of suspension (subject to possible administration fees) based on the time your car is out of use. You or any named drivers will not have any cover to drive your car during this period but your vehicle may continue to be covered against fire or theft, depending on the terms of your specific policy and if you decide to leave these terms in force. However, if you have other drivers named on your policy who will continue to use the vehicle while you are abroad, you should keep the policy running as normal. If your stay abroad is extended and you remain abroad into a new period of insurance, **cancelling** the contract would be the better option.

- **1-2 Years**

The normal practice in the market in relation to a No Claims Discount is that it is valid for a period of 2 years from the last date on which your policy was in force (i.e., before it lapsed/was cancelled and not being used on another vehicle). So, if you have been abroad for less than 2 years, your No Claims Discount will still be relevant. Your No Claims Discount is based on your previous level of driving experience in your own name.

- **More than 2 Years**

If more than two years have passed since your Irish motor insurance policy was cancelled/lapsed, your No Claims Discount is no longer valid. However, if you have claims-free driving experience in a different country in your own name, we will take this experience into consideration if you seek a quotation from us on your return to Ireland, subject to the **appropriate verifiable documentation** being provided. This documentation will likely constitute a No Claims Bonus Statement and/or a letter of driving experience in respect of the relevant country. Please bear in mind that all documentation you gather abroad must be verifiable and should contain as much detailed relevant information as possible, e.g., in respect of dates, type of insurance, certification of claims-free driving, etc.

In this regard, we would recommend making sure at the outset that your prospective insurance provider abroad will be in a position to provide such documentation at the end of your period living/driving abroad or, better still, using the services of one of our affiliated companies, if one is operating in the relevant country.