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J.F. DUNNE INSURANCES LTD



We are reaching out at this time of great uncertainty, concern, and indeed fear, to let you know that J.F.Dunne Insurances are here to help in any way that we can. We are fully operational with some of our staff working remotely and others attending the offices for necessary back-up services. We are in the category of essential services as laid down by Government and we will remain available to you even if this categorisation changes.

Many of you, our Bus, Coach and Private Hire clients around Ireland, also provide essential services to a wide variety of agencies of State, voluntary groups and community initiatives and you require our services to maintain your insurance contracts in place and your interests protected.

Many of you are also contracted to our Schools Transport Scheme where some payments have continued up to April 3rd, and some of you are privately contracted to schools directly and income from these sources has been dramatically impacted.

Tourism and events such as sport, weddings, school related activities and general private hire are effectively lost to you as a business. These are

unprecedented times, worrying times and we wish to help you in any way we can. One way, in the early days of this awful virus, was to advise you to suspend insurance on those buses you would not be using. Many of you have suspended and whereas initially we presumed that these suspensions might be for less than the permitted period to allow for rebates, we immediately changed this criteria with underwriters to allow credits for suspensions under 28 days.

Of course now it seems these suspensions will be for in excess of 28 days and the normal insurance rebating for these suspensions applies, that is, a pro-rata of the motor premium. Public Liability, Employers Liability, Personal Accident protections remain in place.

We can also retain Fire & Theft cover in place for those operators requiring to do so under their Hire Purchase or other finance arrangements with Banks etc. and where Comprehensive cover is currently in place. You must instruct us in writing and there are terms and conditions to this cover. The rebate is 80% of the motor premium where Fire & Theft cover is maintained. Email insure@jfd.ie to provide instruction or to query what can be done here.



We are receiving many queries on premium financing issues. Our sister company, Parliament Premium Finance, is rescheduling and refinancing loans for many of our clients, you will know the team there and you just need to email them, insure@jfd.ie, with any query or concern that you have. They can also help where there is another finance house involved but these finance houses are much larger and negotiations take quite some time especially where

they have entrenched terms and conditions around forbearance, with little or no understanding of the present difficulties bus, coach, and passenger transport operators are experiencing. We are presently investigating how best to protect your interests where these finance houses apply rulings that may impact the very future of some of our clients. The global application of rulings that these finance houses apply do not meet the requirements of some of our clients and we will act immediately to protect your interests where you are issued with a final demand. If you are facing the cancellation of your insurance contracts by these finance houses you should immediately email us with the full details to insure@jfd.ie, we can **only** act where a final notice has issued from these finance houses.

In this time of little or no income the last thing you want from us is your renewal notice! To explain, there is a legal requirement on us to issue renewal notices for your insurance contracts, the rules and regulations around renewal of contracts of insurance still apply and we and you must comply with these. Please know too that these rules and regulations insist that renewal notices are issued in good time to allow you to seek alternative quotations and whereas we would hope that you will find our quotation the most competitive we do need to remind you that it is business as usual in this respect also!

There are options here too, if you have any queries or concern in regard to the renewal of your insurance please do not hesitate to contact us, email us on insure@jfd.ie. Our bus and coach clients have the unique option to perform certain actions and give us instructions on this email 24 hours a day.

At this point in time we can only speculate as to when the return of incomes across private hire, schools contracts and other passenger services may occur and it would be prudent to take some time now and look at the supports available from Government [here](#) and where applicable, apply for these supports now.



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If you have any industry issues or just need to chat, you can email me privately on info@ibus.ie We have written to various Government Ministers over the last month as schools closed and the Covid-19 restrictions on travel increased. These letters and other industry news are on view [here](#).

For now we hope this email helps to re-assure you of our commitment to you and that we place your protection at the foremost of our actions here at J.F.Dunne Insurances.

We will overcome this virus if we look after each other.

We are here, and we will continue to be here, throughout this challenging time, to look after your best interests.

Stay Safe, and we look forward to seeing you in the near future

John, Carlos and the Team at J.F.Dunne Insurances



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