

Welcome to the J.F.Dunne Insurances & Federation of Transport Operators newsletter for Winter and Spring 2024/2025 and thank you for taking the time to read it. We are intending making more representations to the new Government in 2025, however that may be put together. Once the departments are finalised and the new ministers installed we will be contacting them and lobbying on your behalf to try and get the age cap on the Bus Eireann School Contracts removed. To this end there is a survey online that we request you complete, it will only take a few minutes to do so and could prove invaluable in changing the mind-set around the 70 cap, more detail on this later in the newsletter.

We will continue to post news and information relevant to your industry online, so do keep an eye on our website, www.jfd.ie.

As ever, if you need to contact any of us we can be reached by phone on 045 878500 or via email at insure@jfd.ie

POLICY COVER UPDATES

THIRD PARTY PROPERTY DAMAGE (TPPD): Some of the contracts that you are being asked to sign now require a limit of indemnity of €6.5m, up from the original standard of €1.3m, and this has now been increased on your policy from €2.6m to €6.5m to ensure that you have the adequate cover without having to refer back to us to increase the limits.

WINDSCREENS: We are seeing a marked increase in the number of windscreen replacements across the book of business and request that in the event of a stone chip or small crack, that you organise a repair at that time to ensure that a replacement a few weeks later is not required. Please note that ALL breakages must be notified to J.F.Dunne Insurances Ltd within one month of breakage with appropriate photos. Photographs must show the vehicle registration and the broken window in the same frame. All invoices must be submitted within one month of repair/replacement.

NATIONAL FLEET DATABASE: As advised previously, there is no requirement for clients of J.F.Dunne Insurances to register and submit information on the National Fleet Database. Our underwriter, AIG Europe SA is advised of all alterations to your policy on a daily basis, both temporary and permanent, by J.F.Dunne Insurances. All of this information is uploaded to the Irish Motor Insurance Database (the database that the NFD transfers information to), and we have received written confirmation from the Motor Insurance Bureau of Ireland that this is all that is required. It is essential that you inform us of any changes to your policy so that we can keep the database up to date.

There have been some instances where the database has had the wrong information with a digit out in the registration number, if this is the case, the Gardaí can check by policy number and can see the vehicles on cover on the database and it should be evident if it is simply a case of a missing or incorrect digit.

Regardless of what is or is not showing on the database being used by the Gardaí, it is not a system of record and the Gardaí should be accepting valid documentation as one level of proof of insurance. If there is ever an issue at roadside, please ask the attending Garda to call us as your insurer and we can confirm cover.

It is extremely important that you do not enter or use a vehicle in a public place without insurance being in place, a driver can be charged with control of a vehicle in a public place even if just sitting in the drivers' seat without the vehicle being started.

CERTIFICATES: the green strip on your windscreen disc, once you have removed it from the certificate, should always be visible. There is a requirement in the RTA that the green line should be present on the disc as proof of the validity of the disc. Please do not cut it off to make it easier to put into your windscreen disc holder.

THE SMART TACHOGRAPH VERSION 2

This is the second version of the smart tacho and has been mandatory on new commercial vehicles (trucks & buses) since August 2023. It is to be retrofitted to existing commercial vehicles on a phased basis. These new tachographs are equipped with GPS technology and the ability to send data to other sources. They will detect and record when a vehicle crosses an international border. The retrofit rules do **NOT** apply to vehicles **exclusively used for national journeys** (excluding Northern Ireland/UK)

The main differences with the new tachos:

- Automatic recording of location data: Location data is automatically recorded every time the vehicle crosses borders e.g. ROI/NI.
- Purpose of the journey: It is noted whether the vehicle is being used to transport goods or passengers.
- Remote transmission of data: The smart tachograph 2 can transmit data that could indicate possible manipulation or misuse of the tachograph to the relevant authorities.
- Information on exceeding driving times: The recording of data on exceeding the maximum permitted driving times has been newly introduced. Fleet managers can now track working and rest times and breaks more easily.

Deadlines for the retrofit:

31/12/24 Vehicles registered before 14/06/19
18/08/25 Vehicles registered between 15/06/19 and 20/08/23
01/07/24 Vans and Light Commercial Vehicles over 2.5 tonnes

(All vehicles registered since August 2023 should have come with the new tachos already fitted)

For more details see: <https://www.rsa.ie/services/professional-drivers/tachographs-information/smart-tachograph-2>



E-SCOOTERS

E-Scooters represent a new hazard for drivers with an increasing number on our roads and a worrying trend in the increase of accidents involving them. Like cyclists and pedestrians, they should be treated as vulnerable road users as they have little protection in the event of an accident.

New legislation has recently been introduced for the use of e-scooters with some of the main points being:

- Users must be over 16 but don't need licence, registration, tax or insurance.
- E-Scooters may use bus lanes and cycle lanes
- E-Scooters must not have seats or carry passengers
- Users must follow the same rules of the road as cyclists including traffic lights and pedestrian crossings.

COVER RESTRICTION - E-SCOOTERS

Our underwriters, AIG Europe SA, will be introducing a new condition to the PSV scheme wordings in the New Year, excluding carriage of any e-scooter or e-bike on any vehicle insured under the scheme. The reasoning behind this is the very real threat posed to our insured vehicles, your buses and cars. If we have a lithium-ion fire on an insured vehicle, the vehicle will, in all probability, be destroyed, and the batteries release a lot of gas very quickly. Types of gases released are extremely harmful and include Hydrogen Fluoride, Hydrogen Cyanide and Sulphur Dioxide. These gases pose a significant injury threat to anyone being transported on the vehicle. The NTA have banned the carriage of E-scooters on board their vehicles since 7th of October 2024. We will keep you posted on this and advise you as it becomes effective.



DRIVER SHORTAGES - SURVEY

There is an impression in Government that the prohibition of drivers over 70 on the Bus Eireann school contract does not have any significant impact on the number of drivers available to operators running these services.

FOTO has generated a survey, available via our website, that I would ask you to complete. We intend approaching Government with representative figures from operators of the school contracts confirming the actual benefit to the industry should we remove the driver age cap. There are only a few questions. You will be asked to provide your name, email and policy number so that we can verify the entry, but any information used to back up the report to Government will be completely anonymous. We will share with you the result of the collected data once fully collated. The survey will remain open until January 17th 2025 and is available on the home page of www.JFD.ie

Without your input and this data, we cannot make any claims as to how the age cap affects the industry, hearsay and anecdotal information is not enough when it comes to pushing this point and as such we would ask that you complete the form as accurately as you can.

RSA

184
road
deaths

Up 29 on
last year

Up to 31
December
2023

Please note: all figures are provisional and subject to change. Figures as of 1 January 2024



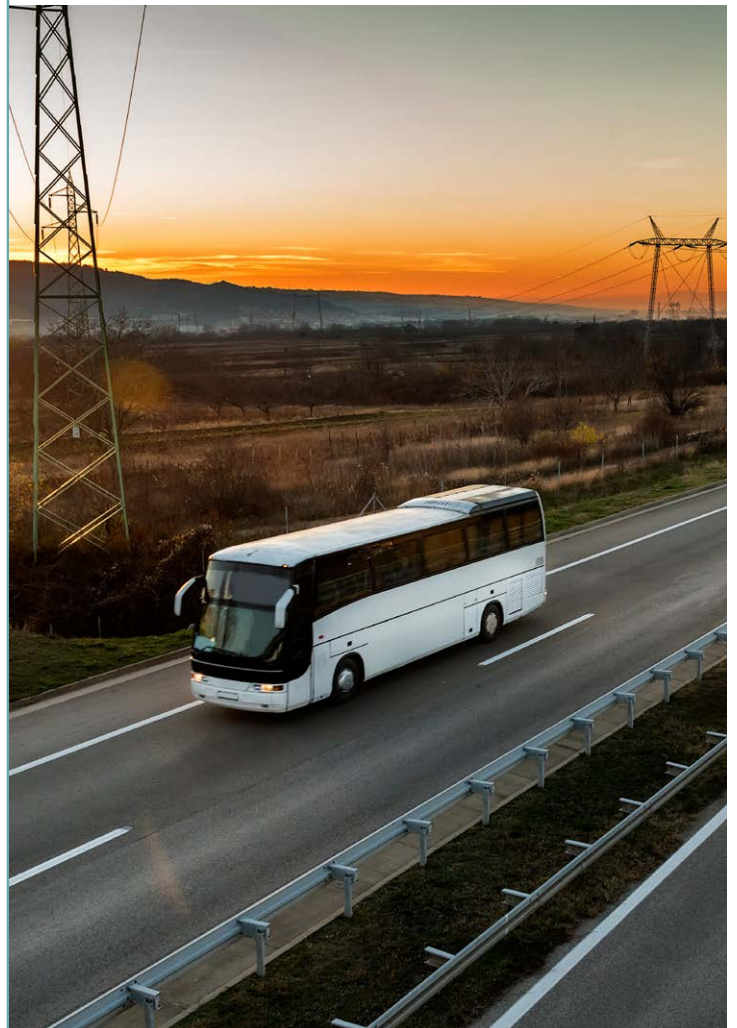
HITTING THE HEADLINES IN 2024

- **Highest road deaths for almost a decade with 184 killed in 2023**
- **Education Minister called on to make sure School Transport Scheme is ready to go for all in Carlow, Kilkenny and beyond - KCLR**
- **Education Minister told by colleagues she has 12 weeks to address School Transport Scheme issues - Midwest Radio**
- **'If you turn up the heat on cold days, the range reduces' - TD hits out as Bus Éireann admits battery problems with electric buses pilot - Independent**
- **More than 53 Wicklow students still without school bus, despite having paid last year - The Irish Independent**
- **Cork Bus Éireann passenger numbers increased by 27% last year - EchoLive.ie**
- **Number of schoolchildren eligible for a bus place to increase by 60% - Leitrim Observer**
- **Calls for "lottery" for school bus tickets to end - Ocean FM**
- **School bus transport in Wexford is at crisis point - Irish Independent**
- **Stranded: Kilkenny children left with no schoolbus place - Kilkenny People**
- **West Cork parents seeking school bus to Schull had 'no other option' but to protest - The Irish Independent**
- **20 school children in Cavan without school bus seat - NorthernSound**
- **Anxious time for some Tipperary parents as children refused school bus tickets - Tipperary Live**
- **Parents 'in limbo' as 900 children denied school bus seat they paid for - Extra.ie**
- **Bus Éireann use taxpayer-funded buses on private routes including crashed coach - The Irish Sun**

RISK MANAGEMENT - UNDERWRITER FEEDBACK

Our underwriter for the bus scheme since J.F.Dunne Insurances launched it 44 years ago, AIG Europe S.A., have provided us with some detail around common issues that they are encountering when dealing with claims and have advised the following good housekeeping and risk management guidelines:

- Use the kill/master switch when a vehicle is parked up for the night.
- Appropriate spacing between buses when parked up overnight in the event of a fire, if a minimum of 3 metres is maintained between vehicles, there is a smaller chance of the fire spreading to other vehicles and it is safer to access and move other vehicles if there is a fire
- Ensure there is clear and obvious seat use signage and reminders for passengers to use their seat belts at all times when aboard your vehicle
- Where multiple drivers are using a vehicle, there have been a number of instances of poor security with a key left in or around the vehicle for the next driver, doors left unlocked or the immobilizer not activated.
- Where buses with interior and exterior cameras have recorded accidents, the footage has helped AIG and our clients in defending liability and repudiating claims. This in turn protects the scheme and ensures no significant premium shock for you at renewal.





WINTER DRIVING TIPS:

Be prepared for any situation

It is your responsibility to make sure you are taking every precaution necessary to remain safe this winter.

Clear away ice, snow, and frost - you need to be able to see clearly. Remove any build up on the window, mirrors and head lamps. Check your tyres - make sure they are ready for the winter weather, inspecting tread depth.

Check the road conditions and weather forecast, know what to expect when you are out driving.

Do not be afraid to slow down drastically - you should always pay close attention to your speed.

Give yourself extra space - stopping on ice and snow requires additional room and if the vehicle in front of you slams on their

brakes, you need to have that extra space to slow down and stop safely.

Be aware of over-passes and bridges on your route as these places will freeze before other sections of the road.

If you do encounter hail, slow down but try not to brake. Beware of high sided vehicles in strong winds, particularly when overtaking. If you are driving a high sided vehicle try to anticipate exposed sections of roadway where winds will be stronger. Never drive through flooded roads. They could be deeper than you think. Find an alternative route.

Take it nice and slow - avoid potential problems by easing your vehicle to a stop and slowly getting it moving again. Plan extra drive time as the weather gets worse and remember that slow and steady is safer this winter.

J.F.Dunne Insurances Office opening hours over the holiday period

December 23rd	9am to 5pm
December 24th, 25th & 26th	Closed
December 27th, 30th & 31st	10am to 3pm
January 1st	Closed
January 2nd	Open as Normal

Our 24 hour email service is available to you for any emergency change of vehicle you need to make to your motor insurance policy with us outside of our office hours: insure@jfd.ie

