

Terms and Conditions

Please read our terms & conditions carefully

Your use of this website and its services is an acknowledgement and acceptance by you that you have read and understood all disclaimers, notices and instructions and the terms and conditions as set out or referred to in this Website including disclosure.

Quotations obtained from this Website are the terms of each Insurer based upon the information provided by you. Your application for cover through this Website is for a contract of Insurance arranged by **Gollogly Insurance Ltd t/a Golo.ie** with the Insurer whose rates you have chosen.

Before applying for cover please note that failure to disclose all material information, i.e. information which is likely to influence the acceptance of the risk and the terms applied could invalidate the Insurance (including disclosure of all claims, convictions, disqualification+s, endorsements or pending prosecutions or any other matter materially affecting insurers assessment of the risk, and to you providing Gollogly Insurances Ltd with accurate and complete information). When acquiring Motor Insurance you should be aware that the driving licence held by you, your age, sex, occupation, driving history, vehicle use and other matters all materially affect the assessment of the risk and the premium level.

You are not authorised to add our Website (without prior written permission) in any manner as a link on any other Website.

Unless otherwise stated, all quotations are inclusive of levies and premium taxes.

The precise Insurers terms and conditions of any cover Gollogly Insurances Ltd may agree to give are set out in a standard policy subject to amendment by endorsement or other appropriate variation. You are invited to review the Insurers standard policy which is available on request.

The Irish Insurance industry require that we display the following standard declaration in relation to Motor Insurance:

It is an offence under the Road Traffic Act to make a false statement or withhold any material information for the purpose of obtaining a certificate of

Insurance. Furthermore, such action could invalidate your insurance cover. Material information means any information likely to influence our acceptance or assessment of this proposal. If you are in any doubt as to whether or not information is material then it should be declared.

Privacy Statement

No personal details will be disclosed to any other person or bodies other than for the purpose of confirming your quotation and/or cover with your selected insurance company. We will not contact you by e-mail or traditional mail other than for the purpose of offering you insurance or financial services. Please refer to our Privacy Policy on this website.

Cookie Policy

Cookies are small text files sent from a website and stored in the user's web browser while user is browsing a website. All the cookies we use are harmless and are essential for the functioning of the website. If you want to prevent cookies from being stored by your browser you will need to **disable them**. This will prevent you from getting a quotation on our website and remove other functionality outlined below.

We use a cookie to track user data entered in the quotation process between pages. No user data is stored within the cookie, just a session identifier. These cookies expire after a short period of time.

We also use cookies to anonymously gather statistics on how our website is used. No personal information is gathered. This data is stored on Google servers and used by us to improve the user experience on our websites.

A cookie is also used to remember if the user has chosen to hide the cookie notification. You can disable cookies within your browser but this will prevent sections of our website from functioning correctly.

A cookie is used to track the number of quotes completed.

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Legal Issues

Gollogly Insurances Ltd accepts no responsibility for any accidental loss or liabilities incurred by visitors to this site nor do we accept any liability in relation to contracts of insurance made as a result of the use of this site. Insurance companies are responsible for maintaining their own rules and rates in relation to products offered in our comparative quotations. We have a strictly controlled and monitored security policy in place and we accept no responsibility for errors or omissions that might occur as a result of a deliberate breach of this security.

Premium Payment

All insurances are effected on the express condition that pending receipt of the premium from the insured, we reserve the right notwithstanding delivery of policy or receipt to the insured, to cancel the policy, obtain a refund from the insurers and apply same in the reduction of the amount due by the insured or obtain payment from the insurers on outstanding claims due to the insured and apply same in the reduction of the amount due by the insured, and in that regard the insured hereby irrevocably appoints Gollogly Insurances Ltd t/a Golo.ie , as its attorney to deal with such matters as it should in its absolute discretion see fit. Subject to acceptance by companies and or underwriters, and to all the conditions, provisions, endorsements and limitations of the cover notes and policies of the companies and underwriters.

Delivery Methods

Upon receipt of the premium from the insured, we will issue the relevant documents to the insured through postage or via email where this has been agreed to.

Web Traffic Monitoring

Web traffic on golo.ie is monitored using Google Analytics.

Access to site and User Conduct

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We reserve the right to deny users access to this website or any part of it without notice and to decline to provide the service to any users that is in breach of terms and conditions.