

Private Motor Policy Summary

Significant features and benefits

This is a summary of the significant features and benefits of your policy and does not contain the full terms and conditions of the cover. You can find full details in the policy booklet; please let us know if you would like us to send you a copy.

Cover	Comprehensive	Third party fire and theft
New car replacement – if your car is less than a year old and it has damage that costs more than 60% of its value, we will replace it with a new car	✓	Fire and theft only
Breakdown assistance – 24-hour roadside assistance, home start, vehicle recovery and journey completion	✓	✓
Windscreen cover – a €25 excess applies to glass replacement claims	✓	Optional
Foreign use - (full policy cover in most European countries for up to 93 days free - see section two of the policy booklet)	✓	✓
Legal liability for death or injury to any other person, including passengers	✓	✓
Hire car after theft – If your car is stolen we will provide you with a hire car for up to five days after the theft. Vehicles used for public or private hire (taxi/hackney) cannot avail of this benefit	✓	X
Legal liability for damage to other people's property up to €30,000,000	✓	✓
Legal fees and costs incurred with our consent, in connection with a claim against your policy	✓	✓
Own damage, fire and theft claims	✓	Fire and theft only
Audio equipment radio receivers or transmitters, taxi meter, electronic navigation or radar detection equipment - up to €635 or 5% of the vehicle value (whichever is lower)	✓	✓
Fire brigade charges – up to €2,200	✓	✓
Loss of keys - up to €850	✓	✓
Personal accident cover - €6,500	✓	X
Medical expenses – up to €135 per person	✓	X
Hotel expenses - up to €65 for the driver (or €135 for all the people in the vehicle)	✓	X
No claims bonus protection – available to policies with four or more years no claims bonus.	Optional	Optional

Significant exclusions or limitations

The policy contains some exclusions and limitations. A summary of the most significant exclusions is listed below. Please see the relevant sections of the policy booklet for full details.

Section one – Loss or damage to the vehicle

The most we will pay will be the market value of the vehicle immediately before the loss or damage happened, but not more than the value shown in the schedule. (See section one in policy booklet)

We will not pay for:

- the first amount of each claim for loss or damage (known as the “excess”). The excess will be shown on your schedule;
- loss of value, wear and tear, mechanical or electrical breakdown, or damage to tyres as a result of using brakes or by road punctures, cuts or bursts;
- loss of or damage to personal belongings;
- loss or damage arising from the vehicle being filled with the wrong or contaminated fuel or any other substance;

- loss or damage by any driver that has been disqualified from driving or has failed to disclose penalty points or motoring convictions; or
- theft or attempted theft if the vehicle is left unattended and left unlocked or the keys to the ignition are left with the vehicle.

Hire care after theft – comprehensive cover

It is your responsibility to make sure you meet the car hire conditions. These may include, but are not limited to, a full driving licence without endorsements, a credit card deposit and the car being returned to the pick-up point. Vehicles used for public or private hire (taxi or hackney) cannot avail of this benefit.

Section 3 – Windscreen cover

If you have this cover on your policy and need your windscreen repaired or replaced, you should call our approved windscreen specialists on the number shown below. We will need to confirm all claims before any repair or replacement work is carried out.

We will not pay for:

- the first amount of each claim for glass replacement claims (known as the “windscreen replacement excess”). The windscreen replacement excess will be shown on your schedule;
- any amount over €150 (less the excess) for replacement or €50 for repair if the work is not carried out by our approved windscreen specialists

We will not pay for any amount over €150 for replacement or €50 for repair if the work is not carried out by our approved windscreen specialists

General exceptions

We will not cover the driver unless they hold a valid licence to drive the vehicle and meet the conditions and any limits of the driving licence.

General conditions

Drink and drugs clause

We will not provide cover for any accident, injury, loss, damage or liability whilst the driver is under the influence of drink or drugs.

No claims bonus protection

For an extra premium you can protect your no claims bonus if you have four years or more no claims bonus. This means you will keep that no-claims bonus as long as no more than one claim arises during the period of insurance for which the extra premium applies. Although you can protect your no claims bonus, your premium may still be affected by any claims we pay.

Cancellation rights

You may cancel your policy at any time by contacting us by phone or in writing. You have a legal obligation to return your Certificate of Insurance and disc. If you cancel your policy in the first year of insurance within the first 14 working days, we will refund your premium for any period of insurance remaining. If you cancel your policy at any time after the first 14 working days, we will refund your premium for any period of insurance remaining less an administration fee.

Please refer to your policy booklet for further details on cancellations.

Making a claim

In the event of any accident or loss you should call our claims department on 1800 77 1800.

For windscreen cover claims call the windscreen helpline on 1800 94 4435.

If you need roadside assistance following a breakdown call the breakdown assistance helpline on 1800 70 6080.