

Important changes to your policy document

We have updated our policy document including changes to policy benefits, terms, conditions and exclusions which will impact the cover provided under your policy. Below you will find details of changes, but this document doesn't include all policy terms, conditions or exclusions simply just a summary of the important changes we have made. Please read this document carefully to make sure you're happy with the level of cover provided. For a full description of the cover in place, this is outlined in your policy document and schedule. Your policy document can be found at <https://www.allianzdocuments.ie/car/broker-market>.

Definitions	Details of change
We have updated a number of definitions, please see page 2 of the policy document.	
Policy cover	Details of change
Open driving	If your policy includes open driving, it will be outlined on your statement of fact and your certificate of insurance. An age restriction will apply to anyone driving your car under open driving. This restriction will be outlined on your certificate of insurance. Anyone using your car under open driving must have a full clean licence and no more than 6 penalty points or two fixed charge notices.
Policy conditions	Details of change
Driving Licences	The following new condition has been added: You and anyone else insured must obey the conditions of your driving licence. These conditions include: • restrictions and categories for the class of vehicle being driven; • whether or not the person driving must be accompanied by a qualified driver; • any other condition or restriction which may apply. If you or any other driver do not obey the conditions of your driving licence, we may: • declare your policy void from the start date - we will treat the policy as if it never existed or; • invoke cancellation of your policy cancel the policy and/or; • remove the driver who has failed to obey the conditions of their driving licence and/or; • refuse to pay a claim or only partially pay a claim and/or; • recover from you the total amount of any claim already paid under the policy and/or; • seek payment from you for the costs involved in recovering our loss and/or; • inform An Garda Síochána/Police Authorities of the circumstances.

Policy conditions	Details of change
Looking after your car	The paragraph entitled "Looking after your car" has been replaced with: You must: • take all reasonable care to safeguard your car from loss or damage and prevent injuries; • keep your car in roadworthy condition, including its lights, mirrors, braking systems; • where necessary, make sure your car has a valid NCT certificate; • fit tyres appropriate to your car, and make sure that tread depths comply with the legal limit; • make sure you do not leave your car unattended and/or unlocked; • must not leave your ignition keys or any device of the same function in your car while unattended or unlocked; • make sure that your car is not accessible to any driver who is not insured to drive your car, does not hold a valid driving licence or is disqualified from driving. If you do not do so, then we may: • refuse to pay a claim or only partially pay a claim and/or; • recover from you the total amount of any claim already paid under the policy and/or; • reduce the payment under a claim in proportion to the breach of a policy condition and/or; • seek payment from you for the costs involved in recovering our loss and/or; • declare your policy void from the start date - we will treat the policy as if it never existed and/or; • invoke cancellation of your policy and/or; • cancel your policy from the date of any misrepresentation. We must have free access to examine your car as required.
Dispute resolution	The paragraph entitled "Arbitration" has been replaced with: If a dispute arises out of this policy and it cannot be settled between us, you can refer the matter to the Financial Services and Pensions Ombudsman. Please refer to the Complaints section of this policy for their contact details. If the Financial Services and Pensions Ombudsman is unable to investigate the dispute, the matter can be decided by means of arbitration*. The case can be referred to the decision of an arbitrator who will decide on the matter. The appointment of the arbitrator will be made by agreement between you and us. If we cannot agree on the choice of arbitrator, then we will ask the Chairperson of Bar Council to appoint the arbitrator. Disputes not referred to an arbitrator within twelve months from the date on which the Financial Services & Pensions Ombudsman confirmed that they were unable to investigate the dispute will be deemed to be abandoned. *Note: Allianz reserve the right not to refer a dispute to an arbitrator. If this happens, the dispute may be brought to court as a legal matter.
Assignment	The following new condition has been added: You may not assign any rights, benefits, or proceeds of any claim, to a third party, unless it has been requested by you and been agreed by us beforehand.
Premium calculation	The following new condition has been added: • Your premium may be affected by your claims experience, number of penalty points or convictions. If it has, we will show any impact to your premium on your premium breakdown summary.
Sanctions	The following new condition has been added: This policy will not cover you for any business or activity where such cover or payment of any claim would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America and/or any other applicable national economic or trade sanction law or regulations.

Policy conditions	Details of change
Reporting incidents	The following new condition has been added: If your car is stolen or if either you or anyone else (including any passengers in your car, occupants of any other car or any pedestrians) are injured in an accident involving your car, you must report this to us and An Garda Síochána. If such theft or accident happens outside the Republic of Ireland you must report it to us, the relevant police authorities in that jurisdiction and An Garda Síochána.

Section 3: Accidental damage to your car	Details of change
New benefit added	Damage to your car caused by vandalism.
Panoramic roof glass	Any claim for panoramic roof glass will be paid under section 3 of the full policy document.

Exceptions to Sections 2 and 3	Details of change
Accessories and spare parts	Cover for accessories and spare parts now excludes items which are mobile, portable or removable items of equipment such as (but not limited to) roof/cycle racks, roof boxes, jump leads etc. We will cover child seats up to the value of €625.
Incorrect fuel	New exception added: We will not pay for loss or damage as a result of incorrectly fuelling your car or from the use of substandard or contaminated fuel, lubricants or parts.
If keys left in your car	New exception added: Excludes loss or damage if keys or any device of similar function are left in your car.
Unauthorised taking of your car	New exception added: We will not pay for unauthorised taking or theft of your car by any member of your family, or anyone normally living at your address, or who has access to your home.
Modifications	New exception added: We will not pay for any modifications unless they form part of the manufacturer's standard specification (other than a modification due to a disability) or are optional extras that we have agreed to cover.
Convictions	New exception added: We will not pay for loss or accidental damage caused by an accident if you or anyone else insured has been convicted or has a pending conviction for: • breath, blood or urine alcohol/drug levels above the legal limit in road traffic legislation • failing to provide a sample of blood, breath or urine • leaving the scene of an accident
Deliberate damage	New exception added: We will not pay for loss or accidental damage caused by a deliberate act carried out by you or any other person insured.

Standard Benefits	Details of change
No Claim Bonus (NCB)	Fire, theft and vandalism claims will not affect your NCB
Temporary substitutions	We will cover any private car for up to 7 days loaned by a garage, motor engineer or repairer. No longer limited to 2,000 cc engine size.
Car sharing	When your car is being used for social, domestic or pleasure purposes to carry passengers and you receive payments for this, we will not consider it to be using your car for hire and reward provided: a. your car is not constructed or adapted with more than nine seats (including the driver) b. the passengers are not being carried for hire and reward purposes c. the total payments you receive for a journey do not involve an element of payment for profit.
Fire brigade charges	Provided a valid claim is made under your policy we will cover up to €2,025 for any callout of the Fire Brigade Services.
Replacement locks, car key, key cards & lock transmitters	We will pay up to €1,525 for replacing or recoding of locks, keys devices of similar function if keys are stolen.
Policy endorsements	Details of change
Windscreen cover	If you choose to not use an aligned repairer, the most we will pay is €425. Damage to panoramic roof glass is not covered under windscreen cover. Windscreen cover applies to your permanent car only.
Driving other cars	Third party cover to drive other cars provided subject to: - The car must not belong to you, your spouse/partner or your employer. - The car must be a private passenger vehicle. This policy does not insure you to drive vans or car-vans, commercial vehicles, for example vans or jeeps with no seats in the back, vans adapted to carry passengers except in the case of vehicles professionally modified for drivers or passengers with a disability, cars registered outside the Republic of Ireland, cars with more than nine seats (including the driver). - The car must have a valid NCT certificate and comply with road traffic legislation. - You must have the owner's permission to drive the car and you must not use or have used it for more than 30 days. - Your car must not have been sold or disposed of. - Your car must not have been declared a vehicle write-off. - The other car you are driving must be insured under another policy of insurance. Cover under driving other cars is limited to use within the island of Ireland.
Protected No Claim Bonus (NCB)	Fire, theft and vandalism claims will not affect your NCB.
New car replacement	Replacement of new car only subject to damage caused being greater than 60% of the last published list price.
Personal accident benefits	New benefit limits: - Death: €15,000 - Loss of sight: €15,000 - Loss of limbs: €15,000 - Permanent total disablement: €15,000 - Temporary total disablement: €60 per week for up to 50 weeks (excluding first 14 days) - Medical fees: €200 per week for up to 10 week. Please refer to page 29 of the policy wording for full details of this benefit.
Personal effects and clothing	Benefit limit has increased to €775.

General exceptions	Details of change
Cyber risk	This policy does not apply to liability, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with cyber security risks including but not limited to: • Hacking; • phishing, smishing or other types of social engineering; • loss of, alteration of or damage to or; • access, change, transfer or disclosure or; • inability to access or; • reduction in the functionality, availability, operation or; • unauthorised access, compromise and misuse or; • infection with malicious code, virus or worm of computer systems, hardware, data, components or peripherals. This extends to third parties who may be either directly or indirectly affected as a consequence of such cyber security risks.
Pollution or contamination	This policy does not cover any injury, loss, damage or liability caused by pollution or contamination unless the pollution or contamination is caused by a sudden identifiable unintended and unexpected incident which occurs in its entirety at a specific time and place during the period of insurance. We consider all pollution or contamination that comes from one incident to have occurred at the time the incident takes place.
Allianz Claims service	Details of change
Getting your car repaired	You can authorise a repairer for repairs up to €650. If you choose not to use an Allianz Aligned Repairer we will pay up to €350 for all fees connected with towage and storage if your car is immobile as a result of an accident, vandalism, fire, or attempted theft. If your car is being repaired by an Allianz Aligned Repairer every effort will be made to provide you with a courtesy car, however this is not guaranteed. When a courtesy car is provided, you must ensure that you meet the criteria of the hire company. The courtesy car provided will usually be a class B (small hatchback) courtesy car. The courtesy car supplied will be insured in exactly the same way we insure your current car. You must return the courtesy car when we or the owner asks you to or if the insurance expires and you do not renew it. We may decide to use suitable parts or accessories which are not supplied by the original manufacturer. Alternatively, if you choose not to use an Allianz Aligned Repairer we will not provide you with a courtesy car and we will only pay what an Allianz Appointed Engineer states it would have cost to repair your car by an Allianz Aligned Repairer. We may at our discretion pay you the cost of replacing damaged parts including their fitting. If any part or accessory is not available, the most we will pay for that part will be the cost shown in the manufacturer's last Republic of Ireland price list plus fitting cost. We will not pay the whole cost of any repair or replacement that leaves your car in a better condition than before the loss or damage. If your car is an electric car and you lease or hire the car battery, in the event of damage to your car, we may be required to make a payment to the owner of the battery.

Important information in relation to your Allianz policy	Details of change
Default	New paragraph added: Not paying your premium or part of it (including where you are using our direct debit option) or a breach by you of certain conditions of your policy may lead to your policy being revoked or cancelled, in accordance with the terms set out in your policy. We reserve the right to pursue you for any outstanding premium.