Motor Insurance

Insurance Product Information Document

Company : Allianz p.l.c. Product: Private Motor Insurance Scheme

Allianz plc (registered in Ireland No. 143108) is regulated by the Central Bank of Ireland.
Registered office: Allianz House, Elmpark, Merrion Road, Dublin 4, D04 Y6Y6, Ireland.

This document outlines the main benefits and restrictions associated with an Allianz Motor policy. It does not reference all of the benefits, terms, conditions, limitations, exceptions and exclusions associated with the policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This is a private motor insurance policy You are covered, if while using your car, you injure other people or damage their property. Depending on your cover type, it covers you if your car is stolen, damaged by fire or accidentally damaged.

What is insured?

Third party fire and theft Standard cover:

- ✓ Damage as a result of fire, theft (or attempted theft)
- ✓ Your legal liability to other people arising from an accident
- ✓ Full policy cover while driving your car in Europe
- ✓ Replacement locks, car keys, key cards and lock transmitters
- ✓ New car replacement
- ✓ Protected no claim discount (2 claims in 3 years)
- ✓ Windscreen cover
- ✓ Medical expenses
- ✓ Breakdown assistance
- ✓ Rugs, clothing and personal effects
- ✓ Personal accident
- ✓ Third party cover to pull a trailer
- ✓ Emergency treatment following an accident
- ✓ Decontamination as a result of incorrect fuel
- ✓ Fire brigade charges
- ✓ Third party driving of other cars

Comprehensive is all of the above plus:

- ✓ Damage to your car as a result of an accident or vandalism
- ✓ Comprehensive driving of other cars

Plus the following Optional Covers if selected by you

Accidental damage to a trailer belonging to you

Protected no claim discount (3 claims in 3 years)

Protected no claim discount û max for life (only available with Comprehensive cover)

What is not insured?

This policy does not cover the following types of damage or risk:

- ✗ Third party fire and theft cover excludes damage as a result of an accident or vandalism
- ✗ Loss of use, wear and tear, depreciation, mechanical, electrical, electronic or computer failures, breakdowns or breakages.
- ✗ Damage to tyres caused by braking, punctures, cuts or bursts
- ✗ Use of your car in or around an airport, airfield, aerodrome or military facility
- ✗ Injury, loss or damage caused by earthquake, riot, civil commotion war or terrorism or gradual pollution

Or the following Optional Covers unless selected by you

Accidental damage to a trailer belonging to you

Protected no claim discount (3 claims in 3 years)

Protected no claim discount - max for life (only available with Comprehensive cover)

Are there any restrictions on cover?

Restrictions applicable to Standard Cover

- ! Loss or damage to your car is limited to the cars market value at the time of loss
- ! Legal liability for personal injury is unlimited and property damage limited to €30 million. Legal costs are limited to €7.5 million
- ! You will have to pay an excess in the event a claim is made
- ! European Cover is limited up to 6 months in the period of insurance
- ! Replacement locks and car keys in the event of loss, theft or damage of keys or locking devices
- ! New car replacement applicable if the car was bought as new by you, within 12 months of being registered and repairs exceed 50% of the list price
- ! For protected no claim discount, more than 2 claims in 3 years (excluding fire, theft or windscreen) will result in your bonus being stepped back
- ! Rugs, clothing and personal effects and clothing is limited to a maximum of €1000
- ! Personal accident is limited to €30,000 per person
- ! Medical expenses is limited to €130 per day per occupant up to 20 days treatment as a hospital inpatient
- ! Provided the fire gives rise to a valid claim, we will pay for fire brigade charges
- ! Third party driving of other cars is restricted to private cars only which are not owned by you, your employer or hired to you under a hire purchase agreement and where you are 25 or older.
- ! Comprehensive driving of other cars applies to private motor cars. Cover is restricted to cars with a maximum engine size of 3000cc, maximum value of €50,000 where the vehicle is 20 years old or less. Cover applies for the policyholder only and you must not be insured to drive the car under another policy of insurance. Windscreen cover and breakdown assistance is not covered under this extension and cover only applies if you are 25 or older.
- ! Breakdown assistance restrictions:
  - your vehicle will be towed to the nearest competent repairer or a garage of your choice, whichever is closer
  - journey completion is provided up to €200/£160 (€50/£40 per person) for overnight accommodation or use of a class A courtesy vehicle for up to 48 hours while repairs are carried out

There is no cover while your car is being:

- ! Used for a purpose not shown on your Certificate of Motor Insurance
- ! Used in a country not listed in the territorial limits of your policy
- ! Driven by a person who is not entitled to drive under your Certificate of Motor Insurance
- ! Driven by a person who is not licenced to drive your car

Restrictions applicable to Optional Covers if selected by you

For protected no claim discount, more than 3 claims in 3 years (excluding fire, theft or windscreen) will result in your bonus being stepped back

Where am I covered?

- ✓ You have cover as outlined on your schedule while driving your car in the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man, the Channel Islands.
- ✓ You have cover as outlined on your schedule for up to 6 months while you drive in any European country and any other country which has made arrangements to meet the minimum insurance requirements set by the European Union. It also includes travelling between these countries by air, rail, sea, including loading and unloading. After 6 months you will only have the minimum level of insurance cover required to drive in those countries.

What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions asked when you take out, make changes to, and renew your policy
- There are certain changes you will need to tell us about before continuing to use your car. These include, but are not limited to: you change your car; you change your address; you modify your car from the manufacturers original specification; you change your use of your car; you intend to travel to any country not listed in the 'where am I covered' section above; there is a change in your health that has been advised to the Driving Licence Authority and they do not continue to issue you with a licence
- You must tell us at your first opportunity about any claim or incident that may lead to a claim and give us all the information about the claim that we ask for
- You or anyone claiming under this policy must not admit fault or responsibility, or pay, offer or agree to pay any money or settle any claim without our permission
- You must do all you can to protect your car from damage or theft and keep it in a roadworthy condition, including having a valid NCT where required by law
- If we ask you must allow us to inspect your car

When and how do I pay?

You can pay your premium as a one-off payment, annually or by salary deduction.

When does the cover start and end?

The period of time covered by this policy is outlined on your schedule.

How do I cancel the contract?

You may cancel your policy at any time by returning the Certificate of Motor Insurance and Disc to us.

You have the right to withdraw from this policy, provided you have not made a total loss claim, within 14 days of the start date / renewal date of your policy or the date on which you receive the full terms and conditions of your policy. This is known as the 'cooling off' period.

If you cancel the policy after the 14 working days cooling off period, we will refund the amount you have paid for the unused period less a charge. Please refer to your schedule for further information.

Regardless of when you ask us to cancel the policy, the full annual premium is payable to us if you have made a claim which was your fault or if we are unable to recover our outlays from the responsible party.

To cancel your policy, please contact the insurance advisor you used to arrange this policy.