Motor Insurance

Insurance Product Information Document

Company: Allianz plc **Product: Undertaker**

Allianz p.l.c. is regulated by the Central Bank of Ireland. Registered in Ireland, No. 143108.
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This document outlines the main benefits and restrictions associated with an Allianz Motor Insurance 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 motor policy for private cars, commercial vehicles, hearses and mourning cars with Comprehensive cover, Third Party Fire and Theft cover, Third Party Only cover or a combination of some or all of these covers dependent on the category of vehicles insured.
For vehicles with Comprehensive cover, it covers you if any insured vehicle is stolen, damaged by fire or accidentally damaged. You and the insured drivers are also covered if you injure other people or damage their property while driving an insured vehicle.
For vehicles with Third Party Fire and Theft cover, it covers you if any insured vehicle is stolen or damaged by fire. You and the insured drivers are also covered if you injure other people or damage their property while driving an insured vehicle.
For vehicles with Third Party Only cover, it covers you or any insured driver if you injure other people or damage their property while driving an insured vehicle

What is insured?

Standard Cover

- Damage as a result of fire, theft (or attempted theft) for vehicles with comprehensive cover and third party fire and theft cover
- Damage as a result of an accident or vandalism for vehicles with comprehensive cover
- Your legal liability to other people arising from an accident
- Windscreen cover for vehicles with comprehensive cover
- Driving of other cars
- Third party cover to pull a trailer
- Social, domestic and pleasure use and in connection with the insured's employment
- Personal accident
- Personal effects and clothing

Plus the following Optional Covers if selected by you
Protected No Claims Bonus for vehicles with comprehensive or third party fire and theft cover
Damage to your trailer as a result of fire, theft (or attempted theft) with comprehensive cover and third party fire and theft cover
Damage to your trailer as a result of an accident or vandalism with comprehensive cover

What is not insured?

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

Standard Cover

- Wear and tear, depreciation, mechanical, electrical, electronic or computer failures, breakdowns or breakages.
- Damage to tyres caused by braking, punctures, cuts or bursts
- Loss of value following repairs to your car
- Damage caused as a result of incorrect fuel (misfuel)
- 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
- Personal effect and clothing for vehicles with third party fire and theft cover or third party only cover
- Windscreen cover for vehicles with third party fire and theft or third party only cover
- Damage as a result of fire, theft (or attempted theft) for vehicles with third party only cover
- Damage as a result of an accident or vandalism for vehicles with third party fire and theft cover or third party only cover
- Driving of other cars for vehicles with third party only cover
- Personal accident for vehicles with third party fire and theft or third party only cover
- Personal effects and clothing if cover is third party only

Or the following Optional Covers not selected by you (if relevant)
Protected No Claim Bonus
Damage to your trailer as a result of fire, theft (or attempted theft) with third party only
Damage to your trailer as a result of an accident or vandalism with third party only cover

Are there any restrictions on cover?

Restrictions applicable to Standard Covers

- Damage to your car is up to the maximum of the cars market value at the time of loss
- Legal liability for personal injury is unlimited and property damage is limited to €1.3 million
- You will have to pay an excess in the event a claim is made
- You are not covered to tow a mobile home or permanently sited temporary dwelling
- Driving of other cars is limited to the use by the policyholder and company directors only. Cover is restricted to third party cover only.
- Medical expenses are limited to €130 per person.

There is no cover while your vehicle 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 licensed to drive your vehicle

Restrictions applicable to Optional Covers if selected by you
If you have Protected No Claim Bonus, more than one claim (excluding fire, theft or windscreen) will result in your bonus being stepped back

Where am I covered?

› You have the relevant level of cover as stated in your policy schedule while driving an insured vehicle in the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man and the Channel Islands.

› You also have the minimum legal cover required while you drive in any EU 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.

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
– If you are paying by our Direct Debit facility, you must keep your payments up to date
– The terms and conditions of the Allianz Safe Driver Offer must be complied with when driving is monitored by the *Allianz Safe Driver App.*

When and how do I pay?

You can pay your premium as a one-off payment, annually or in monthly instalments. Payment can be made by bank transfer, cheque, debit/credit card or direct debit.

When does the cover start and end?

Cover starts on 13/12/2024 and ends on 12/12/2025 .

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 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.