Motor Insurance

Insurance Product Information Document

Company: Aviva Insurance Ireland DAC **Product: Collectors Motor**

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This is a summary of our insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance? This document provides a summary of the key information relating to the Collector's Motor Insurance Scheme. The policy also offers additional benefits (as set out below) depending on the cover you have chosen.

What is insured?

Third party:

- ✓ **Death or bodily injury** – the amount an insured person may have to pay if legally liable for death of or injury to another person arising as a result of an accident caused by or in connection with the insured vehicle;
- ✓ **Damage to property** – the amount an insured person may have to pay if legally liable, for damage arising as a result of an accident caused by or in connection with the vehicle, up to a limit of €30,000,000;
- ✓ **Emergency treatment** – we will pay the cost for injuries caused by or arising out of using any vehicle, which we cover under the policy;
- ✓ **Breakdown Rescue;**
- ✓ **Fire Brigade Charges** – up to €1,000 to control or put out a fire in your vehicle, and to remove you or your passengers from the vehicle.

Third party, fire and theft is all the above, plus:

- ✓ **Fire, theft or attempted theft** – loss of or damage to the insured vehicle caused by these events or self-ignition, lightning or explosion;
- ✓ **Towing charges** – we will pay the reasonable cost of protecting and removing your vehicle to the nearest repairer if, as a result of any loss or damage insured, you cannot drive the vehicle;
- ✓ **Audio or car-phone equipment** – for loss or damage insured up to 5% of the market value of the vehicle or €650, whichever is less.

Comprehensive is all the above, plus:

- ✓ **Accidental damage** – loss of or damage to the insured vehicle caused by accidental means;
- ✓ **Windscreen damage cover;**
- ✓ **Medical Expenses** – for accidental bodily injury suffered in direct connection with the vehicle up to €130 for each person.

Optional covers/extras:

You must pay an extra premium for these covers:

- ✓ **Wedding Car Hire Cover** – extending the policy for use of the vehicle, for hire purposes at any wedding, which the policyholder may be paid for;

What is insured? Continued...

- ✓ **Open driving** – with open driving you can allow any driver aged 25 to 70 to drive your vehicle once they have a full EU or full UK licence;
- ✓ **JourneyWise accident cover** – provides personal accident cover in certain circumstances;

You do not have to purchase the optional covers and/or extras in order to purchase the main product.

What is not insured?

Main exclusions only

- ✗ The death of or bodily injury to any person driving the insured vehicle, or in charge of it for the purpose of driving it;
- ✗ Damage to property owned by or in the possession or control of the insured person;
- ✗ Any accident, injury, loss, damage or liability which happens if any vehicle shown in the insurance certificate is, at the time of the accident, being driven or used other than as allowed under the terms of the insurance certificate;
- ✗ Damage or liability arising from war or terrorism;
- ✗ If the insured person has cover for the liability under another policy;
- ✗ Loss of use, wear and tear, mechanical, electrical or electronic breakdown, damage to tyres by braking, punctures, cuts or bursts;
- ✗ Loss or damage over the current market value of the vehicle, or the value of the vehicle shown in the policy schedule, whichever is less;
- ✗ Any modifications unless they form part of the manufacturer's standard specification or are optional extras that we have agreed to cover;
- ✗ Loss of or damage to the insured vehicle where any person entitled to drive the vehicle has a breath, blood or urine alcohol/drug level above the legal limit shown in the Irish Road Traffic Acts and any further regulations;
- ✗ Bodily injury to any person arising out of and in the course of that person's employment by the insured person, other than as needed under the Road Traffic Acts.

Are there any restrictions on cover?

- ! This product operates on a limited mileage basis meaning that during any one period of insurance you must not drive the insured vehicle more than 5000 miles in any twelve month period of insurance (per vehicle if you insure more than one vehicle on the policy);
- ! Your excess (the amount you have to pay towards any claim), which is shown in your schedule (a separate document, which gives details of the cover you have);
- ! Your excess, is increased by €100 in respect of claims for loss and damage (other than by fire, theft or attempt theft) when the value of the vehicle exceeds €30,000 and by €250 in respect of claims for loss or damage to the hoods of convertible vehicles;
- ! If you have windscreen damage cover and choose not to use our aligned windscreen repairers for the replacement or repair a €50 excess applies and a limit of €225 for any single event applies;
- ! Cover is restricted to third party fire and theft while a person holding a provisional driving licence/learner permit or non-EU/UK driving licence is driving;
- ! Breakdown Rescue cover does not apply outside the Republic of Ireland, Northern Ireland and Great Britain;
- ! You will lose all benefits under this policy if any claim under this policy is fraudulent, or if any fraudulent means or devices are used by you or anyone acting on your behalf to obtain any benefit under this policy;
- ! If by law we have to make a payment that we would not otherwise have had to make, we will seek recovery of that outlay incurred from you and/or the driver of the vehicle.

Where am I covered?

- ✓ We will provide insurance as set out in your policy booklet for insured events, which may happen in the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man or the Channel Islands during the period of insurance;
- ✓ Identical cover in the EU for up to 31 days, during the period of insurance.

What are my obligations?

- The answers in any proposal, statement of fact, declaration and any other document provided by you to us for this insurance must be true and complete;
- In relation to you or any driver who will drive, you must tell us if there is a material change in circumstances (which includes any new circumstances or changes in circumstances which alter the subject matter of the policy or the nature of the risk underwritten);
- It is a requirement, to avail of this product, that you own and have access to a separate vehicle for everyday use;
- You must take all reasonable steps to prevent accident, injury, loss or damage, and must keep your vehicle in a roadworthy condition. While unattended, the vehicle must not be left unlocked, or the keys to the ignition left with the vehicle. You must allow us to examine the vehicle at any time;
- You or any person whose driving is covered by the terms of the certificate must hold a licence to drive that vehicle or, if they have held a licence to drive that vehicle, must not have been disqualified from holding that licence;
- You or any person whose driving is covered by the terms of the certificate must meet the conditions and any limits of the driving licence held;
- You must let us know immediately about any event which may give rise to a claim under the policy and if you become aware of any prosecution or inquest in connection with the event;
- You must not admit, deny, negotiate or settle a claim without our written permission;
- You must take all reasonable steps to prevent accident, injury, loss or damage. You must ensure the car is kept in a roadworthy condition and that the car is properly compliant with all Road Traffic legislation at all times.

The provision of insurance under your policy is conditional on you observing and fulfilling the general exceptions, conditions and terms of the policy.

When and how do I pay?

In order to proceed with policy cover you must contact your broker in advance of the required cover start date to arrange for the payment of the premium. Payment options may include a cheque or credit/debit card payment for the full premium. Payment methods depend on the options available to you from your broker.

When does the cover start and end?

In return for your premium, the period of time covered by this policy is from the start date (as shown in your schedule) for a 12 month period and any further specified period, when you renew, that we agree to insure you for.

How do I cancel the contract?

You may cancel this policy at any time by notifying and returning your certificate of motor insurance and windscreen disc to us. If you cancel your policy during the cooling off period, we will work out the premium for the period for which we have insured you and refund any balance. If you cancel your policy at any other time, as long as no claim has happened during the current period of insurance, we will work out the premium for the period for which we have insured you and refund any balance that amounts to €20.00 or more.