Vintage Motor Insurance Policy

Insurance Product Information Document

Company name: **FBD Insurance plc** Product: **Vintage Motor Insurance Policy**

Registered in Ireland, FBD Insurance plc is regulated by the Central Bank of Ireland. Authorisation No.C752

This document provides a summary of key information for our Vintage Motor Insurance policy. Full terms and conditions of the cover you purchase will be outlined in your pre-contract and contract documents. These include your proposal form, policy booklet, schedule, motor certificate and Terms of Business.

What is this type of insurance?

This is a dedicated motor insurance product for private vintage cars and commercial vintage vehicles. The main cover types it provides are:

(a) Comprehensive – gives you wide protection for accidental damage to or loss of your vehicle (available for private vintage cars only).

(b) Third party, fire and theft – offers more basic protection, insuring damage to or loss of your vehicle only if it is stolen, someone tries to steal it, or it goes on fire.

Third party insurance is the minimum cover required by law and comes standard with both options. Cover for damage to someone else's property is up to €30 million for private cars, or up to €1.3 million for commercial vehicles. Cover for injury to others is unlimited.

What is insured?

Comprehensive benefits

- ✓ Accidental damage - (sum insured up to your vehicle's market value at time of loss).
- ✓ Breakdown assistance - (for small vehicles up to 2 ton carrying capacity or up to 3500Kg gross vehicle weight).
- ✓ Windscreen and window glass - (up to €350).
- ✓ Vehicle transport costs to a repairer - (up to €350 following an accident).
- ✓ Fire brigade charges - (up to €2,000).
- ✓ Third party attached trailer cover.
- ✓ Covers social, domestic and pleasure use as standard (including use for show and display).

Third party, fire and theft benefits

- ✓ Fire and theft damage - (sum insured up to your vehicle's market value at time of loss).
- ✓ Breakdown assistance - (for small vehicles up to 2 ton carrying capacity or up to 3500Kg gross vehicle weight).
- ✓ Fire brigade charges - (up to €2,000).
- ✓ Third party attached trailer cover.
- ✓ Covers social, domestic and pleasure use as standard (including use for show and display).

Optional extras

- Trailer cover extensions - (detached and specified cover options to ensure wider protection for use of trailers).

All covers subject to eligibility criteria. For full scope of benefits, see policy documents.

What is not insured?

- ✗ Depreciation, wear, tear, mechanical or electrical failures, punctures or damage to tyres from braking.
- ✗ Loss or damage where the driver of your vehicle is under the influence of alcohol or drugs.
- ✗ Damage caused by goods being carried in your vehicle.
- ✗ Increased repair, replacement, delivery waiting time or storage costs due to unavailable, unobtainable or obsolete parts.
- ✗ Recovery or alternative transport of trailers or commercial loads.
- ✗ Liability, loss or damage arising from earthquake, riot, radioactivity, war, terrorism, cyber risks, sonic bangs, date-related electronic breakdowns or communicable viruses or disease.
- ✗ Use of your vehicle on any airfield.

Are there any restrictions on cover?

- ! This product is suitable for occasional vintage show and display use. You will need to tell us if your vehicle is used for any other purpose.
- ! It's possible for cover to be restricted to third party only. If this applies to you it will be noted on your policy documents.
- ! In the event of an accidental damage claim, you'll need to pay us the excess amount noted in your policy schedule.
- ! We may choose to make a payment, repair, replace or reinstate losses and will retain any remaining salvage value.
- ! A no claim discount (NCD) scale does not operate under our Vintage Motor policy.

Where am I covered?

✓ The policy applies in Ireland, the UK and other EU territories.

What are my obligations?

The following obligations will apply at the start and for the duration of your insurance contract.

Your duty

— You must check that your responses to our questions (as recorded in your policy documents) are true, accurate and complete and tell us if there is ever any change in this information.
— You'll also need to send us any valid documents we request from you in the time we set out.

Policy cover

— You'll need to check your policy documents to see what level of protection you have purchased and which drivers and uses are covered. Any use outside this will not be covered.

Looking after your vehicle

— You must take care of your vehicle at all times, taking all reasonable steps to protect it and keep it in a roadworthy condition.

Payment

— You must pay all amounts due in the period of insurance on time and in full.

Claims

— You must notify us within a reasonable time about any accident or event which may give rise to a claim.
— You'll also need to give us full information and assistance during the claims process.

When and how do I pay?

You can pay for your insurance in full when taking out your policy over the phone, online, or at your local FBD Insurance branch. Payment methods include cash, credit and debit card.

You may also be offered a direct debit instalment option in line with our Terms of Business. If this applies to you, it will be noted on your premium breakdown.

When does the cover start and end?

Unless otherwise specified on your policy documents, the duration of your insurance contract will be 12 months. Your exact period of insurance including cover start and end date will be outlined on your policy schedule.

How do I cancel the contract?

You'll need to write to us with your cancellation instructions and return your insurance certificate and disc. We'll cancel the policy in line with our Terms of Business from the date these documents are received.

If you cancel within the 14 working day cooling-off period, we will return any premium paid for the period of insurance left to run. We will also do this if you cancel outside the cooling-off period, but only after any cancellation charge is applied and provided there is no claim on your policy.