Car Insurance

Insurance Product Information Document

Company name: **FBD Insurance plc** Product: **Car 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 general product information only. Cover variations will apply based on the endorsements and other information detailed in your complete pre-contract and contract documents. For full policy terms, see your insurance application, schedule, certificate, policy booklet and Terms of Business.

What is this type of insurance?

Our Car Insurance policy is a private motor insurance product. The main cover types it provides are:

(a) Comprehensive – gives you wide protection for accidental damage to or loss of your car.

(b) Third party, fire and theft – offers more basic protection, insuring damage to or loss of your car 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 and cover for injury to others is unlimited.

What is insured?

Comprehensive benefits

- ✓ Accidental damage - (up to your car's market value*)
- ✓ Car breakdown assistance
- ✓ Car hire - €40 per day up to €300 for non-approved repairer network or up to 25 days where you use our approved repairer network
- ✓ Windscreen and window glass - (fully covered though our approved suppliers)
- ✓ Personal property - (up to €400)
- ✓ Personal accident - (up to €5,000 for death or €2,500 for specified injuries)
- ✓ Medical expenses - (up to €1,000 per passenger)
- ✓ Replacement locks if keys are stolen - (up to €750 following a home or hotel break-in)
- ✓ Fire brigade charges - (up to €2,000)
- ✓ Comprehensive cover for a car which is temporarily borrowed – for the policyholder 25 years or older at the beginning of the insurance period and subject to other criteria.

Third party, fire and theft benefits

- ✓ Fire and theft damage - (up to your car's market value*)
- ✓ Personal property - (up to €400)
- ✓ Replacement locks if keys are stolen - (up to €750 following a home or hotel break-in)
- ✓ Fire brigade charges - (up to €2,000)

Optional extras

- ● No claim discount protection
- ● Additional third party fire and theft options (standard with comprehensive):
  - ○ Car breakdown assistance
  - ○ Windscreen and window glass

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

***Your car's market value** – We use professional motor assessors to determine if a damaged car is economical to repair. If it is, we can arrange repair through FBD's network. If you do not use our network, we only cover up to the equivalent cost of using it. If a car is a total loss, or if we deem it is uneconomical to repair, we will cover up to the car's market value at time of loss, as determined by our motor assessors.

What is not insured?

Some of the main exclusions are:

- ✘ Depreciation, wear, tear or damage to your car caused by mechanical / electrical failures.
- ✘ Punctures or tyre damage from braking.
- ✘ Damage to your car where the driver is under the influence of alcohol or drugs.
- ✘ Damage to any non-factory car modifications made after first registration.
- ✘ Damage caused by goods being carried in your car.
- ✘ Use of your car for transport of dangerous substances (other than where permitted for farming or agricultural contracting).
- ✘ Liability, loss or damage arising from earthquake, riot, radioactivity, war, terrorism, cyber risks, sonic bangs, date-related breakdowns, data protection regulations, communicable disease or utility supply shortage.
- ✘ Use of your car on any airfield.

Are there any restrictions on cover?

Some of the main cover restrictions are:

- ! No cover is provided if you drive your car outside the uses we have agreed to, as noted in your schedule and certificate.
- ! 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 will need to pay us the excess amount noted in your schedule. If you choose to use our approved repairer network we will reduce your excess amount by €100.
- ! We may choose to make a payment, repair, replace or reinstate losses and will retain any remaining salvage value.
- ! Most claims will affect your no claim discount. The impact will be in line with our NCD scale or any NCD protection cover you purchase.
- ! If you have cover to drive other cars, vehicle and other cover restrictions apply.

Where am I covered?

- ✓ Full policy cover applies in Ireland, Northern Ireland, Great Britain, the Isle of Man, the Channel Islands and throughout European Union member states.
- ✓ If you have cover to drive other cars, this will apply in Ireland and Northern Ireland only.
- ✓ If your policy includes car breakdown assistance, this will apply in Ireland, Northern Ireland, Great Britain, the Isle of Man and the Channel Islands only.

What are my obligations?

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

Your duty

- You must answer our questions honestly, with reasonable care and give us true, accurate and complete information. You must also tell us if there is ever any change in the information recorded in your schedule or completed insurance application documents.
- You will need to send us valid documents as requested 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 car

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

Payment

- If you do not complete all payments due on time and in full, your policy may be cancelled.

Claims

- You must tell us within 48 hours, after you become aware of any event which may give rise to a claim. You must do this before making any repairs.
- You must also make a report to An Garda Síochána within 24 hours, after you become aware of any event of theft or malicious damage.
- You will also need to give us full information and assistance during the claims process.

When and how do I pay?

You can pay in full when taking out your policy over the phone, online, or at your local FBD Insurance branch. Payment methods include cash, credit or debit card. We may also offer an instalment option in line with our Terms of Business – we record this on your premium breakdown if it applies to you. If you buy your policy from a broker, you will need to ask them how to pay.

When does the cover start and end?

Unless otherwise recorded in your policy documents, the period of insurance under your contract will be 12 months. Your exact cover start and end dates will be recorded in your schedule.

How do I cancel the contract?

Write to us with your cancellation instructions or contact your broker if you purchased from them. We'll cancel the policy in line with our Terms of Business from the date we receive your instructions.

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.