Private Car Insurance

Insurance Product Information Document

Company: Wakam

Authorised and regulated by the Autorité de Contrôle Prudentiel et de Résolution (ACPR), France. Regulated by the Central Bank of Ireland for Conduct of Business Rules. Company No. 562 117 085

This product is underwritten by Wakam.

This is a summary document and may not describe ALL benefits, optional covers selected, terms, conditions, limitations and exclusions associated with the Policy. For all pre-contractual and contractual information, including applicable limits and conditions relating to what is insured, please refer to the Footprint Underwriting Private Car Policy Document.

If you choose to arrange your insurance via Footprint Underwriting, we become a 'controller' of your Personal Data which means we are responsible for how we collect, use and protect your Personal Data. We respect your rights in relation to your Personal Data and take great care to ensure security and confidentiality are maintained at all times. For the full Footprint Underwriting Terms of Business and our Privacy Policy which includes your Data Protection Rights please refer to our website www.footprintunderwriting.ie

Please refer to your Insurance Broker should you have any queries regards this product.

What is this type of insurance?

Comprehensive Private Car Insurance Product

What is insured?

- ✓ Liability to Third Parties
- ✓ Third Party Driving of Other Cars
- ✓ Loss of or Damage to the insured vehicle caused by Fire, Lightning, Explosion, Theft, Attempted Theft or Malicious Damage
- ✓ Accidental Damage to the insured vehicle
- ✓ Social, Domestic & Pleasure Use
- ✓ In-car Entertainment, Communication and Navigation Equipment up to limit of the lesser of 10% of market value or €1,000
- ✓ Courtesy Car (subject to maximum of 14 days at maximum of €25.00 per day inclusive of VAT)
- ✓ 2 Year New Car Replacement Cover
- ✓ Windscreen & Glass Damage Cover (subject to maximum of 2 replacements per annum)
- ✓ Replacement Keys, Locks & Security Devices
- ✓ Fire Brigade Charges upto €2,500
- ✓ Personal Belongings upto €500
- ✓ Child Car Seats & Child Care Accessories upto €500
- ✓ Acccidental Use of Incorrect Fuel upto €500
- ✓ Uninsured Driver Promise
- ✓ Foreign Use of the insured vehicle (subject to maximum of 60 days for any one trip abroad and restricted to specific list of applicable countries)
- ✓ Personal Accident Cover upto €30,000 & Medical Expenses upto €1,000
- ✓ Breakdown Assistance including Home Start
- ✓ Step Back No Claims Bonus Protection (Standard)
- ✓ Full No Claims Bonus Protection (Optional)

What is not insured?

Liability, Loss, Damage or Costs arising from, during or as a result of:

- ✗ Excluded Uses and Excluded Drivers - refer to Policy Document for full list
- ✗ Carriage of passengers for hire & reward
- ✗ Radioactive Contamination
- ✗ Earthquake, Riot & Civil Commotion
- ✗ Failure, interruption, reduced functionality of electronic equipment
- ✗ Use on Airfields
- ✗ Pressure Waves
- ✗ Pollution
- ✗ War & Terrorism

Are there any restrictions on cover?

- ! Third Party Property Damage Limit of €30,000,000 (or €7,500,000 for any Legal Costs and Expenses)
- ! Accidental Damage Excess €250 (Standard)
- ! Voluntary Excess where selected
- ! Foreign Use Cover exceeding 60 Days per trip
- ! Insured & Named Drivers Only
- ! Business Use not covered unless selected

Where am I covered?



✓ Republic of Ireland, Northern Ireland, Great Britain, Isle of Man, Channel Islands (Geographical Limits) and whilst the insured vehicle is being transported between the above countries by road, rail, inland waterway or sea and for those countries to which foreign use of the insured vehicle applies.

What are my obligations?



- You are obliged to answer any questions asked honestly, accurately and to the best of your knowledge.
- You have a duty to disclose all material facts to your Insurance Broker - including any prosecutions pending and/or non-motoring criminal convictions or motoring convictions unless 'Spent'
- Any changes in your details which may affect your insurance cover must be notified by you to your Insurance Broker as soon as possible.
- You should notify Footprint Underwriting Claims Team immediately about any accident or incident likely to give rise to a claim.

When and how do I pay?



All premiums & payments should be arranged through your Insurance Broker.

When does the cover start and end?



Cover starts at inception date or renewal date and ends at expiry date of the policy.

How do I cancel the contract?



Return the Certificate of Motor Insurance and Insurance Disc to your Insurance Broker with an instruction to cancel the policy.

Policy arranged by: Footprint Underwriting DAC through your Insurance Broker.

Regulated by the Central Bank of Ireland.
Registered in Ireland. Registered No. 521505.
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