# Motor Insurance

## Insurance Product Information Document

## Company : Allianz p.l.c.  Product: Private Motor

Allianz p.l.c. is regulated by the Central Bank of Ireland. Registered in Ireland, No. 143108.
Registered office: Allianz House, Elm Park, Merrion Road, Dublin 4, D04 Y6Y6.

This document outlines the main benefits and restrictions associated with an Allianz Motor 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 private motor policy.  You are covered, if while using your car, you injure other people or damage their property. Depending on your cover type, it covers you if your car is stolen, damaged by fire or accidentally damaged.

### What is insured?

Third party fire and theft:

- ✓ Damage as a result of fire, theft (or attempted theft)
- ✓ Your legal liability to other people arising from an accident
- ✓ Cover while driving your car in Europe
- ✓ Replacement locks, car keys, key cards and lock transmitters where keys or similar devices are stolen
- ✓ Step-back bonus protection
- ✓ Driving of other cars
- ✓ Fire brigade charges
- ✓ Third party cover to pull a trailer
- ✓ Social, domestic and pleasure use
- ✓ Emergency treatment following an accident
- ✓ Charging cable Cover for Electric and Hybrid vehicles
- ✓ Battery Cover for Electric and Hybrid vehicles

Comprehensive is all of the above plus:

- ✓ Damage as a result of an accident or vandalism
- ✓ Breakdown assistance
- ✓ Windscreen cover

Plus the following Optional Covers if selected by you

Protected no claims bonus
Personal effects and clothing
Personal accident
New car replacement
Windscreen cover (optional for third party fire and theft)
Open driving

### What is not insured?

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

- ✗ Third party fire and theft cover excludes damage as a result of an accident or vandalism
- ✗ 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
- ✗ 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
- ✗ Loss or damage caused by OTA (over the air) updates that are not approved by your car's manufacturer
- ✗ Loss or damage caused by failure to install and/or accept OTA updates recommended by your car's manufacturer

Or the following Optional Covers not selected by you (if relevant)

Protected No Claim Bonus
Personal effects and clothing
Personal accident
New car replacement
Windscreen cover (optional for third party fire and theft)

### Are there any restrictions on cover?

Restrictions applicable to Standard Covers

- ! Loss or damage to your car is limited to the cars market value at the time of loss
- ! Legal liability for personal injury is unlimited and property damage is limited to €30 million
- ! You will have to pay an excess in the event a claim is made
- ! If you have Step-back bonus protection, your bonus will step back by three years if one clam is made
- ! Replacement locks limited to a maximum value of €1,525 where keys or similar devices are stolen
- ! You are not covered to tow a mobile home or permanently sited temporary dwelling
- ! Driving of other cars applies to cars not owned by you, your spouse or your employer, It applies to the policyholder only and where you are older than 25. Cover is restricted to third party cover only.
- ! Provided the fire gives rise to a valid claim, the maximum we will pay is €2,025 for fire brigade charges
- ! Charging cable cover is for your legal liability, fire, theft and accidental damage while it is in use
- ! Battery cover is limited to fire, theft and accidental damage
- ! Windscreen payment is limited to €425 where an Allianz approved repairer is not used. Cover excludes damage to panoramic roof glass.
- ! Breakdown assistance restrictions:
  - the maximum distance your car will be towed is 50km/30 miles
  - covered for a maximum of four callouts in one policy year
  One of the following benefits can be chosen:
  1. journey completion provided up to €150/£100. This only applies if you are more than 30km or 18 miles from your home
  2. a class B courtesy car available for up 48 hours
  3. overnight accommodation covered up to €35/£25 per person up to a maximum of €150/£100

There is no cover while your car 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 licenced to drive your car

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
Personal effects and clothing is limited to a maximum of €775
Personal accident is limited to €15,000 in total and will not be paid to the driver of the car if they were under the influence of alcohol or drugs
New car replacement only applicable if the car was bought as new by you and within 12 months of being registered:
repairs exceed 60% of the manufacturers recommended price or where the car is stolen and not recovered within 14 days
If your policy includes open driving, driving is restricted to drivers with a full clean licence with no more than 6 penalty points or two fixed charge notices. An age restriction applies to open driving and this is outlined on your Certificate of Motor Insurance.

## Where am I covered?

- ✓ You have cover as outlined on your schedule while driving your car in the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man and the Channel Islands.
- ✓ You also have cover as outlined on your schedule for up to 60 days while you drive in any European 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. After 60 days you will only have the minimum level of insurance cover required to drive in those countries.

## 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

## 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?

The period of time covered by this policy is outlined on your schedule.

## 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 working 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 working 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.