Private Motor Insurance

Insurance Product Information Document

Company: KennCo Underwriting Ltd, T/A KennCo Insurance **Product: Private Motor**

KennCo Underwriting Limited is registered in Ireland, no. 454673, with registered offices at 5 - 7 Grange Road Office Park, Rathfarnham, Dublin 16 and is regulated by the Central Bank of Ireland Ref. No. C49930.
Your policy is arranged by KennCo Underwriting Limited on behalf of the following Insurers:
Your Motor Insurance - Aviva Insurance Ireland DAC Trading as Aviva
Motor Breakdown and Legal Expenses - Arranged by MIS Underwriting Limited and underwritten by AmTrust International Underwriters (AIU) DAC
This document is a summary of the key information relating to this policy. Full pre-contractual and contractual information on the product is provided in the full policy documentation including the proposal form or statement of fact, schedule, policy document and the terms of business.

What is this type of insurance?
This is a Private Motor Insurance policy. Private motor insurance provides the compulsory cover you need to drive a vehicle on a public road or highway. It also offers additional benefits as set out below, depending on the level of cover you choose.

What is insured?

Third Party, Fire and Theft:

- ✓ Damage to other people's property
- ✓ Compensation for other people's death or injury if you are at fault
- ✓ Loss or damage to your vehicle that is caused by fire, theft or attempted theft, including the manufacturer's standard accessories on or in the vehicle (sum insured up to your vehicle's market value at the time of the loss or damage)
- ✓ Policyholder may have third party only cover for driving other cars (check documents)
- ✓ Vehicle breakdown assistance including home start
- ✓ Legal Expenses cover up to €130,000
- ✓ European Cover

Comprehensive:

All of the above, plus:

- ✓ Accidental damage (sum insured up to your vehicle's market value at the time of loss)
- ✓ Windscreen cover
- ✓ Replacement locks cover up to €750
- ✓ Personal Accident and Medical Expenses
- ✓ Fire Brigade charges up to €385

Optional Extra Cover:

- ✓ Protected No Claim Bonus

What is not insured?

- ✗ Any accident, injury, loss or damage while any vehicle is being used for purposes not described on your certificate, or while being driven by someone not permitted to drive or not having the correct and valid driving licence
- ✗ Drivers other than those named on the policy
- ✗ Loss or damage caused by theft or attempted theft if you leave your car unlocked, or leave the engine running, or leave the key or ignition device in, attached to or in the immediate proximity of your car, or if you leave a window or sun-roof open
- ✗ Damage arising from wear and tear, electrical or mechanical breakdown, or gradual deterioration
- ✗ Loss or damage where the driver is under the influence of alcohol or drugs

Are there any restrictions on cover?

- ! Policy excess. This is the part of the claim you have to pay
- ! For windscreen claims, if our approved repairer is not used, the maximum cover is €100
- ! If the cover provided allows driving of other vehicles, this is restricted to third party only cover
- ! EU cover is automatically extended for up to 31 days only (further cover may be provided on request)
- ! Endorsements may apply to your policy. These will be shown in your policy documents

Where am I covered?

✔ The Republic of Ireland, Northern Ireland, Great Britain, Isle of Man and the Channel Islands

✔ When driving within the EU and those countries following EU Directives, you will have the same cover you have in the Rep of Ireland up to 31 days

What are my obligations?

- You must answer all our questions honestly, accurately and provide true and complete information
- You must tell us of any changes in circumstances that may affect your insurance
- You must pay your premium on time
- You must ensure your vehicle is kept in a roadworthy condition and has a valid NCT if required
- You must comply with all the conditions set out in the policy
- You must tell us about any accident or event which may give rise to a claim as soon as possible

When and how do I pay?

- The premium may be paid in one single amount by debit or credit card, or if offered, by monthly instalments (subject to a credit agreement). Please check with your broker for full payment options

When does the cover start and end?

- The policy is for a period of one year, unless otherwise stated. Your exact policy start and end dates will be shown on your certificate and schedule

How do I cancel the contract?

- You can cancel this contract at any time by writing to us or your broker with your cancellation instructions and return your certificate and disc. If there is no claim on the policy during the current period, we will return part of your premium