Motor Insurance

Insurance Product Information Document

Company: Arch Insurance (EU) Dac Product: Private Car Policy

Registered in Ireland No: 505420 Registered Office: Level 2, Block 3, The Oval, 160 Shelbourne Road, Ballsbridge, Dublin 4.
Arch Insurance (EU) Dac is regulated by the Central Bank of Ireland

This document outlines the main benefits of and restrictions associated with your Motor Insurance 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 Private Car insurance product provides cover for liability to third parties caused by or in connection with the insured vehicle (Third Party Cover). It also provides additional benefits depending on the cover you choose (Third Party Fire and Theft or Comprehensive).

What is insured?

Third Party, Fire and Theft:

- ✓ Your legal liability for death of or bodily injury to any person is unlimited and third party property damage is covered up to €30 million, including costs and expenses
- ✓ Liability to Third Parties cover required by law whilst the Insured Vehicle is in any country that is a member state of the EU, EEA (Iceland, Liechtenstein and Norway) and Switzerland
- ✓ We will pay up to the market value of your Insured Vehicle at the time of loss or damage following any valid claim due to fire, theft or attempted theft damage. The maximum we will pay shall not exceed the value which was last declared to us
- ✓ Fire brigade charges up to €1,000
- ✓ Child Vehicle Seats and Equipment up to a maximum of €600
- ✓ Medical Expenses up to €150 in respect of any one person injured as a result of an accident covered under this policy
- ✓ Personal Belongings up to €300 in any one period of insurance (for Fire & Theft only)
- ✓ Replacement of Locks up to €1,000
- ✓ Repair or replacement of a chipped, cracked, or broken windscreen or window glass in your vehicle, up to the maximum value of €500 per claim provided you use our approved windscreen supplier Autoglass.
- ✓ The related recalibration of your ADAS, where required after windscreen replacement, provided that you have used our approved windscreen supplier Autoglass, up to a maximum of €500 in any period of insurance.
- ✓ Breakdown Assistance
- ✓ Motor Legal Expenses

Comprehensive:

All of the above plus:

- ✓ Accidental Damage
- ✓ Comprehensive cover provides you with access to our Approved Repairer Scheme which covers car hire expenses in the event that the Insured Vehicle cannot be used as a result of an accident.
- ✓ New for old car replacement subject to certain conditions
- ✓ Step Back No Claims Discount Protection as standard with an Option to increase to fully protected

Optional Benefits for both Comprehensive & Third-Party Fire and Theft:

- Protected No Claim Discount
- Step Back No Claim Discount Protection (included as standard on Comp Policies)
- Personal Accident Protection
- Key Care

Please refer to your Schedule to see if you have purchased any of the above Optional Benefits and refer to your Policy Booklet for full cover details.

What is not insured?

- ✗ Any loss of or damage to the Insured Vehicle which does not arise from an accidental, sudden or unforeseen cause
- ✗ Wear and Tear
- ✗ Loss of Use of the Insured Vehicle
- ✗ Mechanical, Electrical, Electronic or Computer Breakage, Failure or Breakdown
- ✗ Loss or damage by theft or attempted theft while the keys are in or on the Insured Vehicle. Loss or damage by theft or attempted theft where the Insured Vehicle was not locked.
- ✗ Theft or unauthorized taking of the Insured Vehicle by any family member or household.
- ✗ Loss or damage arising where you or any driver insured under this policy is convicted or has a conviction pending whist being under the influence of drink or drugs whilst driving.
- ✗ Any modifications unless they form part of the manufacturers standard specification or are optional extras that we have agreed to cover.
- ✗ Loss or damage where the Insured Vehicle is not owned and registered to you unless otherwise specified to and agreed by us.
- ✗ Loss of or damage to the Insured Vehicle caused by incorrectly fuelling the Insured Vehicle, the use of substandard contaminated fuel, lubricants or parts.
- ✗ Use of your Insured Vehicle in or around an airport, airfield, aerodrome or military facility.
- ✗ Injury loss or damage caused by earthquake, riot, civil commotion, war or terrorism.
- ✗ Any driver not holding a valid licence to drive the Insured Vehicle or not meeting the conditions relating to the class of vehicle being driven, the requirement to be accompanied by a qualified driver when driving under a learner permit or any other restriction or condition that may apply.
- ✗ The following Optional Covers if not selected by You:
  - Personal Accident Benefits
  - Key Care
- ✗ Up to the first amount of each claim as follows
  - Comprehensive Cover – Standard Excess of €300;

  The following Additional excesses may apply:
  - Plus €200 if the driver is aged 17-24;
  - Plus €150 for drivers who hold a Learners Permit;
  - Plus €450 if you have received a discount for a dashcam and it has not been properly installed/maintained;
  - Plus €250 if You do not use an approved repairer.

For the full list of exclusions, please refer to your Policy Booklet.

Are there any restrictions on cover?

- ✗ You will be responsible for the first amount of each claim, known as the excess, as shown in the schedule
- ✗ If your certificate of insurance shows driving of other vehicles cover, then specific restrictions will apply
- ✗ No cover will apply if you or any insured driver was driving under the influence of illegal drugs or in excess of the drink driving limit
- ✗ No cover will apply when the Insured Vehicle is used for purposes not shown on your Certificate of Insurance
- ✗ No cover will apply in respect of any driver not covered under the policy/certificate
- ✗ No cover will apply in respect of a driver who is disqualified from driving or getting a licence
- ✗ Repair or replacing the Insured Vehicle or any part of it is done by using a motor garage and/or a repair service of our choice. If we choose to pay a cash amount for loss or damage to the Insured Vehicle, this amount will not exceed the amount our motor garage and/or a repair service states it would cost to repair or replace your Insured Vehicle.
- ✗ For windscreen/window breakage claims, we will not pay any costs exceeding €500 per claim for the period of insurance.
- ✗ No more than 2 windscreen/window breakage claims during any period of insurance.
- ✗ For Breakdown Assistance, if repairs cannot be carried out at the roadside and you are more than 30km from your home, at our choice, we will arrange and pay up to €175 for either a) onward public transport for you and passengers home or to an intended destination, or b) a replacement car for up to 48 hours and public transport back to collect the insured vehicle when repaired or c) Overnight accommodation for one night only while repairs to the insured vehicle are being carried out subject to a maximum value of €35 per person and €175 in total.

Where am I covered?

- ✓ We will provide insurance as set out in your policy wording for insured events, which may happen in the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man or the Channel Islands during the period of insurance.
- ✓ Policy cover in the EU for up to 30 days, during the period of insurance. This excludes Breakdown assistance cover which is operative only in the Republic of Ireland and the United Kingdom (Northern Ireland, Great Britian, the Isle of Man and the Channel Islands)

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.
- If you are paying by our Direct Debit facility, you must keep your payments up to date.
- 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 must tell us of any convictions, prosecutions or penalty points applying to you or any other driver.
- You must tell us of any modifications to the Insured Vehicle.
- You must take all reasonable care to safeguard your Insured Vehicle from loss or damage. You must maintain your Insured Vehicle in an efficient and roadworthy condition. You must have an up-to-date NCT for your Insured Vehicle if required by law. While unattended, the Insured Vehicle must not be left unlocked or the keys to the ignition left with or in the Insured Vehicle, or windows or sunroof left open.
- You and all drivers must advise the Driving Licence Authority of any notifiable medical condition or disability and the Driving Licensing Authority must have agreed to the issue of a licence.
- You must observe and fulfil the terms and conditions of this Policy.

When and how do I pay?

Payment is to be made PRIOR to cover commencing. Payment options may include credit/debit card online or to your insurance broker or by direct debit. In the case of direct debit, the deposit is payable by Credit or Debit card PRIOR to commencement of cover (Note a service charge may apply to direct debit instalments).

When does the cover start and end?

Your cover will start and end on the dates and times stated on your policy schedule and certificate of insurance.

How do I cancel the contract?

You can cancel this policy at any time by writing to us or your broker with your cancellation instructions and return your certificate and disc.
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 during the period of insurance, after the 14 working days, provided that no claim has been made or incurred, we will refund the premium on a proportionate basis as per the following:

1. Keep any premium you have paid in respect of these Sections: - Section 4 Windscreen and Glass Breakage, Section 5 Breakdown Assistance, Section 6 Motor Legal Protection, Section 13 Personal Accident Benefits and Section 14 Keycare.
2. Calculate a proportionate premium for premium paid based on the remaining sections
3. Deduct an administration charge of up to €50
4. Refund You the balance provided it is greater than €10.

Please refer to your Policy Booklet for further information as some of the additional benefits may be non-refundable after the 14 days cooling off period.