Motor Insurance

Insurance Product Information Document

Company: Arch Insurance (EU) DAC Product: Ivernia Protect Motor Insurance Policy

This product is arranged by Ivernia Insurance Ltd and underwritten by Arch Insurance (EU) DAC. Ivernia Insurance Ltd is regulated by the Central Bank of Ireland. Arch Insurance (EU) DAC is based in Ireland with its registered offices at 2nd Floor, Block 3, The Oval, 160 Shelbourne Road, Ballsbridge, Dublin 4, registered number 505420. Arch Insurance (EU) DAC is regulated by the Central Bank of Ireland.

What is this type of insurance?

This Private Car insurance product provides cover for unlimited liability to third parties for injury and cover of up to €30m for third party property damage. It also provides additional benefits depending on the type of cover you choose (Comprehensive or Third Party Fire and Theft).

What is insured?

Third Party, Fire and Theft cover:

- ✓ Liability to others, unlimited for injury and up to €30m for property damage.
- ✓ Driving of other cars (Third Party Cover only)
- ✓ Medical expenses of up to €250.
- ✓ Step back bonus protection.
- ✓ Breakdown and driveway assistance.
- ✓ Courtesy car provided for up to 7 days provided an approved repairer is used.
- ✓ New car replacement.
- ✓ Windscreen and window glass which is covered in full if an approved repairer is used, otherwise a limit of €150 applies.
- ✓ Uninsured Driver Promise.

Comprehensive cover

All of the above, plus:

- ✓ Accidental damage - (sum insured up to the car's market value at the time of loss).
- ✓ Cover for incorrect fuel, up to €500.
- ✓ Fire Brigade charges of up to €2,500.
- ✓ Replacement locks covered, up to €1,000.

Optional Extras

• Protected no claims bonus

What is not insured?

- ✗ Depreciation, wear and tear, mechanical or electrical failure, punctures or tyre damage.
- ✗ Loss or damage where the driver of the car is under the influence of alcohol or drugs.
- ✗ Loss or damage as a result of theft where the car is not locked or the keys are left in or near the unoccupied car.
- ✗ Loss or damage due to a public Authority legally taking, keeping or destroying your car.
- ✗ Loss or damage if your car is taken or driven without your permission by a family member unless they are prosecuted.

Are there any restrictions on cover?

- ! In the event of loss or damage to your car we may choose to make a payment, or replace your car.
- ! Liability for any loss or damage resulting from or in connection with any act of terrorism.
- ! The excess noted in your schedule is the amount you are required to pay in the event of an accidental damage claim.
- ! Only two claims for windscreen or window glass are covered during a single period of insurance.
- ! Certain restrictions apply to driving of other cars.
- ! Driving of other cars not available for inexperienced drivers.
- ! Three claims are the maximum number allowed under the Breakdown and driveway assistance.

What is covered?

✓ The policy applies in the Republic of Ireland, Northern Ireland, Great Britian, Isle of Man, Channel Islands, and any country which is a member of the EU or EEA.

What are my obligations?

Your Duty?

Answer all questions truthfully and tell us about any change in your circumstances which could affect your policy. This will include motoring convictions and penalty points and any change in health which could impact on driving ability.
Provide any supporting documents requested.

Policy Cover

Check your policy documents which include schedule, certificate of insurance and policy document to ensure all drivers and uses are covered.

Looking after your car

Take all reasonable steps to prevent loss or damage.
Keep the car in a roadworthy condition and have a valid NCT certificate.
Never leave the car unlocked while unattended or leave the keys in or about the unattended car.

Claims

You must notify us within 48 hours about any accident or incident which may give rise to a claim.
In the event of theft you must notify An Garda Siochana immediately.
We will need full information and your assistance throughout the claims process.

Payment

All amounts including direct debit instalments must be paid on time.

When and how do I pay?

As Ivernia policies are arranged exclusively through Brokers you can pay for your policy in a number of ways. This can include credit and debit card. It may also be possible to pay the premium due through a direct debit instalment option. You should contact your Broker to discuss the payment options available and make payment directly to them.

When does the cover start and end?

The usual duration of a private car insurance contract is 12 months. The exact period of insurance including start date and end date is available on the schedule and certificate of insurance.

How do I cancel the contract?

You should contact your Broker to cancel the policy. You have the right to cancel the policy within 14 days of inception or renewal without penalty and without giving any reason. This period is known as the 'cooling off' period.

Provided there are no claims we will return any premium paid for the period of insurance left to run.
A cancellation charge may apply.