Private Motor Insurance

Insurance Product Information Document

Company: Hiscox SA Product: DUAL Motor Policy

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This is a summary of our insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

A comprehensive private car insurance policy (for any vehicle built mainly for carrying passengers), which provides cover against damage to your car or damage caused by your car, as summarised below.

What is insured?

- ✓ **Death or bodily injury** – the amount an insured person may have to pay if legally liable for death of or injury to another person arising as a result of an accident caused by or in connection with the insured car;
- ✓ **Damage to property -** the amount an insured person may have to pay if legally liable, for damage arising as a result of an accident caused by or in connection with the car, up to a limit of €30,000,000;
- ✓ **Fire, theft or attempted theft** - loss of or damage to the insured car caused by these events or self-ignition, lightning or explosion;
- ✓ **Accidental damage** - loss of or damage to the insured car caused by accidental means;
- ✓ **Windscreen damage cover;**
- ✓ **Driving other cars** -the full amount of liability for damages and claimants' costs and expenses in respect of bodily injury and up to a limit of €30,000,000, the amount of liability for damages and claimants' costs and expenses in respect of damage to property arising as a result of an accident caused by or in connection with the driving of any other private car by you or a named driver shown under paragraph 6 of the current certificate of insurance.
- ✓ **Medical Expenses** - for accidental bodily injury suffered in direct connection with the car up to €500 for the insured person and passengers and €250 for a named driver.
- ✓ **Fire Brigade Charges** – up to €5,000 to control or put out a fire in your car, and to remove you or your passengers from the car;
- ✓ **Replacement lock cover;**
- ✓ **Personal belongings** – up to €2,000 for any one event, for loss or damage to personal effects caused by fire, accident, theft or attempted theft;
- ✓ **Personal Accident benefit** – in certain circumstances up to €30,000 for any person named in the schedule as being insured;
- ✓ **Additional cover** benefits – which apply in circumstances that give rise to a valid claim under the policy and include, among others, covers such as:
  - **Emergency Transportation and Accommodation** - applies to you or a named driver up to €500 for emergency transportation and €1,000 for accommodation;
  - **Carjacking and road rage** – applies to you or a named driver while driving the car if subject to a carjacking or road rage incident up to €20,000;
- ✓ **Legal expense cover** – underwritten by ARAG Legal Protection Limited;
- ✓ **European Motor Breakdown Assistance** – underwritten by ARAG Legal Protection Limited with service provided by Ireland Assist.

Optional cover – You do not have to purchase the optional cover to purchase the main product. Unless otherwise stated, you must pay an extra premium for this cover:

- ✓ Protected no-claim discount.

What is not insured? (Key exclusions only)

- ✗ The death of or bodily injury to any person driving the insured car, or in charge of it for the purpose of driving it other than cover provided under Personal Accident benefit;
- ✗ Damage to property owned by or in the possession or control of the insured person other than cover provided under Personal belongings;
- ✗ Any accident, injury, loss, damage or liability which happens if any vehicle shown in the insurance certificate is, at the time of the accident, being driven or used other than as allowed under the terms of the insurance certificate;
- ✗ Damage or liability arising from war or terrorism;
- ✗ Any liability arising directly or indirectly from or in connection with a cyber loss;
- ✗ Any accident, injury, loss, damage or liability arising out of an airport service vehicle or any car being used on those parts of an airport or airfield to which the public do not have free vehicular access;
- ✗ The insured person if they have cover for the liability under another policy;
- ✗ Loss of use, wear and tear, mechanical, electrical or electronic breakdown;
- ✗ Loss in value;

What is not insured? (Continued)

- × Loss or damage over the agreed value of the car as shown in the policy schedule (or the market value of (1) a car not shown in the policy schedule or (2) a car being driven without a valid NCT certificate at the time of the loss if less than the agreed value);
- × Loss of or damage to the insured car caused by a learner permit holder who does not comply with the requirement to be always accompanied by a full driving licence holder while driving;
- × Loss of or damage to the insured car where any person entitled to drive the car is at the time of the accident, giving rise to the claim, above the legal limit for alcohol/drug level under Road Traffic legislation or is convicted of or has a prosecution pending for an offence under the Road Traffic Acts involving alcohol or drugs arising from the accident or the occasion giving rise to the claim;
- × Any modifications unless they form part of the manufacturer's standard specification or are optional extras we have agreed to cover;
- × Any loss of or damage to the car, which does not arise from an accidental, sudden or unforeseen cause;
- × Any loss, damage or liability arising from any racing, rallies, trials, pacemaking, speed testing or participation in any prearranged or organised event or any on track use.

Are there any restrictions on cover?

- ! The excess, which is shown in your policy schedule (a separate document, which gives details of the cover you have) or any other excess shown in the policy booklet;
- ! You will lose all benefits under this policy if any claim is fraudulent in any way or if you or anyone acting on your behalf has used any type of fraud relating to this or any other insurance policy;
- ! If driving of other cars benefit applies, cover is restricted to the driving of other private cars in the Republic of Ireland;
- ! The purchase of protected no-claim discount does not protect your premium from increasing in the event of a claim(s) and your no-claim discount is only protected on the policy on which this optional cover is purchased.

Where am I covered?

- ✓ We will provide insurance as set out in your policy booklet 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;
- ✓ Identical cover in the EU, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marion, Serbia, Switzerland, Turkey (west of the Bosphorus), for up to 90 days, in any one trip in respect of the car.

What are my obligations?

- The answers in any proposal, statement of fact, declaration and any other document provided by you to us for this insurance must be true and complete;
- In relation to you or any driver who will drive, you must tell us if there is a material change in circumstances (which includes any new circumstances or changes in circumstances which alter the subject matter of the policy or the nature of the risk underwritten);
- You must take all reasonable steps to prevent accident, injury, loss or damage. You must ensure
- the car is kept in a roadworthy condition and that the car is always properly compliant with all Road Traffic legislation;
- You or any person whose driving is covered by the terms of the certificate must hold a licence to drive that vehicle or, if they have held a licence to drive that vehicle, must not have been disqualified from holding that licence;
- You or any person whose driving is covered by the terms of the certificate must comply with any restriction, condition and limit on their driving licence;
- You must let us know immediately about any event which may give rise to a claim under the policy and if you become aware of any prosecution or inquest in connection with the event;
- You must not admit, deny, negotiate or settle a claim without our written permission, and you must co-operate fully with us in investigating and handling any claim.

The provision of insurance under your policy is conditional on you observing and fulfilling the general exceptions, conditions and terms of the policy. If by law we must make a payment that we would not otherwise have had to make, we may seek recovery of that outlay incurred from you and/or the driver of the vehicle.

When and how do I pay?

- To proceed with policy cover you must contact your broker in advance of the required cover start date to arrange for the payment of the premium. Payment options may include a cheque or credit/debit card payment for the full premium or a schedule of periodic direct debit instalments (note: a service charge may apply to direct debit instalments). Payment methods depend on the options available to you from your broker.

When does the cover start and end?

- In return for your premium, the period covered by this policy is from the start date (as shown in your schedule) for a 12 month period and any further specified period, when you renew, that we agree to insure you for.

How do I cancel the contract?

- You may cancel this policy at any time after the cooling off period by returning your certificate of motor insurance and windscreen disc to your insurance intermediary or broker. As long as no claim has happened during the current period of insurance, we will work out the premium for the period for which we have insured you and refund any balance. We will not refund any premium if you have made a claim or if one has been made against you during the current period of insurance.