Using your Private Car Policy Abroad - Key Information

1. **You must tell Campion before you travel**

- To have full cover abroad (similar to your cover in Ireland), you must contact Campion Insurance before you take your car out of the country.
- **Call us on 0818 300 301 before you travel.**

If you do not contact us in advance, your cover abroad may be limited to the minimum cover required by local law (third party only). This usually means no cover for fire, theft or accidental damage to your own car.

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2. Where your policy normally covers you

Your standard territorial limits are:

- Republic of Ireland, Northern Ireland, Great Britain (England, Scotland and Wales), Isle of Man and the Channel Islands,
  including travel by sea, air or land within and between these places.

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3. Driving in the EU and certain other countries

When you drive in EU countries and certain other states that follow EU motor insurance rules:

- Your policy provides at least the minimum compulsory insurance required by local law (normally third party only - injury to other people and damage to their property).
- Your policy may be extended for up to 90 days to give you similar cover to Ireland, but only if you have contacted Campion Insurance before your trip and you meet the policy conditions (for example, permanent residence in the Republic of Ireland).

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4. Policy benefits abroad

When using your car in the EU or other countries covered:

- Some extra benefits available in Ireland may not apply or may be limited abroad.
- This can include benefits such as breakdown assistance, courtesy car or other optional add-ons, depending on your policy.

Please check your policy schedule and any endorsements and contact Campion Insurance (0818 300 301) if you are unsure what applies outside Ireland.

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5. Important notice (please read)

This guide is for general information only. It does not form part of your insurance contract and does not replace your policy booklet, policy schedule or any endorsements. The exact cover, limits, excesses and exclusions that apply to you are set out in your policy documents. If there is any difference between this guide and your policy documents, your policy documents will apply.