Motor Insurance

Insurance Product Information Document

Company: Zurich Insurance Europe AG **Product:** Private Car Insurance (MPZ)

Registered in Germany (reg no 133359). Registered in Ireland as a branch (reg no 910127) with registered branch office at Zurich House, Frascati Road, Blackrock, Co. Dublin, A94X9Y3. Zurich Insurance Europe AG is authorised by the Federal Financial Supervisory Authority (BaFin) in Germany and is regulated by the Central Bank of Ireland for conduct of business rules (firm reference C529842).

This document provides a summary of the key information relating to this product. Complete pre-contractual and contractual information on the product is provided in the actual policy documentation.

What is this type of insurance?

This is a Private Car insurance product. It provides three different levels of cover: (a) **Third Party, Fire & Theft**, (b) **Comprehensive**, and (c) **Comprehensive Plus**. The level of cover provided to you and any Optional Extras applicable to your policy will be displayed on your policy schedule.

What is insured?

Third Party Fire and Theft

- ✓ Legal liability in respect of death of or bodily injury to a third party and damage to property owned by a third party arising out of an accident involving the insured vehicle.
- ✓ Loss of or damage to the insured vehicle as a consequence of fire, theft or attempted theft (for its market value, subject to a maximum of the sum insured displayed on the policy schedule).
- ✓ Fire Brigade Charges (up to a maximum of €2,000).
- ✓ Medical Expenses (up to a maximum of €200 per person).

Optional Extras (if shown as Operative on your schedule)

- Roadside Breakdown Assistance.
- Windscreen Cover.
- Personal Accident.
- Driving Other Cars (Third Party Liability only).

Comprehensive

Includes standard cover provided under Third Party Fire & Theft and

- ✓ Loss or damage to the insured vehicle by accidental means.
- ✓ Roadside Breakdown Assistance.
- ✓ Windscreen Cover.
- ✓ Personal Accident.
- ✓ Foreign Travel.
- ✓ Replacement of Locks.
- ✓ New for Old Vehicle Replacement.
- ✓ Personal Belongings (up to a maximum of €500).

Optional Extras (if shown as Operative on your schedule)

- Driving Other Cars (Third Party Liability only).
- HomeStart Breakdown Assistance.
- Legal Expenses Protection.

Comprehensive Plus

Includes standard cover provided under Comprehensive and

- ✓ Increased Personal Accident & Personal Belongings benefits.
- ✓ Extended New for Old Vehicle Replacement.
- ✓ HomeStart Breakdown Assistance.
- ✓ Driving Other Cars (Third Party Liability only).
- ✓ Misfuelling Cover.
- ✓ Key Protection.

Optional Extras (if shown as Operative on your schedule)

- Comprehensive Driving Other Cars.
- Legal Expenses Protection.
- Extended Foreign Travel cover.

Please note that all covers are subject to eligibility criteria. Full terms, conditions and description of cover and benefits are contained in your policy booklet.

What is not insured?

- ✗ Death or bodily injury to any person driving or with custody or control of the insured vehicle.
- ✗ Any claim arising while the insured vehicle is being used or driven for a purpose not stated on the Certificate of Motor Insurance.
- ✗ Any claim arising while the insured vehicle is being used or driven by any person not holding a valid licence to drive the vehicle or not meeting the conditions and limits of their driving licence.
- ✗ The excess amount applicable to your policy as displayed on your policy schedule. Our standard excess for loss or damage caused by Fire, Theft or Accidental Damage is €250, however you can choose a higher excess amount in order to avail of a lower premium for your policy.
- ✗ The first €30 of any claim for replacement of the windscreen of the insured vehicle.
- ✗ Any claim arising while the insured vehicle is being used or driven in an unsafe or unroadworthy condition.
- ✗ Loss of or damage due to theft or attempted theft whilst the keys are left in or on the insured vehicle or the alarm or tracking device fitted to the insured vehicle is not activated.
- ✗ Loss or damage to the insured vehicle as a result of any deliberate action by you or your spouse/partner or any insured driver.
- ✗ Loss of or damage to the insured vehicle caused by wear and tear.
- ✗ Loss of value or depreciation of the insured vehicle.
- ✗ Mechanical failures, faults, breakdowns or breakages.
- ✗ Any electrical, electronic, computer or computer software breakdowns, failures, faults or breakages.
- ✗ Damage to tyres caused by the application of brakes or by cuts, punctures or bursts.
- ✗ Loss of or damage to the insured vehicle caused by moth, vermin, insects or infestation, or by domestic pets.
- ✗ Loss of or damage to any modification to the insured vehicle, unless such modification forms part of the manufacturer's standard specification or are optional extras that we have agreed to cover under your policy.
- ✗ Loss of or damage to any trailer or to property being carried in or on any trailer, disabled mechanically propelled vehicle or the insured vehicle.
- ✗ Any liability, loss or damage arising as consequence of war or terrorism.
- ✗ Loss of or damage to any vehicle insured under your policy where the driver of that vehicle is under the influence of alcohol or drugs.
- ✗ Any amount over the Limit of Indemnity displayed on your policy schedule.

Are there any restrictions on cover?

- ! The insured vehicle can only be used for the purpose specified on your Certificate of Motor Insurance.
- ! The insured vehicle can only be driven by those person's specified on your certificate of insurance who have a valid driving licence and follow the conditions of their licence.
- ! If your vehicle cover is Comprehensive or Comprehensive Plus, the same level of cover may not apply to all drivers on the policy – for example, young drivers or drivers holding a Learner Permit. Refer to your policy schedule for details.
- ! The first amount of each claim (referred to as the excess) as displayed on your policy schedule.
- ! If your Certificate of Motor Insurance and policy schedule shows Driving Other Cars cover, specific restrictions apply. Refer to your policy booklet for details.
- ! If you have Windscreen Cover and choose not to use one of our Approved Windscreen Replacement Agents, a maximum of €150 for a windscreen replacement, or €50 for a windscreen repair, applies. In addition, a maximum of €350 applies in any period of insurance.

Where am I covered?

We will provide insurance as set out in your policy booklet for insured events which arise whilst the insured vehicle is being used or driven in the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man or the Channel Islands during the period of insurance.

In addition we will provide the minimum legal insurance required by law to use the insured vehicle in any country which is a member of the European Union. Please note that the level of cover provided is the minimum level of cover required by law. This is not the same level of cover that you receive when driving in the Republic of Ireland or the UK and does not cover loss or damage to the insured vehicle unless otherwise extended under Section 4.11 'Foreign Travel Cover' of your policy.

What are my obligations?

You have a legal duty to answer all questions asked by us in connection with your application for insurance honestly and with reasonable care. You must also ensure that any information voluntarily provided by you or on your behalf is provided honestly and with reasonable care.

Failure to comply with these requirements and/or any negligent or fraudulent misrepresentation could invalidate your Policy or affect your insurance cover or premium. It could also result in a claim being declined or the amount payable in respect of a claim being reduced or difficulty obtaining insurance in the future. Further information is provided in the Policy Booklet.

You must also (as more fully set out in the Policy Booklet):

- Tell us if any of the information you provided before policy cover commenced or renewed subsequently changes (for example, a change of car or motoring convictions).
- Take reasonable steps to safeguard the vehicle against loss, damage and breakdown and to prevent injuries.
- Pay the premium or premium instalments on time.
- Tell us about any incidents connected to this insurance within 48 hours of their occurrence, including where any incident is likely to give rise to a claim.
- Provide all information and assistance that we may require.

When and how do I pay?

You must make arrangements to pay for this insurance prior to the commencement of the contract. Premium for your policy may be paid in full by credit card, debit card or personal cheque. An instalment payment facility may be available.

When does the cover start and end?

The cover start and end dates of your policy will be displayed on your policy schedule and Certificate of Motor Insurance. The term of the policy is 12 months unless otherwise agreed with us.

How do I cancel the contract?

If you decide for any reason that the policy does not meet your needs you may cancel the policy within 14 working days from the start date of cover (the "Cooling-off Period). Provided that no claims have been made or are pending, the premium for the unexpired term will be returned to you and no cancellation fee will apply.

You can otherwise cancel your policy at any time by writing to us. We will cancel the policy on the date we receive your request in writing along with your certificate and disc. Please note that if you cancel in the first year of insurance (outside the Cooling-off Period) a cancellation fee of €25 will apply.

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