Motor Insurance

Insurance Product Information Document

Company: Zurich Insurance Europe AG **Product:** Private Car Insurance

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 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 Only

- ✓ **Cover for injury to other persons** known as 'Third Party Only', this cover is compulsory and provides insurance for injury and damage caused to third parties (that is, someone other than you).

Third Party Fire and Theft

If your cover is 'Fire and Theft' it includes:

- ✓ Fire.
- ✓ Theft or attempted theft.
- ✓ Fire Brigade charges – up to €2000.

Comprehensive

This cover also includes:

- ✓ Accidental damage.
- ✓ Damage to your windscreen – up to €150 with a maximum in any one period of insurance of €350. This limit does not apply if using an approved repairer.
- ✓ New for old car replacement subject to certain conditions.
- ✓ Medical Expenses – up to €200 for any one person injured.
- ✓ Personal Accident benefit for you or your spouse or partner up to €30,000 limit.
- ✓ Breakdown Assistance.
- ✓ Replacement of Locks if your keys are stolen up to €800.
- ✓ Personal Effects and child care accessories (Limit €550).
- ✓ Recovery and Re-delivery in connection with any claim covered (to a maximum of €200).

What is not insured?

- ✗ The first €250 for any accidental damage claim (known as own damage excess).
- ✗ The first €30 of any windscreen claim.
- ✗ Wear and tear.
- ✗ Mechanical, electronic or software failures.
- ✗ A deliberate act by anybody insured on this policy.
- ✗ Loss of use of your vehicle.
- ✗ Any costs over the market value of your vehicle at the time of the accident.
- ✗ Loss or damage caused by theft or attempted if you have not taken care to protect the vehicle or if it has been left unlocked or with the keys in it or attached to it.
- ✗ Any amount over €30 million for damage to other people's property.
- ✗ Loss or damage arising where you or any driver is convicted or has a conviction pending whilst being under the influence of drink or drugs whilst driving.
- ✗ Loss or damage whilst using the car in an un-roadworthy condition, inappropriate tyres or without a valid National Car Test Certificate (NCT) if one is required by law.

Are there any restrictions on cover?

- ! The vehicle can only be used for the purpose specified on your certificate of insurance.
- ! The 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.
- ! The excess payable in the event of a claim. Please refer to your schedule for details.
- ! If your vehicle cover is comprehensive, the same level of cover may not apply to all drivers on the policy, for example young drivers. Please refer to your schedule.

Where am I covered?

The full cover applies whilst you are using the vehicle in the Republic of Ireland, Northern Ireland, Great Britain, Isle of Man and the Channel Islands.

In addition you may use the vehicle for up to 30 days in any country which is a member of the EU. However, for journeys exceeding 30 days, unless you inform us in advance and pay an additional premium, the cover which applies is the minimum cover required by law in those countries, for example excluding cover for damage to your own car.

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?

Premium for this policy may be paid in full. An instalment payment facility may be available. Payment for this policy may be made by personal cheque, credit or debit card.

When does the cover start and end?

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

How do I cancel the contract?

If you decide for any reason that the new 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 €75 will apply.

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Zurich Insurance Europe AG is registered in Frankfurt, Germany (registration number 133359) with its registered seat at Platz der Einheit 2, 60327, Frankfurt A.M.

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