

Motor Insurance

Insurance Product Information Document

Company: Zurich Insurance plc

Product: Private Car Insurance (MPZ)

Registered in Ireland No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.
 Authorised by the Central Bank of Ireland as a non-life insurance company. Firm reference number C743.

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 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 & 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?

Our acceptance of your risk, the level of cover provided and the premium charged by us is based on the information you provide when you apply for this insurance.

- You must take reasonable care to ensure that all information provided by you or on your behalf is honest, accurate and complete.
- You must confirm your understanding and agreement with the assumptions made by us in assessing your application for insurance. These assumptions can be found at: <https://www.zurich.ie/car-insurance/faqs/car-insurance-assumptions/>
- You must immediately inform us of any changes to the information that you had previously provided to us – common examples include, but are limited to: changes to the insured vehicle, changes in the use of the insured vehicle, any convictions, prosecutions or penalty points applying to you or any insured driver, a change in the main user/driver of the insured vehicle.
- You must take reasonable steps to prevent accidents, injuries and loss or damage or breakdown of the insured vehicle.
- You must pay the full premium or premium instalments on time.
- You must report any accident or incident which may result in a claim under this policy to us as soon as reasonably possible, and in any case, no later than 48hrs from the time of the event
- You must cooperate with us and provide all information and assistance that we may require in investigating and handling any claim on your policy.

Your policy may not be valid if we do not have the correct information.



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 new policy does not meet your needs you may cancel the policy within 14 days from the start date of cover. On condition that no claims have been made or are pending, the premium will be returned to you.

You can 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 if in the first year of insurance a cancellation fee of €25 will apply.

For more information



Call us in Wexford on
1890 400 300 or **053 915 7775**



Go online at
www.zurich.ie

Our teams are available 8.30am to 6.30pm Monday to Friday