

POLICY SUMMARY – PRIVATE CAR

This document outlines the main benefits and restrictions associated with an Allianz Motor Policy. It **does not** reference all of the benefits, terms, conditions, limitations, exceptions and exclusions associated with the Policy. Please take time to read the Policy and your Schedule to ensure that you understand the cover provided by the Policy. A copy of the Policy is available from the Company or your Insurance Intermediary on request.

This is a 12 month contract of insurance. For details of your period of cover, please refer to your Schedule.

You should review and update your cover periodically to ensure it remains adequate.

You may choose one of two types of Cover. These are summarised below:

Third Party Fire & Theft Cover includes the following:

- Fire and Theft Damage to your Car
- The above is limited to a maximum of your Car's market value at the time of loss or damage
- Unlimited personal injury legal liability to Third Parties
- Third party property damage, legal liability up to a limit of €30,000,000

Comprehensive Cover includes the following:-

- Accidental and Malicious Damage to your Car
- Fire and Theft Damage to your Car
- The above is limited to a maximum of your Car's market value at the time of loss or damage
- Unlimited personal injury legal liability to Third Parties
- Third party property damage, legal liability up to a limit of €30,000,000
- 24 Emergency Services (RoI) - Telephone number 1890 48 48 48

Standard Policy Features and Benefits			
Features and Benefits	Exclusions or Limitations	Comp Cover	TPF&T Cover
Foreign Use Free cover for driving within EU and other countries	Cover for up to 60 days	Yes	Yes
Automatic Cover for Temporary Substitutions	Restricted to private cars up to 2000cc for 7 days. Loaned by a garage to the Policyholder whilst his/her own car is being serviced or repaired.	Yes	Yes
Fire Brigade Charges: Provided the fire gives rise to a valid claim	We will pay a maximum of €1,000	Yes	Yes
New Car Replacement	Applies if car bought as new by You and within 12 months of it being first registered: where repairs to the insured car exceed 60% of the manufacturer's recommended price plus tax, where the car is lost by Theft and not recovered within 14 days of loss being reported to us.	Yes	Yes
Replacement Locks, Car Keys, Key Cards and Lock Transmitters. The cost of replacing and or recoding of locks, keys or similar devices if they are stolen.	We will pay a max of €750.	Yes	Yes
Motor Tax Un-expired portion of motor tax if you are unable to recover a refund from Licensing Authority	Un-expired portion only.	Yes	Yes
Allianz Accident , Fire & Theft Emergency Assistance	Conditions apply: Please read your policy / quote documents for full details	Yes	Yes

Optional Covers available on the Policy			
Cover Available	Exclusions or Limitations	Comp Cover	TPF&T Cover
Windscreen Cover	Where an approved Windscreen Repairer is not used the maximum we will pay is €200.	Yes	Yes
No Claims Bonus Protection	We will not reduce your NCB unless more than one claim occurs in any 3 year period. Claim(s) in respect of Fire, Theft or Windscreen will not impact Your No Claims Bonus.	Yes	Yes
Driving other Cars	Applies only to the Policyholder and is restricted to Third Party cover only.	Yes	Yes
Personal Effect and Clothing	The maximum we will pay is €200. Cover will not apply if Your Vehicle is being used for Hire and Reward purposes at the time of loss.	Yes	Yes
Personal Accident Benefits	Maximum we will pay is €12,700 in total. No benefits will be payable to the driver of a vehicle if they are under the influence of drugs or alcohol.	Yes	Yes
Trailer Cover	Full details must be submitted. Cover will be limited to the Policy cover.	Yes	Yes
Step-back Bonus Protection	We will reduce your No Claims Bonus by 3 years if you make one claim. More than 1 claim will result in your No Claims Bonus reducing to Nil.	Yes	Yes
Breakdown Assistance	Refer to policy / quote documents for limitations and exclusions.	Yes	Yes

Significant Exclusions applicable to the Policy. Please read Your Policy / Quote documents for details of further Exclusions & Limitations	
Cover	What is not Covered
Excess	Standard excess is €250. Excess is increased by €125 where the Policyholder holds a Learner Permit/Provisional Licence. Additional drivers aged 17-24 all licence types: excess is increased by €200 Additional drivers aged 25 and over, holding a Learner Permit / Provisional Licence: excess is increased by €125 Please note that, Excesses will apply in addition to one another
Exclusions applicable to Fire Theft and Accidental Damage Cover	Significant Exclusions apply. Please read your policy / quote documents for full details

Claims information:

In the event that your car is deemed to be either a statutory or financial write-off, we will not pay more than the market value of your car immediately prior to the loss or damage. We will determine the market value of your car to be the monetary value you could reasonably expect to pay for your car had you bought it immediately prior to the loss or damage. This will be determined by other cars available in the market of comparative make, model, engine capacity, age, mileage, ownership history, general condition and any other relevant factors. We may use an independent specialist firm to determine the appropriate monetary value.

A statutory write-off means that a suitably qualified assessor has deemed the car no longer fit for return to the road and should be either destroyed or rendered for parts.

A financial write-off means that the car can be repaired to a safe condition but the cost of repairs renders it uneconomic to do so.

All incidents must be reported to our Emergency Services phone numbers:
Republic of Ireland 1890 48 48 48
Northern Ireland or Great Britain 00353 1 6133666.