Motor Insurance

Insurance Product Information Document

Company: Allianz plc Product: Private Motor

Allianz plc (registered in Ireland No. 143108) is regulated by the Central Bank of Ireland. Registered office: Allianz House, Elmpark, Merrion Road, Dublin 4, D04 Y6Y6, Ireland.

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. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This is a taxi insurance policy. You are covered, if while using your car, you injure other people or damage their property. Depending on your cover type, it covers you if your car is stolen, damaged by fire or accidentally damaged.

What is insured?

Third party fire and theft

- ✓ Damage as a result of fire or theft (or attempted theft)
- ✓ Your legal liability to other people arising from an accident
- ✓ Cover while driving your car in Europe
- ✓ Replacement locks, car keys, key cards and lock transmitters
- ✓ Third party cover to tow a trailer
- ✓ New car replacement
- ✓ Charging cable cover for electric and hybrid vehicles
- ✓ Social, domestic and pleasure use
- ✓ Fire brigade cover
- ✓ Battery cover for electric and hybrid vehicles
- ✓ Driving of other cars

Comprehensive cover is all of the above plus:

- ✓ Damage to your car as a result of an accident or vandalism
- ✓ Battery cover for your electric and hybrid vehicles

Plus the following Optional Covers if selected by you:

Damage to your car as a result of an accident or vandalism
Personal effects and clothing
Personal accident
Windscreen cover
Breakdown assistance
Protected no claim bonus
Step-back bonus protection
Accidental damage to your trailer
Business use
Open driving

What is not insured?

Standard Cover

- × Damage as a result of fire or theft (or attempted theft)
- × Wear and tear, depreciation, mechanical, electrical, electronic or computer failures, computer virus, breakdowns or breakages
- × Damage to tyres caused by braking, punctures, cuts or bursts
- × Loss of value following repairs to your car
- × Damage caused as a result of incorrect fuel/lubricant
- × Use of your car in or around an airport, airfield, aerodrome or military facility
- × Injury, loss or damage caused by earthquake, riot, civil commotion, war or terrorism or gradual pollution.

Or the following Optional Covers if not selected by you

Damage to your car as a result of an accident or vandalism
Personal effects and clothing
Personal accident
Windscreen cover
Breakdown assistance
Protected no claim bonus
Step-back bonus protection
Driving of other cars
Accidental damage to your trailer
Business use
Open driving

Are there any restrictions on cover?

Restrictions applicable to Standard Covers

- ! Fire and theft damage is limited to the cars market value at the time of loss
- ! Legal liability for personal injury is unlimited and property damage is limited to €30 million
- ! You will have to pay the excess in the event a claim is made
- ! European Cover is limited to 60 days in the period of insurance
- ! Replacement locks is limited to a maximum of €1,525 where keys or similar devices are stolen
- ! New car replacement only applicable if the car was bought as new by you and within 12 months of bring registered: repairs exceed 60% of the manufacturers recommended price or where the car is stolen and not recovered within 14 days
- ! You are not covered to tow a mobile home or permanently sited temporary dwelling
- ! Charging cable cover is for your legal liability, fire, theft and accidental damage while it is in use
- ! Battery cover is limited to fire, theft and accidental damage
- ! Provided there is a valid claim, the most we will pay for fire brigade charges is €2,025
- ! Driving of other cars applies to cars not owned by you/your spouse/partner/employer or leased/hired by you. It applies to the policyholder only and where you are older than 25. Cover is restricted to third party cover only

There is no cover while your car is being:

- ! Used for a purpose not shown on your Certificate of Motor Insurance
- ! Used in a country not listed in the territorial limits of your policy
- ! Driven by a person who is not entitled to drive under your Certificate of Motor Insurance
- ! Driven by a person who is not licenced to drive your car or does not obey the conditions of their driving licence

Restrictions applicable to Optional Covers

Personal effects and clothing is limited to a maximum of €775
Personal accident benefit is limited to €15,000 in total and will not be paid to the driver of the car if they were under the influence of alcohol or drugs
Windscreen payment is limited to €425 when an Allianz approved repairer is not used. Cover excludes damage to panoramic roof glass
Damage to your car is up to the maximum of the cars market value at the time of loss
Your no claim bonus will be stepped back if 2 claims are made in the last 3 years
Breakdown assistance restrictions:
- the maximum distance your car will be towed is 50km/30 miles
- covered for a maximum of four callouts in one policy year. Only one of the following benefits can be chosen:
1. journey completion is provided up to €150/£100. This only applies if you are more than 30km or 18 miles from your home
2. a class B courtesy car is available for up 48 hours
3. overnight accommodation is covered up to €35/£25 per person up to a maximum of €150/£100
Damage to your trailer is limited to the trailers market value at the time of loss
Open driving is restricted to drivers with a full clean licence, no more than 6 penalty points or two fixed charges notices. Your certificate outlines if you have this cover and the ages of drivers covered.

Where am I covered?

- ✓ You have cover as outlined on your schedule while driving your car in the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man and the Channel Islands.
- ✓ You also have cover as outlined on your schedule for up to 60 days while you drive in any European country and any other country which has made arrangements to meet the minimum insurance requirements set by the European Union. It also includes travelling between these countries by air, rail, sea, including loading and unloading. After 60 days you will only have the minimum level of insurance cover required to drive in those countries.

What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions asked when you take out, make changes to, and renew your policy
- There are certain changes you will need to tell us about before continuing to use your car. These include, but are not limited to: you change your car; you change your address; you modify your car from the manufacturers original specification; you change your use of your car; you intend to travel to any country not listed in the 'where am I covered' section above; there is a change in your health that has been advised to the Driving Licence Authority and they do not continue to issue you with a licence
- You must tell us at your first opportunity about any claim or incident that may lead to a claim and give us all the information about the claim that we ask for
- You or anyone claiming under this policy must not admit fault or responsibility, or pay, offer or agree to pay any money or settle any claim without our permission
- You must do all you can to protect your car from damage or theft and keep it in a roadworthy condition, including having a valid NCT where required by law
- If we ask you must allow us to inspect your car
- If you are paying by our Direct Debit facility, you must keep your payments up to date

When and how do I pay?

You can pay your premium as a one-off payment, annually or in monthly instalments. Payment can be made by bank transfer, cheque, debit/credit card or direct debit.

When does the cover start and end?

The period of time covered by this policy is outlined on your schedule.

How do I cancel the contract?

You may cancel your policy at any time by returning the Certificate of Motor Insurance and Disc to us.

You have the right to withdraw from this policy, provided you have not made a total loss claim, within 14 working days of the start date / renewal date of your policy or the date on which you receive the full terms and conditions of your policy. This is known as the 'cooling off' period.

If you cancel the policy after the 14 working days cooling off period, we will refund the amount you have paid for the unused period less a charge. Please refer to your schedule for further information.

Regardless of when you ask us to cancel the policy, the full annual premium is payable to us if you have made a claim which was your fault or if we are unable to recover our outlays from the responsible party.

To cancel your policy, please contact the insurance advisor you used to arrange this policy.