

# Car Insurance

## Insurance Product Information Document



Company: RSA Insurance Ireland DAC

Product: Prestige Car Insurance

RSA Insurance Ireland DAC is regulated by the Central Bank of Ireland (reference C750). A private company limited by shares registered in Ireland under number 148094 with registered office at RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16.

This is a general product summary for the Prestige Car Insurance policy. Complete pre-contractual and contractual information specific to You is provided in Your other documents. These include Your policy Schedule, Statement of Fact and policy booklet. Please ensure that You read them carefully.

**What is this type of insurance?** Car Insurance arranged by Bank of Ireland Insurance Services and underwritten exclusively by RSA Insurance Ireland DAC provides insurance cover for private cars, which are not commercial vehicles or taxed as commercial vehicles.



### What is insured?

Included as standard with third party fire and theft cover:

- ✓ Legal liability to others arising from the use of Your Car, up to a limit of €30,000,000 for damage to property and unlimited for death or bodily injury
- ✓ Driving other cars (car not owned by you) on a third party basis. This is for the policyholder only who must be over 25 and hold a full driving licence
- ✓ Fire brigade charges up to €1,500
- ✓ Loss of or damage to your car caused by fire or theft
- ✓ Use of Your Car in the EU – max 45 days
- ✓ Breakdown assistance cover in the island of Ireland
- ✓ Emergency overnight accommodation up to €40/£40 per person and up to €200/£200 in total
- ✓ No claim discount protection (step-back) one claim will only reduce your no claims discount by three years

### Also included with comprehensive cover:

- ✓ Accidental damage to Your Car
- ✓ Windscreen and window damage -unlimited, where an RSA approved repairer is not used up to €225
- ✓ Personal Protection of policyholder and spouse up to €6,500
- ✓ Personal belongings up to €500
- ✓ Temporary car replacement up to €200
- ✓ Replacement locks up to €1,000 – if stolen from home & following violent forcible entry
- ✓ Incorrect fuel – engine decontamination up to €750
- ✓ New for old – where your car, purchased as new, is stolen and not recovered or damaged beyond economic repair, within 12 months of purchase
- ✓ We will pay up to the market value of Your Car at the time of loss or damage following any valid claim. The maximum we will pay shall not exceed the value which was last declared to Us by You
- ✓ Reimbursement of motor tax - where Your Car is stolen and not recovered or damaged beyond economic repair and You are unable to recover the unexpired proportion of motor tax
- ✓ Medical expenses up to €100 per person up to a max €1,000

### Optional Cover on Comprehensive Cover Only:

- ✓ Additional Protection Plus package which includes the following:
  - Increased temporary replacement car cover up to €500
  - Personal belongings cover up to €1,000
  - Cover for replacement child seats
  - Value top up added to Pre-Accident Value following total loss of Your Car €1,500 if car less than 3yrs old
  - Replacement locks cover up to €1,500
  - Driving other cars – comprehensive cover for other cars valued up to €50,000 and limited to 2.5cc, the proposer being over 25 and holding a full driving licence (other terms & conditions apply see policy booklet)



### Optional cover continued...

- ✓ Personal Protection (Plus) of policyholder and spouse €23,500
- ✓ No claim discount protection which allows for one unlimited claim in a three-year period without loss of Your no claims discount

Please refer to your policy booklet, schedule and certificate for details as to whether the cover described above as optional applies to you



### What is not insured?

- \* Excess: this is the first amount of any claim that You must pay. The amount will be noted on Your policy Schedule
- \* Injury, loss or damage while:
  - Your Car is being driven by any person that is not covered by the Certificate of Insurance
  - Your Car is being used for any purpose not stated in the Certificate of Insurance
- \* Any loss or damage:
  - arising from war, act of foreign enemy, rebellion, revolution or any act of terrorism
  - to property owned by, or in the custody or control of, an insured person unless We have agreed to cover this
  - to Your Car as a result of deception or any fraudulent action by a purported purchaser
  - to Your Car arising from any deliberate act by any person who is covered under the current Certificate of Insurance
  - to the engine or fuel systems of Your Car caused by contamination by or use of incorrect fuels
  - to tyres by the application of brakes or by road punctures
- \* The cost of:
  - any repair that improves the pre-accident condition or increases the Pre-Accident Value of Your Car
  - importing spare parts or accessories from outside the EU
  - Replacing the car locks following the theft of keys unless the car is also stolen
- \* Theft or attempted theft occurring while Your Car is unlocked, or the keys are in the ignition or stored in it
- \* loss of use of Your Car, depreciation, wear and tear
- \* mechanical or electrical failures, breakdowns or breakages
- \* theft or unauthorised taking of Your Car by any member of Your family or anyone who lives with You



### Are there any restrictions on cover?

- ! The maximum We will pay for any claim shall not exceed the value which was last declared to Us
- ! Alcohol/Drugs Clause: if as a result of any incident, giving rise to a claim, the person driving is convicted of or has a fixed penalty imposed for any offence involving driving under the influence of alcohol or drugs. Where any payment has been made prior to the conviction or imposition of a penalty by a court for such offence, we reserve our right to recover any payment from you.



### Where am I covered?

- ✓ We will provide full policy cover for accident, injury, loss or damage occurring in the Republic of Ireland, Northern Ireland, Great Britain, The Isle of Man or the Channel Islands, or while your car is in transit between these places by sea or use of the Channel Tunnel including any loading and unloading of Your Car.
- ✓ Full policy cover which includes cover to comply with the laws of any State which is a member of the European Union for a single visit up to a maximum of 45 days.
- ✓ Breakdown assistance is only available in the island of Ireland.



### What are my obligations?

You must:

- answer all the questions that have been asked, honestly and with reasonable care and attention. These questions are material in determining if We can accept this risk, what terms are applied and what premium is charged. Please refer to Your Statement of Fact regarding the duty of disclosure and changes that need to be advised to Us. Please note that failure to advise Us of this information may result in Us cancelling the contract, rejecting a claim or to limiting the amount We pay in the event of a claim. Should We take any of these actions You will be obliged to disclose them on any future request for cover or quotation and this may affect Your ability to get insurance cover in the future
- take reasonable steps to safeguard Your Car from loss or damage
- maintain Your Car in roadworthy condition
- inform Us within a reasonable time of any accident, injury or damage in relation to Your Car that might give rise to a claim
- forward any communication received in connection with an accident to Us immediately
- provide all information and assistance We request from You



### When and how do I pay?

Payment is to be arranged prior to cover commencing by one of the following options:

- Pay Your premium by monthly instalments at no extra cost. Alternatively, you can pay with a single instalment. No form filling required, simply call Us with your current account details to set up a direct debit.
- Cheque, postal order or bank draft: send a crossed cheque, postal order or bank draft made payable to Bank of Ireland Insurance Services Limited
- Credit or debit card: contact us with your card details to pay by credit or debit card



### When does the cover start and end?

- Your cover will commence and end on the dates stated on Your Certificate of Insurance



### How do I cancel the contract?

- If You wish to cancel Your policy write to Us at the address displayed on the certificate and return the certificate and disc of insurance with Your instruction