



Car Insurance Policy Document

The Policy is Underwritten by AIG Europe S.A.

October 2025- Version 1.24

HELPFUL NUMBERS

Breakdown Assistance:

Republic of Ireland..... 01 804 4328

Northern Ireland & United Kingdom..... 0845 603 7991

AIG Car Insurance Claims team: 01 859 9700

Windscreen Breakage: 01 8599899

How to make a Claim

Our aim is to get Your car back on the road as quickly as possible. We believe that making a claim should be easy. Our Car Claims Teams are available 24 hours a day, 365 days a year to assist You with Your queries you can e-mail us at claims.ie@aig.com.

1. Telephone Our Car Claims Team on 01 8599700 with the first notification of Your claim. They will advise You what to do next and issue all appropriate documentation immediately.
2. Where Comprehensive Cover applies Our Approved Repairer Network can be availed of. In the event of the vehicle being unfit to drive they will tow Your vehicle. This will safeguard the vehicle from any further damage from vandals or against theft of parts. Repairs can commence immediately. If the Approved Repairers are not used, obtain an estimate and advise Us immediately and We can appoint an assessor if necessary. You may appoint an assessor to act in Your interest (any such appointment will be at Your expense).
3. When repairs have been completed pay any contribution for which You may be responsible (The Excess) and then take delivery of Your car.

Your Car Insurance - Key Benefits*

1. Breakdown rescue cover - With Home Start*
2. Brand new car replacement - we will replace your brand new car with a new one if your car is stolen, unrecovered or seriously damaged
3. Driving of Other Cars Cover (Third party cover only)
4. Unlimited Windscreen Cover
5. Foreign Travel Cover (Up to 60 days)
6. Up to €500 replacement locks cover
7. Up to €400 personal belongings cover inside Your Car

* benefits here are a summary of cover. Please check the Policy for full terms and conditions

Index

Special Notes.....	4
Definitions.....	5-6
Section 1 – Loss Or Damage To Your Car	7-11
Section 2 – Liability To Others.....	12
Section 3 – Additional Covers	13-14
Section 4 – Foreign Travel	15
Section 5 – No Claims Discount.....	16
Section 6 – Car Sharing	17
Section 7 - Driving Other Cars	17
Section 8 - Breakdown Assist	18-19
General Conditions	20-26
General Exceptions	27-28
Privacy Policy	29-31
How to make a claim.....	33-33
Complaints Procedure.....	34-35

HELPLINES FOR NEW CLAIMS NOTIFICATION

ACCIDENT HELPLINE	01 859 9700
WINDSCREEN CLAIMS	01 859 9899

Private Motor Policy

Dear Customer

Thank **you** for choosing AIG **Car** Insurance.

Please read **your policy** document carefully. **You** should find everything **you** need to know about **your car** insurance cover here.

Our Contract with You

This **policy** is a contract between **us** and **you**.

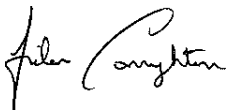
The contract is based on the information **you** gave as detailed in the **Statement of Fact**. **You** must read the **policy, the schedule, certificate of motor insurance and any endorsements** together as they all form part of the contract.

You are covered, subject to the cover selected as shown in the **schedule**, and the terms conditions and exceptions to the **policy**, for liability, loss or damage that occurs as long as **you** have paid, or agreed to pay the premium and **we** have accepted **your** payment or agreement to pay.

Your cover is effective in the Republic of Ireland, the United Kingdom and abroad as specified in Section 4

Irish law will apply unless **you** and **we** have agreed otherwise.

This **policy** is underwritten by AIG Europe S.A., 30 North Wall Quay | IFSC | Dublin 1



Aidan Connaughton
General Manager, AIG Europe S.A

AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances, and is regulated by the Central Bank of Ireland for conduct of business rules.

Special notes

Your Pre-contractual Duty of Disclosure

You must answer all questions contained in **Your Statement of Fact** honestly and with reasonable care. This includes the answers and/or information to any prior proposal form or **Statement of Fact** supplied to **Us** which was previously completed and provided by **You**. In the event of any inconsistency in **Your** responses to, or information supplied in **Your** proposal form (including provided at renewal or mid-term adjustment) or **Statement of Fact** the most recent answers and information supplied in the **Statement of Fact** will prevail.

Failure by **You** to answer all questions honestly and with reasonable care may result in **your policy** being cancelled or **we** may refuse to deal with any claims or reduce the amount of a claim payment, as detailed under the Impact of **Misrepresentation** section, which **you** should read carefully.

The answers **you** provide are the basis upon which **your** contract of insurance with is agreed with **Us**.

You must contact **us** immediately or as soon as reasonably possible, if any of the answers or information provided is inaccurate, incorrect or has changed beyond what was reasonably contemplated when the contract of insurance was concluded as this may affect the cover provided and any claims made by **you** on **your policy** if there is a change in the subject matter of **Your Policy**.

Cooling-Off Period

You have 14 working days from the start date of the **policy** to write to **Us** at the address shown at the bottom of **Your** cover confirmation letter if **You** want to cancel **Your Car Insurance Policy**. This is known as a cooling-off period.

If **You** cancel **Your Car Insurance Policy** during this period of time, provided **You** have not made a claim, **We** will refund **Your** premium upon the certificate and disc being returned. However, **You** will be charged with a set-up fee and a pro-rata premium for the period on cover, during the cooling-off period.

Definitions

The words and phrases defined have the same meaning wherever they are used in this **policy**, the certificate of motor insurance or the **schedule** and are highlighted throughout in bold print.

Accessories Motoring equipment kept for use with **your car**. This does not include a caravan or any other form of trailer.

Alteration of Risk

You must contact **us** immediately or as soon as reasonably possible, if any of the answers or information provided in **your Statement of Fact** are inaccurate or have changed, or if there have been any material changes in **your** circumstances after the **policy** has started (this includes any changes in circumstances which alter the subject matter of this **policy**). If **you** fail to notify **us** of any material changes which alter the subject matter of the **policy**, **your** whole **policy** or a section of it may be cancelled from the date of the material change and any claims declined.

Please tell **us** if anything changes during the **Period of insurance** so **we** can ensure **you** are appropriately covered. Cover for any material change in risk will only apply after it has been advised to **us** and if **we** have agreed to cover it. **We** will then let **you** know of any change in **your** premium or **policy** terms.

App An application **you** download to a mobile device

Audio Equipment Any radio, radio cassette, cassette player or compact disc player permanently fitted to **your car**.

Car The motor **car**/vehicle shown on the **certificate of motor insurance** and described in the **schedule**.

Certificate of Insurance

The document **you** must have as proof that **you** have the motor insurance to comply with the **Motor Insurance** law.

Statement of Fact A precise record of the answers and/or information **You** provided to each of the specific questions asked by **You** at the pre-contractual stage of this contract of insurance. This includes the answers and/or information to any prior proposal form or **Statement of Fact** supplied to **You** which was previously completed and provided by **You** (including provided at renewal or mid-term adjustment).

You must answer all of the questions on the **Statement of Fact**/Signed Proposal Form honestly and with reasonable care, failure to do so may be regarded as a **Misrepresentation**.

Endorsement A change in the terms of the **policy** and is printed on the **schedule**.

Excess(es) The amount **you** will have to pay towards a claim.

Insurer AIG Europe S.A.

Market value The cost of replacing **your car** with a **car** of similar make, model, year, mileage, specification and condition as **your car** was immediately before the loss or damage **you** are claiming for.

Misrepresentation

Means any innocent, negligent or fraudulent answer(s) provided by the Insured/Policyholder to any question on the completed Proposal form/**Statement of Fact** document.

Period of insurance The period **you** are covered for as shown in the **schedule** and any subsequent **schedules**.

Policy The documents consisting of this wording, the **schedule**, the **certificate of motor insurance** and any **endorsements**.

Schedule The document that makes the **policy** personal to **you**. It sets out the **Period of insurance**, the details of **your car** and the level of cover.

Terrorism **Terrorism** is any act including, but not limited to, the preparation of, use of the threat of any force, violence or life threatening act by any person or group of persons acting alone or on behalf of or in

connection with any organisation or government, which appears to be intended to or from its nature and context is done in connection with political, religious, ideological or similar purpose, including the intention or coerce any government or put the public or any section of the public in fear or appears to be intended to disrupt any segment of the economy.

Any act deemed by the government to be an act of **terrorism**.

Third party Any person who makes a claim against anyone insured under this **policy**.

We, us, our AIG Europe S.A.

You, your The person named as the policyholder on the **certificate of motor insurance** and the **schedule**.

Family or Household Any member of the policyholder's **family**, or any other person, who is permanent or temporary resident at the policyholder's address

Windscreen

Front, rear and side glass windows, excluding panoramic glass roof areas which form part of the vehicle and are covered separately under accidental damage cover section where applicable.

Details of Policy Cover

Comprehensive

All sections apply

Section 1 - Loss Or Damage To Your Car

We cover

Section A - Accidental Damage

Loss or damage to **your car**. This includes **accessories** and spare parts whether on or in **your car** or in **your** private garage, but only if lost or damaged at the same time.

Section B - Fire and Theft

Loss or damage to **your car** if it is damaged by fire, lightning, theft or attempted theft.

Basis of Claims Settlement

If **your car** is damaged or stolen **we** will, at **our** discretion, pay

- a) the cost of repairing any damage to **your car**; or
- b) an amount in cash equivalent to the value of any loss or damage to **your car**; or
- c) the cost of replacing **your car** with one of a similar type and in similar condition.

The maximum amount **we** will pay will be the **Market value** immediately prior to the loss or damage. However, this must not be more than the estimate of value **you** have given to **us**.

If, to **our** knowledge, **your car** belongs to somebody else or is the subject of a hire purchase or leasing agreement **we** will make any payment to the legal owner.

The maximum amount **we** will pay for loss or damage to audio/visual equipment, computer or computer games, telecommunications and navigational equipment is €750, unless it is standard equipment for **your car** when built.

We will pay the reasonable cost of taking **your car** to the nearest suitable repairer and, after repair, to **your** address as shown in the **schedule**.

New Car Replacement

We will replace **your car** with a new one of the same make, model and specification (provided it is still available), if within 12 months of the date of first registration as new and **you** have been the first and only registered keeper and;

- **your car** is stolen and not recovered or;
- the cost of repair or damage covered by this **Policy** exceeds 60% of the list price, inclusive of taxes, when **your car** was new and the recorded mileage on **your car** has not exceeded 12,000 miles or 18,000 kilometres.

If **we** replace **your car** **we** will then own **your** old **car**.

Towage and Storage.

The maximum limit **we** will pay for all fees connected with towage and storage of **your car** provided **you** notify **us** within 48 hours of any accident or loss will be €300.

If **you** notify **us** more than 48 hours after any accident or loss **we** will determine the amount **we** deem reasonable to pay **you** for fees accumulated.

Replacement Locks

If the **car** keys or lock transmitter are stolen or lost of **your car** are stolen during the **Period of insurance** **we** will pay for the cost of replacing:

- the door locks and / or boot lock;
- the ignition / steering lock;
- the lock transmitter and central locking interface.

The maximum amount **we** will pay is €500.

Section 1 - Loss Or Damage To Your Car

We Do Not Cover

Section A

Also please see General Exceptions on pages 15 – 16

- The **excess** as per **your schedule**.
- Damage to tyres caused by braking or by punctures cuts or bursts
- Loss or damage where the windows are left open or the doors left unlocked
- Mechanical, electrical, electronic or computer fault, failure, malfunction or breakdown
- Loss of use or consequential loss of any kind
- Any reduction in the **Market value** of **your car** following repair
- Wear and tear or depreciation
- That part of the cost of any repair or replacement which improves **your car** beyond its condition before the loss or damage occurred
- The cost of parts in **excess** of the manufacturer's last list price
- Loss or damage to **your car** as a result of fraud or trickery of any kind
- Cassette tapes and compact discs
- Loss or damage as a result of confiscation or detention by Customs or other officials, any government public or local authority
- Loss or damage caused by moth, vermin, insects or infestation or by domestic pets
- Loss or damage arising from **your car** being filled with the wrong fuel
- Loss or damage arising from the use of substandard or contaminated fuel, lubricants or parts.
- Loss or damage arising out of an accident where the driver was convicted, or has a prosecution pending, under any Road Traffic legislation relating to the level, concentration or quantity of alcohol or drugs in the body
- Any gradually operating cause
- Loss or damage arising from or contributed to by the driver's blood/urine alcohol level being above the legal limit as stated in the road traffic legislation or the driver being under the influence of drugs (unless such drug has been prescribed by a registered medical practitioner but not for treatment of drug addiction) whilst in charge of **your car**.

- Loss of or damage to **your car** if it is taken or driven without **your** permission by a member of **your family**, a member of **your household**, an employee or ex-employee, unless they are prosecuted for taking **your car** without **your** permission and **you** fully assist with the prosecuting authorities.
- Loss or damage should it be proven to **our** satisfaction that **you** or any person who was driving was using a mobile telephone or other handheld communications device in contravention of section 3 of the Road Traffic Act 2006
- The cost of parts or the cost of importing parts or **accessories** for **your Car** from outside the EU. For all imported Cars, **we** will only pay the costs of parts available for similar standard European model which is readily available in the European market.

Section B

Also please see *General Exceptions* on pages 23-24

- The **excess** as per **your schedule**
- Loss or damage as a result of theft or attempted theft if the keys (or keyless entry system) have been left unsecured or in or on **your car** whilst unattended
- Loss or damage where the windows are left open or the doors left unlocked
- Loss of use or consequential loss of any kind
- Any reduction in the **Market value** of **your car** following repair
- Wear and tear or depreciation
- That part of the cost of any repair or replacement which improves **your car** beyond its condition before the loss or damage occurred
- The cost of parts in **excess** of the manufacturer's last list price
- Loss or damage to **your car** as a result of fraud or trickery of any kind
- Cassette tapes and compact discs
- Any gradually operating cause
- Loss or damage arising from or contributed to by the driver's blood/urine alcohol level being above the legal limit as stated in the road traffic legislation or the driver being under the influence of drugs (unless such drug has been prescribed by a registered medical practitioner but not for treatment of drug addiction) whilst in charge of **your car**.
- Loss of or damage to **your car** if it is taken or driven without **your** permission by a member of **your family**, a member of **your household**, an employee or ex-employee, unless they are prosecuted for taking **your car** without **your** permission and **you** fully assist with the prosecuting authorities.
- Loss or damage should it be proven to **our** satisfaction that **you** or any person who was driving was using a mobile telephone or other handheld communications device in contravention of section 3 of the Road Traffic Act 2006
- The cost of parts or the cost of importing parts or **accessories** for **your Car** from outside the EU. For all imported **Cars**, **we** will only pay the costs of parts available for similar standard European model which is readily available in the European market.

Section 2 - Liability To Others

We Cover

Section A. Legal Liability to Others

We will pay the amount of damages, claimant's costs and expenses and any other costs agreed between **us** in writing arising from:

- death or bodily injury to any person;
- accidental damage to the property of any person; for which the insured person is liable at law resulting from an accident during the **Period of insurance** involving **your car**.

Section B. Legal Costs and Expenses

We will pay the following costs and expenses arising from an accident occurring during the **Period of insurance**, as agreed in writing, which may result in a claim under this insurance:

- solicitor's fees for representation at any coroner's inquest or fatal accident inquiry or court of summary jurisdiction;
- reasonable legal costs for defending a charge of manslaughter or reckless driving causing death

Section 2 - Sections A&B - We do not cover the following:

- Loss or damage caused by an insured person to their own property, or property for which they are responsible, or which is in their custody or control.
- Loss or damage to **your car** or any borrowed vehicle.
- Death or bodily injury to any person arising out of that person's employment by an insured person.
- Any decision of a court outside of the Republic of Ireland, unless the proceedings are brought or judgement is given in a foreign court solely because **your car** was used in that country and **we** had agreed to cover it there.
- any amount exceeding €30,000,000, inclusive of costs and expenses, in respect of loss or damage to property for any claim or series of claims arising from one event.
- Loss or damage arising from **your car** being taken or driven by a person who is not an insured driver but is a member of the policyholder's **family or household**, or being taken or driven by an employee or ex-employee.

Also please see General Exceptions on pages 23-24

Section 3 - Additional Covers

A. Windscreen Cover (if this cover is shown in your schedule)

A. What is covered

If the **windscreen** or windows in **your car** are damaged, **we** will pay for the cost of repair or replacement and the repair of any resulting scratching to surrounding bodywork.

If this is the only damage **you** are claiming **your** no claim discount will not be affected.

A. What is not covered (Please also see General Policy Exceptions)

- Any glass replacement **excess** shown in **your schedule**
- Loss of or damage caused deliberately by **you**
- Loss of use of **your car** while it is in for **windscreen** repairs
- Loss or damage to sunroofs and panoramic glass roof/sunroof areas
- Cost of importing **windscreen** parts or **accessories** or storage costs associated with delays. For all imported cars, **we** will only pay the costs of **windscreen** parts or **accessories** available for similar standard European models which are readily available in the European market.
- Any amount over €225 if the repair or replacement is not carried out by **our** approved glass replacement company.

B. Personal Accident

B. We Cover

If **you** or **your** spouse are accidentally

injured as a result of an accident occurring during the **Period of insurance**:

- while getting into, out of, or travelling in any **car** and within three months of the date of the accident, the injury is the sole cause of:
- death;
- total and permanent loss of all sight in one or both eyes;
- total loss of one or more limbs;
- total and permanent loss of use of one or more limbs;

we will pay a lump sum of €15,000 for each person following any one accident.

If **you** or **your** spouse have any other motor insurance with **us**, the maximum payment **we** will make is limited to €7500.

B. We do not cover - Also please see General Exceptions on pages 23-24

- Injuries arising if:
 - the injured person is over the age of 75 years;
 - the injury is as a result of intentional injury, suicide or attempted suicide;
 - the driver of the **car** arising out of an accident was convicted, or has a prosecution pending, under any Road Traffic legislation relating to the level, concentration or quantity of alcohol or drugs in the body
 - following a post mortem examination found to have a higher level of alcohol, or drugs in

his/her body than is prescribed in the Road Traffic legislation of the territory where the accident occurred

- the injury is caused by earthquake;
- the injury is caused by riot or civil commotion, other than in the Republic of Ireland.

C. Personal Belongings

C. We Cover

We will pay for accidental loss or damage to personal belongings occurring during the **Period of insurance** while in or on **your car**.

This includes the contents of a handbag.

The maximum amount **we** will pay is €400 in respect of any claim or claims arising from one occurrence.

C. We do not cover - Also please see General Exceptions on pages 23-24

- mobile telephones
- compact discs or cassettes
- Money, stamps, tickets, documents and securities.
- Personal belongings in an open top or convertible **car** unless in a locked boot or locked glove compartment.
- Goods, samples or equipment carried in connection with any trade or business.
- Personal belongings insured under any other **policy** of insurance.
- Any consequential loss of any kind

- The theft or attempted theft of personal belongings, if **you car** has been left unlocked, left with the keys in it or left with a window or roof open

D. Medical Expenses

We cover

We will pay for medical expenses occurring as a result of injuries suffered in an accident incurred during the **Period of insurance** while in **your car**.

The maximum amount **we** will pay is €200 for each person injured

E. Fire Brigade Charges

We Cover

We will pay all charges levied by a fire authority in accordance with the provisions of the Fire Services Act 1981 in respect of any event which may be the subject of indemnity under this **policy** subject to a limit of €1,500 in respect of any one accident.

F. DriverPlus

We Cover

We will pay for the insured driver to receive advice and assistance from a medical and rehabilitation professional along with medical treatment costs from an approved medical care provider in the event of an injury following an accident while driving up to a maximum value of €300.

Section 4 – Foreign Travel

We Cover

A. Damage to **Your Car** Whilst Travelling Outside the Republic of Ireland or the United Kingdom

This **policy** operates throughout the Republic of Ireland and the United Kingdom including travel by sea between ports in the Republic of Ireland. The cover under **your policy** is automatically extended when **your car** is being driven or used in any of the following countries for a maximum 60 days in any **one Period of insurance**:

- any other country which is a member of the European Union;
- Switzerland, Iceland, Norway and Croatia.

Cover applies while **your car** is being transported (including loading and unloading) along a recognised sea, air or rail route between any of the above countries provided that the duration of the journey does not exceed 65 hours under normal conditions.

If **you** cannot drive **your car** because of loss or damage covered by this **policy**, **we** will pay the reasonable cost of delivering it to **your** address in the Republic of Ireland. **We** will also pay the amount of customs duty **you** have to pay as a result of loss or damage.

If **your car** will be driven in any of the above countries for a period exceeding 60 days in any **one Period of insurance**, cover will only be extended if **you** notify **us** in advance of **your car** leaving the Republic of Ireland.

B. Legal Liability Whilst Travelling Outside the Republic of Ireland or the United Kingdom

If **your car** is being driven or used outside the Republic of Ireland or the United Kingdom and cover has not been arranged with **us** in accordance with Section A above, **we** will provide the minimum cover required by local law to allow an insured person to drive or use **your car** in:

- any country which is a member of the European Union;
- any other country whose arrangements meet the requirements of and are approved by the Commission of the European Union.

Section 5 – No Claim Discount

A. No Claim Discount

If **you** do not make a claim within the **Period of insurance** the premium for **your car** will be reduced in accordance with **our** No Claims Discount scale applicable at the time.

If a claim arises during the **Period of insurance**, at renewal date **we** will reduce the No Claims Discount in line with **our** no-claims bonus scale applying at renewal date.

If a claim arises during any **Period of insurance**, **we** will reduce **your** no claims bonus as follows

No Claims Bonus	Reduce to
1 Years	0 Years
2 Years	0 Years
3 Years	1 Year
4 Years	2 Years
5 Years or above	3 Years

If two or more claims arise in any **Period of insurance**, **we** will reduce **your** no-claims bonus to zero at **your** next renewal

Your no-claims discount will not be affected by

- Payment under Section 3a **Windscreens** and Windows
- Payment under Section 1, Section B for a single Fire & Theft Claim
- Payments for emergency treatment the law says **we** must pay
- Payments(together with associated costs and expenses) which **we** later get back in full

- Payments for personal belongings and replacement locks

Introductory bonus

If **we** have reduced **your** first premium using an introductory or accelerated No Claims Discount, **we** will remove the reduction if a claim arises during the **Period of insurance**. **We** will do this when **you** renew the **policy**.

You cannot transfer **your** no claim discount to anyone else and it can only be used on one vehicle at a time.

B. Protected No Claim Discount

This cover only applies if **your schedule** states that **you** have Protected No Claim discount.

In the event of a claim under any part of this Private Motor **Policy** **your** no claim discount will not be reduced unless **you** make more than 2 claims in any 5 consecutive **periods of insurance**.

If 3 or more claims occur **your** No Claim Discount will be reduced at the next renewal.

C. Deferment Clause

If any claim is notified or arises after the calculation of the No Claim Discount and issuance of the renewal invitation, AIG reserves the right to treat any such claim as having occurred in the next **period of Insurance**.

Section 6 – Car Sharing

If **you** carry passengers for social, domestic and pleasure including commuting to and from **your** or **your** passengers' usual place of work and receive a contribution towards **your** costs, **we** will not regard this as constituting the carriage of passengers for hire or reward, or regard **your car** as being hired provided that:

- a) **your car** is not constructed or adapted to carry more than 7 passengers, other than the driver;
- b) the passengers are not being carried in the course of a business of carrying passengers;
- c) the total contributions received for the journey concerned do not involve an element of profit.

Should **you** be in any doubt whether **your car** sharing arrangements are covered by this **Policy** **you** should seek confirmation from **us** immediately.

Section 7 – Driving Other Cars

If **your Certificate of Insurance** says so, **we** will also cover **you**, the policyholder, in the event of an emergency, for **your** liability to other people while **you** are driving any other private motor **car** which **you** do not own or have not hired or leased, as long as;

1. the vehicle is not owned by **your** employer or hired to them under a hire-purchase or lease agreement
 2. **you** currently hold a Full European Union (EU) Licence
 3. the use of the vehicle is covered in the **Certificate of Insurance**
 4. cover is not provided by any other insurance
 5. **you** are not connected in any way with the Motor or Licence Trade
 6. **you** have the owners permission to drive the vehicle
7. the vehicle is in a roadworthy condition; and
 8. **you** still have **your** vehicle and it is not damaged beyond cost-effective repair
 9. The vehicle driven must be of the same size and cylinder capacity as the insured vehicle or alternatively no higher than a 2000cc vehicle

This extension applies while being driven within the territorial limits and only to private passenger vehicles. It does not include;

- Vans
- **Car** – Vans
- Jeep – type vehicles with no seats in the back; or
- Vans adapted to carry passengers

Section 8 – Breakdown Assistance and Home-Start

We will pay for the following kinds of breakdown. Mechanical breakdown, fire, theft or attempted theft, malicious damage, punctures that need help to fix or to replace a tyre, lost keys, stolen keys and keys broken in the lock or locked in the **car**.

Cover applies in the 32 counties of Ireland, and in England, Scotland and Wales. However, **we** do not cover the benefits 'Finishing the journey' or 'Theft of **your car**' while **your car** is in England, Scotland or Wales (apart from as set out below).

The following benefits are available.

1. Roadside and driveway assistance

We will send a Recovery Agent to help **you** at the scene. If **your** vehicle can be repaired immediately, **we** will provide up to one hour free labour in situ. The driver must be with the vehicle when the Recovery Agent is tasked, if they are absent any subsequent assistance will be at **your** own cost.

2. Towing

We will cover the cost of towing the **car** to:

- the nearest competent repairer; or
- recovery yard - or **your** Home; whichever is closer.

3a) Finishing the journey in the 32 counties of Ireland.

(Cover only applies when **you** are

more than 30 kilometres from **your** home.) If repairs cannot be carried out at the scene, **we** will pay for:

- reasonable public transport costs for **you** and **your** passengers to **your** intended destination; or
- a replacement **car** for up to 48 hours and reasonable public transport costs to transport **you** back to collect **your car** when repaired; or
- bed-and-breakfast accommodation while **you** and **your** passengers are waiting for repairs to be finished (up to €150 in total).

3b) Finishing the journey in England, Scotland or Wales.

If the Recovery Agent is not able to carry out repairs at the scene of the breakdown, **we** will provide a replacement **car** for up to 48 hours. The most **we** will pay for this is £100 stg. If **your car** cannot be repaired before **your** departure date, **we** will pay for **your car** to be towed to the port in England, Scotland or Wales **you** are leaving from. The most **we** will pay for this is £250 stg.

4. Theft of your car

If **your car** has been stolen and not recovered within 24 hours, **we** will provide a replacement **car**:

- for up to five calendar days; or
- until **your car** is recovered; whichever is sooner.

This cover only applies in the 32 counties of Ireland. **You** must also report the theft to **us** and the Gardaí immediately.

Messages

We will pass on up to two urgent messages on **your** behalf.

Exclusions to Section 8

We will not pay for the following.

1. Any liability or loss arising from any act carried out in providing the assistance service.
2. Expenses **you** can claim from any other source.
3. Any claim arising where the **car** is carrying more passengers or towing a greater weight than it was designed for, or arising directly from unreasonable driving on an unsuitable surface.
4. Any accident or breakdown resulting from a deliberate act.
5. The costs of repairing the **car**, other than as described in the benefits section.
6. The costs of any parts, keys, lubricants, fluids or fuel needed to be able to drive the **car** again.
7. Any claim caused by fuels, oils or other flammable materials, explosives or toxins transported in the **car**.
8. The benefits are subject to a maximum of three assists per annum. **We** will not be responsible where **we** are asked to provide the service for a fault that was dealt with in the preceding 28 days,

excluding punctures.

9. Assistance will not be provided if the vehicle is immobile due to snow, ice or ingress of water.

Limit of responsibility

We will not be responsible to **you** if **we** are not able to provide the services set out in this section.

The commercial conditions for hiring a replacement **car** apply. These conditions include, but are not limited to, the following:

- The driver must provide a full driving licence, which must be free of **endorsements**.
- The driver must provide a cash or credit card deposit.
- The **car** must be returned to the pick-up point.

We will not be responsible to **you** if **we** fail to meet any of **our** responsibilities as a result of:

- government control, restrictions or prohibitions;
- any other act or failure to act of any public authority (including government), whether local, national or international;
- the fault of any supplier, agent or other person;
- labour disputes or difficulties; or
- any other event beyond **our** reasonable control.

General Conditions

These General Conditions apply to all sections of this **Policy**.

1. General

We will provide the cover described in this insurance if:

- a) any person claiming indemnity or on whose behalf indemnity is claimed has complied with all of the terms and conditions of the **policy**
- b) **your car** is being used or driven in accordance with the terms of the **Certificate of Insurance**

2. **Your Duty to Prevent Loss or Damage**

- a) **You** must maintain **your car** in a safe and roadworthy condition and take all reasonable steps to safeguard against any loss, damage or bodily injury. **Your car** must be covered by a valid (NCT) certificate if one is required by law.
In the absence of a valid NCT certificate all cover under **Section 1** is excluded
- b) **You** Must maintain all tyres on **your car** within the legal tread depth requirements. If any of **your** tyres are below the minimum legal tread depth all cover under **Section 1** is excluded.

3. **Your Duty**

You must not act in a fraudulent way. The information supplied by **You** or on **Your** behalf is the basis of **Your** contract of Insurance with **us**. **You** must ensure that this information is true and accurate, and has been provided by **You** honestly and with reasonable care. **You** must answer all questions on the **Statement of Fact** honestly and with reasonable care. This includes the answers and/or information to any prior proposal form (including provided at renewal or mid-term adjustment) or **Statement of Fact** supplied to **Us** which was previously completed and provided by **You**. In the event of any inconsistency in **Your** responses to, or information supplied in any proposal forms or the **Statement of Fact** and the **Statement of Fact** the most recent answers and information supplied in the **Statement of Fact** will prevail.

Failure by **You** to answer all questions honestly and with reasonable care may result in this **Policy** being cancelled or **We** may refuse to deal with any claims or reduce the amount of a claim payment in particular which alters the subject matter of **Your**

Contract of Insurance, as detailed under the Impact of

Misrepresentation condition.

You must either immediately or as soon as reasonably possible inform **Us** if any of the answers or information given in the completed proposal form is inaccurate or has changed. Information which alters the subject matter of **your** contract of insurance is any fact that **AIG Europe S.A. (AIG)** would regard as likely to affect the acceptance or assessment of the risk. It is recommended that **you** keep a record (including copies of letters) of all information supplied for the purpose of this insurance. Should **we** take any of these actions against **you**, **you** will be obliged to disclose them on any future request for cover or quotation with **Us** or any other **insurer**. These are considered as the application of Terms and this enforced action by **us**, may affect **your** ability to get insurance cover in the future. In addition, by agreeing to the answers and/or information produced in the **Statement of Fact** **you** represent to **us** that in respect of any information of any person which **you** provide to **us**, **you** have the authority of that person to disclose such information to **us** and for all the purposes set out in this **Policy** and to give the consents set out above

on behalf of each such person.

We reserve the right to reassess cover and premium following notification of any Important Information.

If any claim under this **Policy** (other than under Section 2 – Liability to Third Parties) is in any respect fraudulent, or if any fraudulent means or devices are used by **You** or any person acting on **Your** behalf to obtain any benefit under this **policy** **You** will forfeit all benefits under the **Policy**. Any person claiming indemnity under this **Policy** must adhere to the Terms and Conditions of the **Policy**.

4. Special Conditions
Any Special Conditions shown in **your schedule** apply to all sections of this **policy** unless specifically stated otherwise.
5. Cover When in the Hands of the Motor Trade
Your car (or any borrowed vehicle where allowed by **your Certificate of Motor Insurance**) must only be driven or used as permitted by **your Certificate of Motor Insurance**. Regardless of this, when **your car** is in the hands of a member of the motor trade for servicing or repair, this insurance continues to operate to protect **you**.

6. Kilometres

We reserve the right to establish the kilometres on **your car** at any time as **your** premium has been calculated using the annual kilometres provided by **you**.

Where the annual mileage has been exceeded **your** premium will be increased to reflect the correct kilometres driven and **you** will be responsible to repay the shortfall in premium.

7. Driving Licence Conditions, Limits & Restrictions.

■ Any driver who is covered by the terms of the motor certificate must adhere to any restriction and/or conditions on their driving licence. This includes conditions on the licence relating to the class of vehicle being driven.

■ Any learner permit licence holder who is covered under the terms of the motor certificate must adhere to the requirement to be accompanied while driving at all times by another driver holding a Full Irish, UK or EU licence

8. Payments Under Compulsory Insurance

If **we** are required to make a payment solely because of the compulsory insurance law of a country to which **your policy**

applies, **you** must repay this amount to **us**.

9. Your Duty in the Event of a Claim

In the event of a claim **you** must:

- a) notify **us** as soon as reasonably possible with full details of any incident, which may result in a claim and;
- b) notify the Gardai as soon as **you** are aware of any insured property that has been lost or stolen;
- c) take all reasonable steps to recover any lost or stolen property and notify **us** if such property is recovered and / or returned to **you**;
- d) forward to **us** every claim form, writ, summons, legal document, or other communication in connection with any claim, or incident that may give rise to a claim, unanswered and without delay;
- e) provide **us** with all the necessary information and assistance that **we** may require;
- f) not admit liability or make an offer of payment without **our** written consent;
- g) not abandon any property to **us**;
- h) provide all reasonable evidence to support **your** claim.

10. Our Rights in the Event of a Claim

You must recognise **our** right to:

- a) take over and deal with the defence or settlement of any claim in **your** name;
- b) take proceedings in **your name**, but at **our** expense, to recover for **our** benefit the amount of any payment made under this **policy**;
- c) exercise full discretion over the conduct of any proceedings and in the settlement of any claim.
- d) **we** will withhold any claims settlement payments until all balances on **your policy** have been settled in full.

11. Fraudulent or False Claims

If any claim or part of a claim is in any respect fraudulent or if any fraudulent means are used to obtain payment, including inflation or exaggeration of the claim or involve the submission of forged or falsified documents, then this **policy** shall become void and any claim under it will be forfeited. If **we** have already made any payment this must be repaid to **us**.

12. Law and Jurisdiction

This **policy** is subject to Irish Law and the Irish courts shall have exclusive jurisdiction in respect of all disputes.

13. Cancellation

- a) If **you** find that this **policy** does not meet **your** needs, return the documents to **us** within 14 days of receipt.
- b) **You** may cancel this **policy** at any time and all cover will immediately cease from that date. **You** must immediately return the **Certificate of Motor Insurance** to **us**. Any premium refund will be calculated on a pro-rata basis provided no claim has been made or has arisen under this **policy** prior to such cancellation during the current **Period of insurance**.
- c) **We** may cancel this **policy** by giving **you** 10 days written notice to **your** last known address. All cover will cease from that date. **You** must immediately return the **certificate of motor insurance** to **us**. Any premium refund will be calculated on a pro-rata basis provided no claim has been made or has arisen under this **policy** prior to such cancellation during the current **Period of insurance**.

- e) In the event of a total loss claim under this **policy**, all remaining premiums for the period of this **policy** will immediately become due. **We** reserve the right to deduct this amount from the claims settlement.

14. Other Insurance

If at the time of any incident which results in a claim under this **policy** there is any other insurance covering the same loss, damage or liability, **we** will only pay **our** rateable share.

15. Payment by Instalments

If **you** pay **your** premium by instalments under a credit agreement **you** must pay each instalment when it is due. **We** have only agreed to receive the premium from **your** credit supplier on the condition that, if **you** default in payment of any of the instalments due to the credit supplier, and fail to comply with the resulting statutory notice, **we** will have the option to cancel the **policy** in accordance with the cancellation condition set out above. If **we** do so, the sum due from **you** will be recalculated pro-rata based on the actual duration of cover. **You** must pay any balance outstanding. If there has been any overpayment by **you**, this will then be refunded.

16. Insurance Act 1936

All monies which become or may become due and payable by **us** under this **policy** shall in accordance with Section 93 of the Insurance Act 1936 be payable and paid in the Republic of Ireland

17. Finance Act 1990

The appropriate Stamp Duty has been or will be paid in accordance with the provisions of Section 113 of the Finance Act 1990.

18. Temporary Replacement vehicle

If the insured vehicle is out of use as a result of a claim for loss or damage insured under this **policy** **we** will cover **you** for any hiring charges **you** have to pay in getting a temporary replacement **car** from **our** recognised list of current approved repairers. Under this **endorsement** **we** will not pay more than €200 for any one event. This will not apply where the only damage is broken glass in the **windscreen** or windows of the insured vehicle

19. Proof of Documentation

We have the right to request at any time proof of documents (NCT, residency, licence etc) to support the **Statement of Fact**. Failure to produce these could result in **your policy** being cancelled or special conditions imposed

20. The Impact of any **Misrepresentation** by **you**, is as follows:

(a) **Innocent Misrepresentation:**

Where **you** have answered all questions in **your** proposal form honestly and with reasonable care but where **you** made an innocent **misrepresentation** (that is, one that is neither negligent nor fraudulent) **we** will pay any covered claim event subject to the terms and conditions of **your** **policy**.

(b) **Negligent Misrepresentation:**

If **you** make a negligent **misrepresentation** or fail to take reasonable care in completing **your** proposal form **your** cover may not fully operate and in the event of a claim **we** will exercise one of the following remedies:

(a) If knowing the full details **we** would not have entered into the insurance contract, **we** may avoid the contract, refuse all claims and return any premiums paid by **you**.

(b) If **we** would have entered into the insurance contract, but on different terms (excluding terms relating to the premium), the contract may be treated as if it had been entered into on those terms.

(c) If **we** would have entered into the insurance contract but have charged a higher premium, **we** may reduce proportionately the amount to be paid on **your** claim.

(d) Where there is no outstanding claim under the insurance contract, **we** may either:

(i) give notice to **you** that in the event of a claim **we** will exercise the remedies in paragraphs (a) to (c), or

(ii) terminate the contract by giving reasonable notice to **you**.

(c) **Fraudulent Misrepresentation:** If **you** make a fraudulent **misrepresentation** or where any conduct by **you** involves fraud of any kind **we** shall be entitled to avoid the contract of insurance and refuse any claims.

21. Alteration of Risk

You must contact **us** immediately or as soon as reasonably possible, if any of the answers or information provided in **your Statement of Fact** are inaccurate or have changed, or if there have been any material changes in **your** circumstances after the **policy** has started (this includes any changes in circumstances which alter the subject matter of this **policy**). If **you** fail to notify **us** of any material changes which alter the subject matter of the **policy**, **your** whole **policy** or a section of it may be cancelled from the date of the material change and any claims declined. Please tell **us** if anything changes during the **Period of insurance** so **we** can ensure **you** are appropriately covered. Cover for any material change in risk will only apply after it has been advised to **us** and if **we** have agreed to cover it. **We** will then let **you** know of any change in **your** premium or **policy** terms.

22. Sanctions

The **Insurer** shall not be deemed to provide cover and the **Insurer** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the **Insurer**,

its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

General Exceptions

These General Exceptions apply to all sections of this **policy**.

1. Use and Driving

We will not pay for any loss, damage or bodily injury whilst **your car** is being driven or used;

- a) other than for the purposes as specified in **your Certificate of Motor Insurance**
- b) by anyone who does not hold a licence to drive **your car** or anyone who has held but is currently disqualified from holding or obtaining such a licence
- c) by anyone driving without **your** permission
- d) in an unsafe condition.
- e) by any person other than those specified in the **Certificate of Motor Insurance**
- f) anyone who fails to fulfil the terms and conditions of this insurance

2. Agreements Made by **You**

We will not pay for any loss, damage, bodily injury, illness or disease that arises as a result of any written or verbal agreement entered into by any insured person unless the liability for such loss, damage, bodily injury, illness or disease would have applied had the agreement not existed.

3. Territorial Limits

We do not cover any accident, injury, loss, damage or liability arising outside the Republic of Ireland, Northern Ireland, Great Britain, Channel Islands or the Isle of Man other than as provided for in Section 4 - "Foreign Travel."

4. Deliberate Acts

We will not pay for any loss, damage bodily injury, illness or disease arising from any deliberate, wilful or malicious acts by **you** or an insured person.

5. Defective Materials

We will not pay for any loss or damage arising from faulty workmanship, defective design or the use of defective materials.

6. Terrorism

We will not pay for any harm or damage to life or to property (or the threat of such harm or damage) by nuclear and / or chemical and / or biological and / or radiological means resulting directly or indirectly from or in connection with **Terrorism** regardless of any other contributing cause or event, except as required by the Road Traffic Acts.

7. War Risks

We will not pay for any expense, consequential loss, legal liability or any loss or damage to property directly or indirectly caused by or arising from or contributed to by:

- war, invasion or acts of foreign enemies;
- hostilities (whether war is declared or not);
- civil war, rebellion, revolution, insurrection, military or usurped power;
- confiscation, nationalisation or requisition;
- the order of any government, public or local authority.

8. Sonic Bangs

We will not pay for any loss or damage caused by pressure waves from aircraft or other aerial devices travelling at or above the speed of sound.

9. Pollution & Contamination

We will not pay for any loss or damage directly or indirectly caused by pollution and / or contamination.

10. Radioactive Contamination and Explosive Nuclear Assemblies

We will not pay for any expense, consequential loss, legal liability or any loss or damage to property directly or indirectly caused by or arising from or contributed to by:

- ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
- the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

11. Earthquake

We will not pay for any injury loss or damage (Except under Section 2 - Liability to Others) caused by Earthquake.

12. Riot and Civil Commotion

We will not pay for any injury loss or damage (except under Section 2 - Liability to Others) caused by riot or civil commotion occurring other than in the Republic of Ireland, Northern Ireland, United Kingdom, Channel Islands or the Isle of Man.

13. Airside

We will not pay for any loss damage or liability while **your car** is parked or is being driven in any part of an airport or airfield set aside for:

- moving taking off or landing of aircraft;
- aircraft parking areas and associated roads and ground equipment parking, maintenance or refuelling areas.

How We Use Personal Information

AIG Europe S.A. is committed to protecting the privacy of customers, claimants and other business contacts.

“Personal Information” identifies and relates to **you** or other individuals (e.g. **your** partner or other members of **your family**). If **you** provide Personal Information about another individual, **you** must (unless **we** agree otherwise) inform the individual about the content of this notice and **our** Privacy **Policy** and obtain their permission (where possible) for sharing of their Personal Information with **us**.

The types of Personal Information we may collect and why –

Depending on **our** relationship with **you**, Personal Information collected may include: contact information, financial information and account details, credit reference and scoring information, sensitive information about health or medical conditions (collected with **your** consent where required by applicable law) as well as other Personal Information provided by **you** or that **we** obtain in connection with **our** relationship with **you**. Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Make assessments and decisions about the provision and terms of

insurance and settlement of claims

- Assistance and advice on medical and travel matters
- Management of **our** business operations and IT infrastructure
- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance (including compliance with laws and regulations outside **your** country of residence)
- Monitoring and recording of telephone calls for quality, training and security purposes
- Market research and analysis

Opt-Out

To opt-out of any marketing communications that **we** may send **you**, contact **us** by e-mail at: postmaster.ie@aig.com or by writing to: Data Protection Officer, AIG Europe S.A., 30 North Wall Quay, International Financial Service Centre, Dublin 1. If **you** opt-out **we** may still send **you** other important service and administration communications relating to the services.

Sharing of Personal Information -

For the above purposes Personal Information may be shared with **our** group companies and third parties (such as brokers and other insurance distribution parties, **insurers** and

reinsurers, credit reference agencies, healthcare professionals and other service providers). Personal Information will be shared with other third parties (including government authorities) if required by laws or regulations. Personal Information (including details of injuries) may be recorded on claims registers shared with other **insurers**. **We** are required to register all **third party** claims for compensation relating to bodily injury to workers' compensation boards. **We** may search these registers to prevent, detect and investigate fraud or to validate **your** claims history or that of any other person or property likely to be involved in the **policy** or claim. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of **our** company or transfer of business assets.

International transfer - Due to the global nature of **our** business, Personal Information may be transferred to parties located in other countries (including the United States, China, Mexico Malaysia, Philippines, Bermuda and other countries which may have a data protection regime which is different to that in **your** country of residence). When making these transfers, **we** will take steps to ensure that **your** Personal Information is adequately protected and transferred in accordance with the requirements of data protection law. Further information about international

transfers is set out in **our Privacy Policy** (see below).

Security of Personal Information –

Appropriate technical and physical security measures are used to keep **your** Personal Information safe and secure. When **we** provide Personal Information to a **third party** (including **our** service providers) or engage a **third party** to collect Personal Information on **our** behalf, the **third party** will be selected carefully and required to use appropriate security measures.

Your rights – **You** have a number of rights under data protection law in connection with **our** use of Personal Information. These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access Personal Information, a right to correct inaccurate data, a right to erase data or suspend **our** use of data. These rights may also include a right to transfer **your** data to another organisation, a right to object to **our** use of **your** Personal Information, a right to request that certain automated decisions **we** make have human involvement, a right to withdraw consent and a right to complain to the data protection regulator. Further information about **your** rights and how **you** may exercise them is set out in full in **our Privacy Policy** (see below).

Privacy Policy - More details about **your** rights and how **we** collect, use and disclose **your** Personal Information can be found in **our** full Privacy **Policy** at: <https://www.aig.ie/privacy-policy> or **you** may request a copy by writing to: Data Protection Officer, AIG Europe S.A., 30 North Wall Quay, International Financial Service Centre, Dublin 1 or by email at: dataprotectionofficer.ie@aig.com.

ADVICE ON HOW TO MAKE A CLAIM

This information does not form part of your contract of motor insurance. It is intended as a guide in the event that you need to make a claim.

24 Hour Claims Helpline 01 859 9700
Claims E-mail: claims.ie@aig.com

WHAT TO DO AFTER AN ACCIDENT?

The following actions are required by law: -

- a) **You** must stop - it is a serious offence not to do so.
- b) **You** must give **Your** name and address to anyone involved in the Incident, together with details of **Your car** and the **insurer**.
- c) If **You** are unable to notify the police at the scene of the accident, **you** must report it to them as soon as possible, and in any case within 24 hours.
- d) **You** must show **Your** Certificate of Motor Insurance to the garda if they need to see it.

How do You notify us of Your claim?

First check **Your Schedule** to make sure **You** are covered for the loss or damage **You** are claiming for.

1. If **You** have been involved in an accident, or **Your Car** has been stolen or is damaged by Fire, **You** should contact the AIG Express Claims Team who will advise **You** how to proceed. The telephone

number is shown at the front of this **policy** document and above.

You will be asked to do the following:-

- a) Supply as much information as **You** can concerning the Incident. This may be
 - completing a Motor Accident Report Form or Motor Theft Report Form, whichever is appropriate; or
 - telephoning the AIG Express Claims Team directly who will then take any action necessary to deal with **Your** claim.
- b) Send a copy of **Your** driving licence, VRD, NCT Certificate & purchase receipts, spare keys if **Your Car** has been stolen.
- c) Send any communication **You** receive in connection with **Your** claim to AIG Express Claims Team, 30 North Wall Quay, IFSC, Dublin 1. **You** must not admit liability or deal with any correspondence Yourself.

- d) Report any vandalism or theft to the police and obtain a crime report number.

Please note: Even if You are not covered for damage to Your Car, You must still advise us of the incident and You must confirm whether anyone else was involved in the incident who may have suffered an injury or damage to their property.

- 2. If the **windscreen** or windows of **Your Car** are damaged, **You** should

- a) telephone **Us** on the number shown below. **You** will need **Your** current Certificate of Motor Insurance and **Your Statement of Fact** and/or **Schedule** ready to confirm that **You** are covered for this damage.

Windscreen Helpline
01 859 9899

- b) **You** will be given advice on whether **Your windscreen** can be repaired rather than replaced. If it is possible to have **your windscreen** repaired, **You** will not have to pay **Excess**.

- c) If it is not possible to repair **Your windscreen** or if the damage is to the windows of **Your Car**, **we** will instead arrange for it to be replaced. **You** will be asked to pay the **Excess** shown in **Your Statement of Fact** and/or **Schedule** for the replacement of the **windscreen** or body glass.

Complaints Procedures

AIG Europe S.A. wants to give **you** the best possible service. If **you** feel **you** have cause for complaint **you** should contact:

The Customer Complaints Officer
AIG Europe S.A., 30 North Wall
Quay, IFSC, Dublin 1, D01 R8H7.
Phone: +353 1 208 1400
E-mail:
customercomplaints.ie@aig.com
Website: www.aig.ie/complaints

We will acknowledge the complaint within 5 business days of receiving it, keep the complainant informed of progress and provide an answer within one month (unless specific circumstances prevents **us** from doing so, in which case the complainant will be informed).

At any stage **you** may contact the following:

Financial Services and Pensions
Ombudsman
3rd Floor, Lincoln House,
Lincoln Place, Dublin 2, D02 VH29.
Phone: +353 1 567 7000
E-mail: info@fspo.ie
Website: www.fspo.ie

As AIG Europe S.A. is a Luxembourg based insurance company, complainants who are natural persons acting outside of their professional activity may also, in addition to the complaints procedure set out above, if they are not satisfied with AIG's Irish Branch response or in the absence of response after 90 days:

- raise the complaint with **our** head office by writing to AIG Europe SA "Service Reclamations Niveau Direction" 35D Avenue JF Kennedy L- 1855 Luxembourg - Grand Duché de Luxembourg or by email at **aigueurope.luxcomplaints@aig.com** ;
- access one of the Luxembourg mediator bodies the contact details of which are available on AIG Europe S.A.'s website: <http://www.aig.lu/>: or
- lodge a request for an "out of court resolution" process with the Luxembourg Commissariat Aux Assurances (CAA) by writing to CAA, 7 boulevard Joseph II, L-1840 Luxembourg - Grand Duché de Luxembourg or by email at reclamation@caa.lu or online through the CAA website: <http://www.caa.lu>.

All requests to the CAA or to one of the Luxembourg mediator bodies must be filed in Luxembourgish, German, French or English.

If the insurance contract has been concluded online, the complainant may also use the European Commission's platform for Online Dispute Resolution (ODR) using the following link:
<http://ec.europa.eu/consumers/odr/>

Following this complaint procedure or making use of the one of the above options does not affect the complainant's right to take legal action.

AIIG Europe S.A. is an insurance undertaking with R.C.S. Luxembourg number B 218806. AIIG Europe S.A. has its head office at 35 D Avenue J.F. Kennedy, L-1855, Luxembourg, <http://www.aiig.lu/>. AIIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances 7, boulevard Joseph II, L-1840 Luxembourg, GD de Luxembourg, Tel.: (+352) 22 69 11 - 1, caa@caa.lu, <http://www.caa.lu/>.

AIIG Europe S.A. Ireland branch has its registered branch office at 30 North Wall Quay, International Financial Services Centre, Dublin 1, D01 R8H7 and branch registration number 908876 and is regulated for conduct of business in Ireland by the Central Bank of Ireland. Contact details of the Central Bank of Ireland are P.O. Box 559, North Wall Quay, Dublin 1, D01 F7X3. Telephone: 0818 681 681. E-mail: enquiries@centralbank.ie. Web: <http://www.centralbank.ie>.

AIIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances, and is regulated by the Central Bank of Ireland for conduct of business rules.

AIG Europe S.A., Ireland Branch is an insurance company

We don't provide advice or any personal recommendation about
this product

Employees are paid a salary. We do not pay them bonuses or
commissions directly linked to sales



AIG Europe S.A.
30 North Wall Quay, International Financial Services Centre, Dublin 1, D01 R8H7.

AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances, and is regulated by the Central Bank of Ireland for conduct of business rules.

CP - 10/2025