

Motor Insurance

Insurance Product Information Document

Company: AIG Europe S.A., Ireland Branch

Product: AIG Direct Private Motor Insurance

Level of Cover: Comprehensive or Third Party, Fire & Theft



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.

The purpose of this Insurance Product Information Document is to briefly outline to you the significant features, benefits, limitations and exclusions of our AIG Motor Insurance product. Your statement of fact, policy schedule and policy wording document will set out this important information for you in greater detail. It is important to read these documents carefully.

What is this type of insurance? This is a motor insurance product for a private car registered in the Republic of Ireland that can be covered either on a Comprehensive basis or on a reduced third party, fire and theft cover basis.



What is insured?

Third party, fire and theft cover includes:

- ✓ Death or bodily injury – the amount an insured person may have to pay if legally liable for death of or injury to another person arising as a result of an accident caused by or in connection with the insured car.
- ✓ Damage to third party property.
- ✓ Loss of or damage to your car caused by fire, lightning, explosion, theft or attempted theft only.
- ✓ Emergency treatment - we will pay the cost of it, for injuries caused by or arising out of using any car, which we cover under the policy.
- ✓ New car replacement cover (Please refer to policy wording for full terms).
- ✓ Car hire cover – up to 7 days cover or up to the value of €200 in the event of a claim.
- ✓ Step-back no claims protection (with 3 years no claim bonus)
- ✓ Personal belongings up to €400.
- ✓ Fire Brigade charges up to €1,500.
- ✓ Breakdown Assist

Comprehensive cover includes all of the above and gives you extra protection for:

- ✓ Accidental damage – Loss of or damage to the insured car caused by accidental means; (sums insured up to your car's market value at time of loss).
- ✓ Medical expenses up to €200 per person.
- ✓ Replacement Locks for Lost or Stolen Keys up to €500.
- ✓ Windscreen or windows cover.
- ✓ Personal accident cover (up to €15,000 for you and your spouse)

Optional covers / add ons:

Unless otherwise stated, you must pay an extra premium for these cover(s):

- Full No Claims Bonus Protection.

For full details on your cover, please refer to your Policy Document.



What is not insured?

- ✗ The death of or bodily injury to any person driving the insured car, or in charge of it for the purpose of driving it.
- ✗ Any accident, injury, loss, damage or liability which happens if any vehicle shown in the insurance certificate is, at the time of the accident, being driven or used other than as allowed under the terms of the insurance certificate.
- ✗ Damage or liability arising from war or terrorism.
- ✗ If the insured person has cover for the liability under another policy.
- ✗ Loss of use, wear and tear, mechanical, electrical or electronic breakdown, damage to tyres by braking, punctures, cuts or bursts.
- ✗ Loss of or damage to the insured car where the driver of your car is under the influence of alcohol or drugs or in breach of licence conditions.
- ✗ Any loss of or damage to the car, which does not arise from an accidental, sudden or unforeseen cause.

For a full list of exclusions please refer to your Policy Document.



Are there any restrictions on cover?

- ! An excess will apply, please see your policy schedule for details.
- ! If you have windscreen damage cover and choose not to use our approved windscreen repairers for the replacement or repair a limit of €225 for any single event applies.
- ! In the event of loss of or damage to your car, which results in a claim under your policy, we do not provide a courtesy car unless you use an approved repairer.
- ! Repair or replacing the car or any part of it is done by using a motor garage and/or a repair service of our choice. If we choose to pay a cash amount for loss or damage to the car, this amount will not exceed the amount our motor garage and/or a repair service states it would cost to repair or replace your car.
- ! If Applicable, Breakdown rescue cover does not apply outside Republic of Ireland, Northern Ireland and Great Britain.
- ! You will lose all benefits under this policy if any claim is fraudulent in any way or if you or anyone acting on your behalf has used any type of fraud relating to this or any other insurance policy.

Please refer to your Policy Document for full information.



Where am I covered?

- ✓ We will provide insurance as set out in your policy wording for insured events, which may happen in the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man or the Channel Islands during the period of insurance.
- ✓ Full policy cover in the EU for up to 60 days, during the period of insurance. This excludes breakdown assistance cover which is operative only in the Republic of Ireland, Northern Ireland and mainland United Kingdom.



What are my obligations?

- When applying for a policy and completing your statement of fact (whether at new policy inception or in relation to any subsequent policy alterations or subsequent policy renewal alterations), you must answer all questions honestly and with reasonable care. Please note that failure to do so 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 of the policy wording document, which you should read carefully.
- You are required to contact us if you or anyone else insured by the policy has a change in health after you have taken out this insurance.
- The answers in any proposal, statement of fact or any information you have provided must be true and complete as far as you know and you must return any required document we request within the time limits advised.
- You must take all reasonable steps to prevent accident, injury, loss or damage, and must keep your car in a roadworthy condition. While unattended, the car must not be left unlocked, or the keys to the ignition left with or in the car, or windows or sunroof left open. You must ensure the car is kept in a roadworthy condition and that the car is properly compliant with all Road Traffic legislation at all times.
- You or any person whose driving is covered by the terms of the certificate must hold a licence to drive that vehicle or, if they have held a licence to drive that vehicle, must not have been disqualified from holding that licence.
- You must let us know immediately about any event which may give rise to a claim under the policy with all the details we may need and also if you become aware of any prosecution or inquest in connection with the event.
- You must not admit, deny, negotiate or settle a claim without our written permission.
- You must co-operate fully with us in investigating and handling any claim including sending us all documents, proof, information and any letter or legal summons or similar document we may reasonably need.
- You must contact us immediately or as soon as reasonably possible, if any of the answers or information provided is inaccurate 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.



When and how do I pay?

You can pay for your insurance before your policy begins by monthly instalments or all at once. This can be done by direct debit or in full by way of any credit or debit card.



When does the cover start and end?

Your policy start and end dates will be confirmed in your policy schedule. Unless otherwise specified on your policy documents, the duration of your insurance contract will be 12 months. Your exact period of insurance including cover start and end date will be outlined on your policy schedule



How do I cancel the contract and what is my cooling off period?

You have 14 working days from the start date of the policy to write to AIG, if you want to cancel your car insurance policy. This is known as a cooling off period.

You may also cancel your policy at any time by providing written confirmation and returning your certificate of insurance and disc. Cover will cease from the date of your instruction or the receipt of the certificate of insurance, whichever is later.