



AIG Direct Motor

Your Private Motor Insurance Policy

CHANGES YOU NEED TO KNOW ABOUT BEFORE RENEWING YOUR POLICY

This notice tells you about the changes to your AIG motor insurance policy which will take effect from your renewal date as shown on your invitation schedule. Please ensure you read the changes carefully (together with your policy wording), as they will form part of your contract of insurance.

CHANGES TO THE AIG DIRECT MOTOR INSURANCE POLICY

Below is a table of key changes to your policy by section. Please read your policy wording which contains all changes made to your policy.

Section	Change	Effect on cover
Cooling off Period (Page 4 on policy wording)	The cooling off period has been amended from 14 consecutive to 14 working days.	Improvement
Alteration of Risk Definition (Page 5 on policy wording)	We have updated the current wording on the alteration of risk definition.	Clarity
Windscreen Definition (Page 6 on policy wording)	We have included a windscreen definition confirming what is meant by the term windscreen.	Clarity
Replacement Locks (Page 8 on policy wording)	We have removed the requirement to prove that the person with the keys or transmitter knows where the car is kept.	Improvement
New Car Replacement (Page 8 on policy wording)	The wording in this section has been amended to confirm that cover will apply if the cost of repairing your new car is more than 60% of the list price of the car as new and the mileage/kilometres as recorded by the odometer on the car on cover has not exceeded 12000miles/18000kms.	Clarity
Loss or Damage to your car – we do not cover section (Page 9 and 10 on policy wording)	Section 1 – we do not cover section has been updated to include the following wording and exclusion: The cost of parts or importing parts or accessories for your car from outside the EU.	Reduction
Loss or Damage to your car – we do not cover section (Page 9 and 10 on policy wording)	Section 1 – we do not cover section has been updated to include the following wording and exclusion: Loss or damage if the driver was using a mobile telephone or other handheld communication device.	Reduction
Loss or Damage to your car – we do not cover section (Page 9 and 10 on policy wording)	Section 1 – we do not cover section has been updated to include the following wording and exclusion: Loss or damage if your car was taken without permission by a family or household member, employee or ex-employee, unless they are prosecuted for taking your car without your permission.	Reduction
Loss or Damage to your car – we do not cover section (Page 9 and 10 on policy wording)	Section 1 – we do not cover section has been updated to include the following wording and exclusion: Loss or damage arising from or contributed to from the use of drugs or alcohol.	Reduction

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Loss or Damage to your car – we do not cover section (Page 9 and 10 on policy wording)	Section 1 – The excess applicable has been updated to confirm the excess will be displayed in your schedule.	Clarity
Personal Accident (Page 12 on policy wording)	We have increased the limit on personal accident for each person injured to a lump sum of €15,000.	Improvement
Windscreen Wording (Page 12 on policy wording)	The windscreen cover exclusions have been updated confirming that what is not covered: Any glass replacement excess shown in your schedule. Loss or damage caused deliberately by you. Loss of use of your car while it is in a garage 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.	Reduction
Personal Belongings (Page 41 on policy wording)	We have increased the limit on personal belongings to €400.	Improvement
Personal Belongings (Page 41 on policy wording)	We have included wording that confirms mobile phones are excluded under this section.	Clarity
Medical Expenses (Page 13 on policy wording)	Medical expenses limits have been increased to €200 per person.	Improvement
Foreign Travel (Page 14 on policy wording)	Foreign Travel cover has been extended to 60 days.	Improvement
Alteration of Risk (Page 25 on policy wording)	We have updated the current wording on the alteration of risk.	Clarity

All the above changes are detailed in your policy wording. This document is a summary of cover changes only, the policy document will take precedent over this document in the event of a claim. If you have any questions, please do not hesitate to contact us on 0818244244 or through our online chat facility.



AIG Europe S.A. is an insurance undertaking registered with R.C.S. Luxembourg. Company registration number B 218806. AIG Europe S.A. has its head office at 35 D Avenue J.F. Kennedy, L-1855, Luxembourg. AIG Europe S.A., Ireland Branch has its registered office at 30 North Wall Quay, International Financial Services Centre, Dublin 1, D01 R8H7. Branch registration number 908876. Vat number 3580476UH. 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.