

Motor Insurance



Insurance Product Information Document

Company: Ivernia Insurance Ltd Product: Ivernia Total Motor Insurance Policy

The product is arranged by Ivernia Insurance Ltd and underwritten by Wakam. Ivernia Insurance is regulated by the Central Bank of Ireland and Wakam is regulated by Autorite de Controle, Prudential et de Resolution (ACPR), France and by the Central Bank of Ireland for Conduct of Business rules.

What is this type of insurance?

Ivernia Total Motor Insurance is a private motor insurance product. The cover provided is Comprehensive which includes Third Party cover and protection for accidental damage to or loss of your car. Third Party is the minimum cover required by law and provides unlimited liability for injury to others and cover of up to €30m for property damage.



What is insured?

Comprehensive cover

- ✓ Accidental damage - (sum insured up to the car's market value at the time of loss).
- ✓ Liability to others, unlimited for injury and up to €30m for property damage.
- ✓ Windscreen and window glass which is covered in full if an approved repairer is used, otherwise a limit of €150 applies.
- ✓ Comprehensive driving of other cars.
- ✓ New car replacement.
- ✓ Courtesy car provided for up to 7 days provided an approved repairer is used.
- ✓ Cover for incorrect fuel, up to €500.
- ✓ Uninsured Driver Promise.
- ✓ Fire Brigade charges of up to €2,500.
- ✓ Replacement locks covered, up to €2,500.
- ✓ Step back bonus protection.
- ✓ Breakdown and driveway assistance.
- ✓ Medical expenses of up to €250.
- ✓ Personal Accident cover.
- ✓ Legal expenses cover.

Optional extras

- Protected No Claims Discount



What is not insured?

- ✗ Depreciation, wear and tear, mechanical or electrical failure, punctures or tyre damage.
- ✗ Loss or damage where the driver of the car is under the influence of alcohol or drugs.
- ✗ Loss or damage as a result of theft where the car is not locked or the keys are left in or near the unoccupied car.
- ✗ Loss or damage due to a Public Authority legally taking, keeping or destroying your car.
- ✗ Loss or damage if your car is taken or driven without your permission by a family member unless they are prosecuted.



Are there any restrictions on cover?

- ! In the event of loss or damage to your car we may choose to make a payment, repair or replace your car.
- ! Liability for any loss or damage resulting from or in connection with any act of terrorism.
- ! The excess noted in your schedule is the amount you are required to pay in the event of an accidental damage claim.
- ! Only two claims for windscreen or window glass are covered during a single period of insurance.
- ! Certain restrictions apply to Comprehensive driving of other cars.
- ! Three claims are the maximum number allowed under the Breakdown and driveway assistance.

For full details of the benefits and any conditions attaching to them, see schedule and policy document.



Where am I covered?

- ✓ The policy applies in the Republic of Ireland, Northern Ireland, Isle of Man, Channel Islands, any country which is a member of the EU or EEA.



What are my obligations?

Your duty

- Answer all questions truthfully and tell us about any change in your circumstances which could affect your policy. This will include motoring convictions and penalty points and any change in health which could impact on driving ability.
- Provide any supporting documents requested.

Policy cover

- Check your policy documents which include schedule, certificate of insurance and policy document to ensure all drivers and uses are covered.

Looking after your car

- Take all reasonable steps to prevent loss or damage.
- Keep the car in a roadworthy condition and have a valid NCT certificate.
- Never leave the car unlocked while unattended or leave the keys in or about the unattended car

Claim

- You must notify us within 48 hours about any accident or incident which may give rise to a claim.
- In the event of theft you must notify An Garda Síochána immediately.
- We will need full information and your assistance throughout the claims process.

Payment

- All amounts including direct debit instalments must be paid on time.



When and how do I pay?

As Ivernia policies are arranged exclusively through Brokers you can pay for your policy in a number of ways. This can include cash, credit and debit card. It may also be possible to pay the premium due through a direct debit instalment option.



When does the cover start and end?

The usual duration of a private car insurance contract is 12 months. The exact period of insurance including start date and end date is available on the schedule and certificate of insurance.



How do I cancel the contract?

You have the right to cancel the policy within 14 days of inception or renewal without penalty and without giving any reason. This period is known as the 'cooling off' period. Otherwise you can return your certificate of insurance and insurance disc with a written request to cancel and this cancellation will be effected from the date the request and documents are received.

Provided there are no claims we will return any premium paid for the period of insurance left to run. A cancellation charge will apply.