

Car Insurance

Insurance Product Information Document

Company: Liberty Insurance Product: Motor Policy



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This document provides a summary of the key information relating to our Private Motor Vehicle policy. Complete pre-contractual and contractual information on the product you purchase is provided in the full policy documentation.

What is this type of insurance?

This is insurance for a private car. The type of cover we offer is below:

(a) Third party, fire and theft: This provides for damage/loss caused to your vehicle as a result of attempted theft, theft or fire. Cover for third party property damage as a result of an insured loss is €30 million and unlimited cover for third party personal injury.

(b) Comprehensive Cover: This provides all of the above, along with cover for accidental damage to your vehicle.



What is insured?

Comprehensive:

- ✓ Accidental damage (the market value up to the sum insured shown in your schedule)
- ✓ New car replacement
- ✓ Breakdown assistance and home start
- ✓ Windscreen cover
- ✓ Fire brigade charges (up to €2,200)
- ✓ Loss of Keys (up to €850)
- ✓ Foreign Use (EU cover up to 93 days)
- ✓ Personal accident cover (up to €6,500)
- ✓ Courtesy car cover for duration of repairs in an approved repairers
- ✓ Medical expenses (up to €135)
- ✓ Car hire (up to 5 days following theft of your vehicle)

Third party, fire and theft:

- ✓ Fire, theft and attempted theft damage (the market value up to the sum insured shown in your schedule)
- ✓ New car replacement
- ✓ Breakdown assistance and home start
- ✓ Fire brigade charges (up to €2,200)
- ✓ Loss of Keys (up to €850)
- ✓ Foreign Use (EU cover up to 93 days)

Optional extras:

- No Claims Bonus Protection
- Windscreen Cover (third party fire and theft)

All covers subject to eligibility criteria. Full benefits and restrictions are outlined in your policy booklet



What is not insured?

- ✗ Any use of the vehicle for a purpose not stated on the certificate of insurance
- ✗ Any driver not holding a valid licence to drive the vehicle or not meeting the conditions and any limits of the driving licence
- ✗ Theft or attempted theft if the vehicle is left unattended and left unlocked or the keys to the ignition are left with the vehicle
- ✗ Your personal belongings, including handbags, jackets and mobile phones
- ✗ Loss or damage as a result of the vehicle being filled with the wrong or contaminated fuel
- ✗ Loss of value, wear and tear, mechanical or electrical breakdown, or damage to tyres as a result of using brakes or by road punctures, cuts or bursts



Are there any restrictions on cover?

You will not be covered for any of the following:

- ! The first amount of each claim (known as the excess), as shown in the schedule
- ! Any breakdown cost or help that has not been agreed through our 24-hour helpline
- ! If your certificate of insurance shows driving other cars cover, specific restrictions apply
- ! If windscreen cover applies we will not pay for any amount over €150 for replacement or €50 for repair if the work is not carried out by our approved windscreen specialists
- ! New car replacement cover applies if your car is less than a year old and it has damage that costs more than 60% of its value
- ! Driving other cars and Breakdown Assistance not available with foreign use cover



Where am I covered?

- ✓ You are covered in the Republic of Ireland, Northern Ireland and Great Britain (including the Isle of Man and Channel Islands).



What are my obligations?

- You must answer any questions we may ask and disclose any pre-existing damage that you are aware of which may affect your insurance contract
- You must pay the premium(s) on time and in full
- You must disclose all relevant information which could influence our acceptance of the risk or the terms offered such as previous accident/claim, conviction or penalty point history
- You must notify us of any changes to the risk such as change of vehicle(s), driver(s) or change of address
- You must take all reasonable steps to prevent accidents, injuries, loss or damage.
- You must ensure the vehicle is kept in a roadworthy condition and if necessary has a valid NCT certificate
- You must report any accident, injury, loss or damage immediately or on the next working day by calling Lo-Call 1850 85 8530
- You must also inform An Garda Siochana immediately if any person is injured in an accident



When and how do I pay?

You can pay for your insurance in full when taking out the policy through your broker (if applicable). You can pay the premium by credit card, debit card or direct debit.



When does the cover start and end?

The start and end dates of this policy are stated on the policy schedule and on the certificate of insurance. The term of the policy is 12 months unless otherwise agreed with us.



How do I cancel the contract?

You can cancel the insurance contract at any time by contacting your broker. You have a legal obligation to return your insurance certificate and disc when cancelling an insurance policy.

If you want to cancel your policy within the first 14 days, we will refund your premium for any period of insurance remaining.

If you want to cancel your policy after 14 days, we will work out your refund based on our cancellation rates.

If you want to cancel your policy after the first year, we will refund your premium for any period of insurance less an administration fee.

Terms and conditions apply to cancellation please refer to your policy booklet.