

Private Car Insurance Policy Key Facts

last updated on 20/11/2014

The 123.ie Private Motor Insurance policy is underwritten by RSA Insurance Ireland Limited ('RSA'). The product detailed here does not cover commercial vehicles or vehicles taxed as commercial.

All insurance policies contain exclusions and conditions and this document outlines the main features, restrictions, exclusions and general conditions that apply to our policies. It does not contain the full terms and conditions of cover and these are set out in the policy booklet, a copy of which is available on our website at www.123.ie. The policy booklet also sets out the extent of the cover, the benefits available and RSA's and your rights and responsibilities.

Duty of Disclosure

It's important that you give correct information and disclose all material facts, that is, information likely to influence the assessment and acceptance of your Proposal. Failure to do so could cancel or alter your policy, result in claims not being paid or being recovered from you, could impact your price and also your ability to get insurance in the future.

Sections Covered	Comprehensive	Third Party, Fire & Theft
Section 1 Legal Liability to Others arising out of the use of your car including accidental death or injury or damage to other people's property	✓	✓
Section 2 Driving Other Motor Cars (not owned by you) on a third party basis (for the policyholder only who must be over 25 and hold a full driving licence)	✓	✓
Section 3 Accidental Damage to Your Car and its accessories	✓	
Section 4 Fire and Theft including Attempted Theft	✓	✓
Section 5 Windscreen and Window Damage (Repair or Replacement) up to €1,500 if an approved repairer is used (€225 if an approved repairer is not used)	✓	
Section 6 Using your Car Abroad (within the European Union). Minimum legal cover extends to driving as a visitor within the European Union. You are required to contact us prior to your trip if you require full cover to be extended for your trip.	✓	✓
Section 7 No Claim Discount Protection (Allows for one claim in a three year period without loss of your earned No Claims Discount)	Optional	Optional
Section 8 Personal Accident Benefits for death or serious injury to you or your spouse in connection with your car, up to a maximum of €5,000	✓	
Section 9 Personal Belongings cover up to a maximum of €500	✓	
Section 10 Accident & Emergency – Medical expenses up to a maximum of €100 per injured occupant of Your Car	✓	
Section 11 Emergency Overnight Accommodation up to €380	✓	
Section 12 Breakdown Assistance (including Home Start) within the island of Ireland	✓	✓
Section 13 No Claims Discount - Step Back (three year step back of your No Claims Discount).	✓	✓
Section 14 Motor Legal Assist Cover including helplines. Our service provider will not be able to help You if they think there is little chance of recovering Your uninsured losses, or the offence suggests dishonesty by You.	Optional	Optional
Section 15 Keycare Cover up to €1,500. Keys will only be covered if attached to the key fob provided. No cover for wear and tear and/or general maintenance of locks and keys. Excludes any cover including loss/theft of damaged or broken locks or keys.	Optional	Optional

Main Exclusions and Conditions
(For full details of cover please refer to the policy booklet available on the 123.ie website)

RSA do not insure

Injury, loss or damage while:

- Your Car is being driven by any person that is not covered by the certificate of motor insurance.
- Your Car is being used for any purpose not stated in the certificate of motor insurance
- Your Car is being used or driven in an unsafe and /or un-roadworthy condition

Any loss or damage:

- to property owned by, or in the custody or control of, either you or any Insured Driver that is insured to drive under your policy,
- when the private motor car, to be insured under your policy, is not owned and registered to you or your Spouse (unless otherwise previously agreed by RSA),
- to your car as a result of deception or any fraudulent action;
- to your car arising from any deliberate act by any person who is covered under the current certificate of motor insurance;
- caused to Your Car arising out of, or caused by, the use of contaminated fuel, or the use of incorrect fuel or the use of inappropriately treated fuel;
- to tyres by the application of brakes or by road punctures.

The cost of

- any repair that improves the pre-accident condition or increases the pre-accident value of your car;

Nor do we cover:

- Any Excess, as stated throughout the Policy
- Loss of use of your car, depreciation, wear and tear,
- Mechanical or electrical failures, or breakdowns or breakages,
- Theft or unauthorised taking of your car by any member of your family,
- Theft or attempted theft occurring while your car is unlocked or the keys were in the ignition or stored in it.

Care of the Vehicle

You must have a valid NCT Certificate and Disc if your vehicle is required to have one by law. You must take all reasonable steps to safeguard your car from loss or damage including ensuring that the car is locked and the keys removed from the ignition when the car is not being driven. You must maintain your car in an efficient and roadworthy condition.

Drink/Drugs Clause

If as a result of any accident, injury, loss or damage, the insured person driving your car (or you driving under the Driving of Other Cars extension) is convicted of a drink or drugs related offence, then cover will be restricted to the minimum cover required by Law, irrespective of whatever cover you have bought. This means that there would be no cover in respect of your car. We may, at our option, delay the payment of any claim until the prosecution has been fully determined.

Cooling Off Period

There is a 14 day cooling-off period from the inception date of your policy or the date you receive your policy documents, whichever is later. You can cancel during this time and will only be charged the €40 set-up fee and for time on cover if you have used the policy.

Cancellation

If the policy is cancelled, you will be charged the set-up fee and short period rates for the first year if you cancel, or time on risk if we cancel. There is also a €40 cancellation fee.

Claims (In the event of an incident notify us immediately on 1890 200 123.)

If Your car is involved in an accident, RSA Insurance may appoint an approved repairer or other expert. If the car is beyond economic repair, the maximum amount paid will be the market value of the car immediately prior to the incident but, will not exceed the value You declare to us.

You must complete an Accident Report Form and supply any and all other documents as requested by us. An excess of €300 will be applied to a claim made under this policy. An excess is the first amount of a loss you must pay before we pay anything for a claim for loss or damage to your car.

Car hire is only provided if your car is being repaired and limited to €200.