

Car Insurance

Insurance Product Information Document



Company: Intact Insurance Ireland DAC

Product: 123Go Car Insurance

Intact Insurance Ireland DAC is regulated by the Central Bank of Ireland (reference C750). A private company limited by shares registered in Ireland under number 148094 with registered office at Intact House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16.

This is a general product summary. Complete pre-contractual and contractual information specific to you is provided in Your other documents. These include Your Statement of Fact, insurance schedule and policy booklet. Please ensure that you read them carefully.

What is this type of insurance?

123GO Car Insurance provides insurance cover for private cars; which are not commercial vehicles or taxed as commercial vehicles. This is a kilometre based Policy and You will be covered for the amount of kilometres You select at quote stage plus any additional kilometres that You purchase during the period of insurance. It is a requirement of the Policy that a telematics black box is installed to Your Car which will track how the car is being driven and kilometres travelled.



What is insured?

Included as standard with Third Party Fire & Theft cover:

- ✓ Legal liability to others arising from the use of Your Car up to a limit of €30,000,000 for damage to property but unlimited for death or bodily injury
- ✓ We will pay up to the market value of Your Car at the time of loss or damage following any valid claim. The maximum We will pay shall not exceed the value which was last declared to Us
- ✓ Loss of or damage to Your Car caused by fire or theft
- ✓ Breakdown assistance
- ✓ No Claim Discount - step-back where one claim will reduce the no claim discount earned by 3 years
- ✓ Temporary replacement car up to €200 if an Intact approved repairer is used
- ✓ Fire brigade charges up to €1,500

Available with Comprehensive cover:

- ✓ Accidental damage to Your Car
- ✓ Windscreen and window damage up to €1,500 (if an Intact approved repairer is used)
- ✓ Keycare Cover up to a maximum of €1,500
- ✓ Personal accident benefits for policyholder and their spouse ranging from €2,500 to €5,000
- ✓ Personal Belongings in the car up to a maximum limit of €500
- ✓ Accident and emergency medical expenses up to a maximum limit of €100 per person, maximum of €500 for all occupants
- ✓ Emergency overnight accommodation maximum 1 night up to a maximum of €95 for one person, €380 for all occupants

Optional cover:

- No Claim Discount Protection when claims free for 4 or more years (allows for one unlimited claim in a three year period without loss of Your earned No Claims Discount)

Please refer to Your Insurance Schedule to see if You have this cover



What is not insured?

- ✗ Excess, this is the first amount of any claim that You must pay. The amount will be noted on Your Insurance Schedule
- ✗ If the Policy is third party, fire and theft cover, there is no cover for accidental damage to Your Car
- ✗ Your Car being driven by any person that is not listed on the Insurance Schedule
- ✗ Your Car being used for any purpose not stated in the Certificate of Motor Insurance
- ✗ Your Car being used or driven in an unsafe and / or un-roadworthy condition
- ✗ Any loss or damage when the car listed on the Policy is not owned and registered to You or Your spouse/civil partner
- ✗ Loss or damage to Your Car arising from any deliberate act by any insured person
- ✗ Damage to Your Car as a result of contaminated fuel, incorrect fuel or inappropriately treated fuel
- ✗ The cost of any repair that improves the pre-accident condition or increases the pre-accident value of Your Car
- ✗ Loss of use of Your Car while being repaired
- ✗ Depreciation and wear and tear
- ✗ The cost of any repair due to mechanical or electrical failures, or breakdowns or breakages
- ✗ Theft or attempted theft if Your Car is left unlocked, windows remain open and/or the keys (or keyless entry system) for Your Car are left unsecured or left in Your Car while unattended



Are there any restrictions on cover?

- ! **Alcohol/Drugs Clause:**
If as a result of any accident, injury, loss or damage, the insured person driving Your Car is convicted of an alcohol or drugs related offence, then cover will be restricted to the minimum cover required by Law.
- ! **Motor breakdown assistance**
To avail of the benefit under this Section You must use the Emergency Helpline 01-2418572



Where am I covered?

- ✓ We will provide full Policy cover for accident, injury, loss or damage occurring in the Republic of Ireland, Northern Ireland, Great Britain, The Isle of Man or the Channel Islands, or while Your Car is in transit between these places by sea or use of the Channel Tunnel including any loading and unloading of Your Car.
- ✓ Full Policy cover which includes cover to comply with the laws of any State which is a member of the European Union for a single visit up to a maximum of 31 days
- ✓ Breakdown assistance is only available in the island of Ireland.



What are my obligations?

- **Risk Information**

Answer all the questions that have been asked, honestly and with reasonable care and attention. These questions are material in determining if We can accept this risk, what terms are applied and what premium is charged. Please refer to your Statement of Fact regarding the duty of disclosure and changes that need to be advised to Us. Please note that failure to advise Us of this information may result in Us cancelling the contract, rejecting a claim or to limiting the amount We pay in the event of a claim. Should We take any of these actions You will be obliged to disclose them on any future request for cover or quotation and this may affect Your ability to get insurance cover in the future

- **Observance of the terms of the Policy**

You must observe the terms of the Policy in relation to anything to be done or complied with by You and in so far as they can be applied any other insured person.

- **Care of Your Car**

must have a valid NCT certificate and disc if Your Car is required to have one by law. You must take all reasonable steps to safeguard Your Car from loss or damage. You must maintain Your Car in an efficient and roadworthy condition.

- **Conduct of Claims**

You must inform Us within a reasonable time of any accident, injury or damage and send to Us any information about the accident or claim as soon as You receive same. You must complete an Accident Report Form and supply any information and assistance that We may reasonably require. All information provided by You or on Your behalf shall be the truth.

- **Change of Address**

Tell Us immediately if You move home or change any of Your contact details.



When and how do I pay?

Payment is to be made to 123.ie prior to cover commencing by one of the following options:

- **Credit or Debit Card:** pay with Your credit or debit card. Payment can be made by either entering Your card details on-line or by contacting 123.ie on 01 5246000.
- **Instalments:** Deposit + 9 monthly Direct Debit payments. Deposit is payable by Credit or Debit card prior to cover commencing.



When does the cover start and end?

- Your cover will begin and end on the dates stated on Your Certificate of Insurance.



How do I cancel the contract?

- If You wish to cancel Your Policy, write to 123.ie outlining the date You want the Policy to cancel. You will be asked to return the Certificate and Disc of Insurance.