

# Car Insurance

## Insurance Product Information Document

Company: RSA Insurance Ireland DAC

Product: 123.ie Car Insurance Policy

RSA 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 RSA 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 statement of fact, insurance schedule and policy booklet. Please ensure that you read them carefully.**

### What is this type of insurance?

123.ie Car Insurance provides insurance cover for private cars; which are not commercial vehicles or taxed as commercial vehicles.



#### 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
- ✓ Driving other Cars (not owned by you) on a third-party basis. This is for the policyholder only who must be over 25 and hold a full driving licence
- ✓ 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 RSA approved repairer is used
- ✓ Fire Brigade Charges up to €1,500

#### Available with Comprehensive cover:

- ✓ Driving other cars (not owned by you) on a comprehensive basis. This is for the policyholder only who must be over 25 and hold a full driving licence
- ✓ Accidental Damage to your car
- ✓ Windscreen and Window Damage up to €1,500 (approved repairer)
- ✓ 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 of €100 per person
- ✓ 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 (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, 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,
- ✗ 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 unauthorised taking of your car by any member of your family
- ✗ Theft or attempted theft occurring while your car is un-locked or the keys were in the ignition or stored in it



## 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 (or you driving under the Driving of Other Cars extension) 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 Duty of Disclosure regarding 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 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. 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.