

Private Motor Insurance

Insurance Product Information Document



Company: Intact Insurance Ireland DAC

Product: AA Value 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 summary of our insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance? A private car insurance policy for any vehicle built mainly for carrying passengers and taxed for private use only. The policy also offers additional benefits (as set out below) depending on the cover you have chosen.



What is insured?

Third party, fire and theft:

- ✓ **Death or bodily injury** – the amount an insured person may have to pay if legally liable for death of or injury to another person arising as a result of an accident caused by or in connection with the insured car;
- ✓ **Damage to property** – the amount an insured person may have to pay if legally liable, for damage arising as a result of an accident caused by or in connection with the car, up to a limit of €30,000,000;
- ✓ **Fire, theft or attempted theft** – loss of or damage to the insured car caused by these events or self-ignition, lightning or explosion;
- ✓ **Emergency treatment** – we will pay the cost for injuries caused by or arising out of using any car, which we cover under the policy;
- ✓ **Fire Brigade Charges** – up to €1,000;
- ✓ **Towing charges** – we will pay the reasonable cost of protecting and removing your car to the nearest repairer after insured damage has occurred and where appropriate return it after repair to your address;
- ✓ **New Car replacement** – If your car is less than 13 months old when it is stolen (and not recovered within 28 days of the date of loss) or if you have comprehensive cover and your car is damaged (in a single incident) and the cost of damages is more than 60% of the value of the car when new;
- ✓ **Medical Expenses** - if any occupant of the insured car is injured in an accident involving the insured car cover up to €300 for each person injured applies;

Comprehensive is all the above, plus:

- ✓ **Accidental damage** – loss of or damage to the insured car caused by accidental means;
- ✓ **Windscreen damage/Glass cover** - for replacing or repairing broken or damaged windscreens (excluding damaged or broken mirror glass, non standard glass and glass in panoramic windscreens);

Optional covers:

Unless otherwise stated, you must pay an extra premium for each:

- **Open driving;**

You do not have to purchase the optional covers in order to purchase the main product.



What is not insured?

Main exclusions only

- ✗ The death of or bodily injury to any person driving the insured car, or in charge of it for the purpose of driving it;
- ✗ Any accident, injury, loss, damage or liability which happens if any vehicle shown in the insurance certificate is, at the time of the accident, being driven by a person who is not a permitted driver or is being used other than as allowed under the terms of the Certificate of Motor insurance;
- ✗ When the insured car is being driven by or is in charge of for the purpose of being driven by a person who is not complying with any conditions attaching to their driving licence;
- ✗ Damage or liability arising from war, terrorism or airspace exposure;
- ✗ Loss or damage that is covered by any other insurance;
- ✗ Loss of use, loss in value, wear and tear, mechanical, electrical or electronic breakdown, damage to tyres by braking, punctures, cuts or bursts;
- ✗ The cost of importing parts or accessories from outside the EU;
- ✗ The insured car being confiscated or destroyed by or under order of any government or public or local authority;
- ✗ Any modifications unless they form part of the manufacturer's standard specification or are optional extras we have agreed to cover;
- ✗ Any claim in respect of replacement parts as a result of incorrectly fuelling the car (if you have comprehensive cover);
- ✗ If your cover is third party, fire and theft loss of or damage to the insured car caused by incorrectly fuelling the car, the use of substandard fuel, lubricants or parts;
- ✗ Loss of or damage as a result of a deliberate act by any insured person under this policy



Are there any restrictions on cover?

- ! The excess, which is shown in your schedule of insurance (a separate document, which gives, among other information, the details of the cover you have);
- ! An additional policy excess of €2,500 applies where you do not tell us if any driver, insured under the policy has received penalty points on his/her driving licence;
- ! If you have windscreen damage cover and choose not to use the insurer aligned windscreen repairers for the replacement or repair a limit of €225 for any single event applies;
- ! We will not be liable under the policy, if as a result of the incident giving rise to a claim, the person driving or in charge of the vehicle is convicted of or has a fixed penalty imposed for any drink or drug offence;
- ! In the event of loss of or damage to your car, which results in a claim under your policy, we do not provide a courtesy car in respect of windscreen claims, total loss claims and accidents, which occur outside of Republic of Ireland;
- ! You will lose all benefits and premiums under this policy if any claim is fraudulent in any way or if you or anyone acting on your behalf has used any type of fraud relating to this policy
- ! In the event of loss of or damage to your car, which results in a claim under your policy, we do not provide a courtesy car unless you use a motor garage and/or repair service of our choice;



Where am I covered?

- ✓ We will provide insurance as set out in your policy booklet for insured events, which may happen in the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man or the Channel Islands during the term of your policy;
- ✓ Identical cover in the EU, Andorra, Iceland, Norway and Switzerland for up to 60 days, during the term of your policy.



What are my obligations?

- You are under a duty to 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 the policy being cancelled, a claim being rejected, a reduction to the amount paid on an otherwise valid claim, or Terms and Conditions being amended. Should the insurer take any of the aforementioned actions against you, you will be obliged to disclose this fact on any future request when seeking a quotation and/or cover. Such action by the insurer is considered as the application of 'terms' / 'special terms' and may affect your ability to get insurance cover in the future.
- You must take all reasonable steps to protect the insured car from any loss or damage, keep it in a roadworthy condition and allow the insurer free access to examine it at any reasonable time;
- You or any person whose driving is covered by the terms of the certificate must hold a licence to drive that vehicle or, if they have held a licence to drive that vehicle, must not have been disqualified from holding that licence;
- You must notify us within a reasonable time about any event which may give rise to a claim under the policy and if you become aware of any prosecution or inquest in connection with the event;
- You must not admit, deny, negotiate or settle a claim without our written permission and you must co-operate fully with us in investigating and handling any claim.
- You or any person whose driving is covered by the terms of the certificate must comply with any restriction, condition and limit on their driving licence;

The provision of insurance under your policy is conditional on you observing and fulfilling the general exceptions, conditions and terms of the policy. If by law we have to make a payment that we would not otherwise have had to make, we will seek recovery of that outlay incurred from you and/or the driver of the vehicle.



When and how do I pay?

In order to proceed with policy cover you must contact the AA in advance of the required cover start date to arrange for the payment of the premium. Payment options may include a cheque or credit/debit card payment for the full premium or a schedule of periodic direct debit instalments (note: a service charge may apply to direct debit instalments). Payment methods depend on the options available to you from the AA.



When does the cover start and end?

In return for your premium, the period of time covered by this policy is from the start date (as shown in your schedule) for a 12 month period and any further specified period, when you renew, that we agree to insure you for.



How do I cancel the contract?

You may cancel this policy at any time by notifying us and returning your certificate of motor insurance and windscreen disc to us. The policy will be cancelled effective from the date of the receipt of the Certificate of Motor Insurance and insurance disc or the date specified by you, whichever is later. As long as no claim has happened or there is no incident that is likely to result in a claim during the period of insurance, we will calculate the premium for the period for which we have insured you and refund any balance after any transaction charge or fixed expense has been deducted.