

Motor Insurance



Insurance Product Information Document

Company: AIG Europe S.A.

Product: Private Motor Insurance

Level of Cover: Comprehensive & Third Party Fire and Theft

AIG Europe S.A. is authorised by the the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances, and is regulated by the Central Bank of Ireland for conduct of business rules.

This document provides a summary of cover only. Full details of your cover can be found in your policy terms and conditions and policy schedule. It is important you read these documents carefully.

What is this type of insurance? This insurance policy is a private motor insurance product. The main cover types are listed below:



What is insured?

Comprehensive cover includes all of the below and gives you extra protection for:

- ✓ Accidental Damage – Loss of or damage to the insured car caused by accidental means; (sums insured up to your cars market value at time of loss)
- ✓ New Car Replacement cover
- ✓ Medical Expenses – (up to €650).
- ✓ Personal belongings – (up to €200)
- ✓ Fire Brigade charges – (up to €1,500)
- ✓ Car Hire Cover - Up to €200 when repairs carried out by an AIG approved repairer
- ✓ Driving of other vehicles on a third party only basis for the policy holder
- ✓ Fire & Theft claims do not affect No Claims Discount
- ✓ Funeral expenses up to €3,500 if you die as a result of a car accident

Third party fire and theft cover includes: -

- ✓ 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 Third party Property
- ✓ Fire, theft or attempted theft
- ✓ Emergency treatment - we will pay the cost of it, for injuries caused by or arising out of using any car, which we cover under the policy;

Optional covers/extras

an extra premium may be charged for these cover(s):

- No claim discount protections;
 - Step-back no-claims discount
 - Protected no –claims discount (applied as standard)
- Breakdown & Legal Protection
- Open Driving (30-70)



What is not insured?

- ✗ 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 or used other than as allowed under the terms of the insurance certificate;
- ✗ Damage or liability arising from war or terrorism;
- ✗ If the insured person has cover for the liability under another policy;
- ✗ Loss of use, wear and, tear, mechanical, electrical or electronic breakdown, damage to tyres by braking, punctures, cuts or bursts;
- ✗ Loss of or damage to the insured car where the driver of your car is under the influence of alcohol or drugs or in breach of licence conditions;
- ✗ Any loss of or damage to the car, which does not arise from an accidental, sudden or unforeseen cause.



Are there any restrictions on cover?

- ! An excess will apply
- ! If an unapproved windscreen repairer is used, photo of damage including registration must be provided for authorisation, photo of repair and registration must be provided afterwards before payment issued, up to limit of €400
- ! 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 an AIG-approved repairer;
- ! Repair or replacing the care or any part of it is done by using a motor garage and/or a repair service of our choice. If we choose to pay a cash amount for loss or damage to the car, this amount will not exceed the amount our motor garage and/or a repair service states it would cost to repair or replace your car
- ! You will lose all benefits 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 or any other insurance policy.



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 period of insurance;
- ✓ Full policy cover in the EU for up to 31 days, during the period of insurance.



What are my obligations?

- When applying for your policy, you must take reasonable care to answer the questions you are asked honestly and carefully
- You are required to contact us if you or anyone else insured by the policy has a change in health after you have taken out this insurance
- The answers in any proposal, statement of fact or declaration for this insurance or any information you have provided must be true and complete as far as you know and you must return any required document we request within the time limits advised;
- You must take all reasonable steps to prevent accident, injury, loss or damage, and must keep your car in a roadworthy condition. While unattended, the car must not be left unlocked, or the keys to the ignition left with or in the car, or windows or sunroof left open. You must ensure the car is kept in a roadworthy condition and that the car is properly compliant with all Road Traffic legislation at all times;
- 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 let us know immediately about any event which may give rise to a claim under the policy with all the details we may need and also 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;
- You must co-operate fully with us in investigating and handling any claim including sending us all documents, proof, information and any letter or legal summons or similar document we may reasonably need.



When and how do I pay?

In order to proceed with policy cover you must contact Caoga Insurance in advance of the required cover start date to arrange for the payment of the premium. Payment options may include a cheque, credit/debit card payment or postal order payment for the full premium or a schedule of periodic instalment payments, by direct debit. (Note: a service charge may apply to direct debit instalments). Please contact Caoga Insurance for more information as payment methods depend on the options available to you from Caoga Insurance.



When does the cover start and end?

Your policy start and end dates will be confirmed in your policy schedule. Unless otherwise specified on your policy documents, the duration of your insurance contract will be 12 months.



How do I cancel the contract?

You have 14 days from the start date of the policy to write to Us if you want to cancel Your Car insurance Policy. This is known as a cooling off period.

You may also cancel Your Policy at any time by providing written confirmation and returning Your certificate of insurance and Disc. Cover will cease from the date of Your instruction or the receipt of the Certificate of Insurance whichever is later.