

Motor Insurance

Insurance Product Information Document



Company: RSA Insurance Ireland DAC

Product: RSA Broker Private Motor Insurance

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 for the RSA Broker **Deluxe** Private Motor policy. Complete pre-contractual and contractual information specific to you is provided in your policy cover schedule, statement of fact and policy booklet. Please ensure that you read them carefully.

What is this type of insurance?

This Policy is designed to provide 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 for bodily injury
- ✓ Driving other Motor Cars which are not owned by you, on a third-party basis (for the policyholder only)
- ✓ We will pay up to the market value of your car at the time of loss or damage following a 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
- ✓ Windscreen and Window Damage
- ✓ Use of your car Abroad
- ✓ Fire Brigade Charges
- ✓ Breakdown Assistance
- ✓ Car Sharing arrangements
- ✓ No Claim Discount – 5 year scale
- ✓ No Claim Discount - Step-Back
- ✓ No Claim Discount Protection (Allows for one unlimited claim in a three-year period without loss of your earned No Claims Discount)
- ✓ Personal Belongings (Max €500)
- ✓ Child Seats cover

Along with the Third Party Fire & Theft cover above, the following are included as standard with

Comprehensive cover:

- ✓ Accidental Damage to your car
- ✓ Driving other Motor Cars which are not owned by you, on a Comprehensive basis (for the policyholder only)
- ✓ Medical Expenses Cover
- ✓ Personal Protection
- ✓ Temporary Replacement Car
- ✓ Fuel Decontamination
- ✓ New Car Replaced following a total loss when your car is less than 12 months old



What is not insured?

- * Excess, this is the first amount of any claim that you must pay. The amount will be noted on your Quotation and Schedule.
- * 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 your car arising from any deliberate act by any person who is covered under the current certificate of motor insurance;
 - to the engine or fuel systems of your car caused by lack of lubricant or oil;
 - 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.



Are there any restrictions on cover?

- ! There is no cover provided under the policy in respect of:
 - Loss of use of your car, depreciation, wear & 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.
- ! **Drink/Drugs Clause:**
 - if as a result of any incident giving rise a claim the person driving is convicted of or has a fixed penalty imposed for any offence involving driving under the influence of alcohol or drugs. Where any payment has been made prior to the conviction or imposition of a penalty by a court for such offence, we reserve our right to recover any payment from you.



Where am I covered?

- ✓ We will provide insurance under the terms of this Policy 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 while transiting the Channel Tunnel including any loading and unloading of Your Car.



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/Renewal Documentation 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 or as far as they can apply by any other Insured Person.
- Care of the Vehicle
You must take all reasonable steps to safeguard the Vehicle from loss or damage. You must maintain the Vehicle in an efficient and roadworthy condition.
- Claims
You must notify us within a reasonable time of any accident, injury or damage and send to Us any letter, claim, writ, summons or other 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
- An excess may be applied to a claim made under this policy. You must not negotiate, admit liability or make any offer, promise or payment for any claim unless You have Our written permission.
- Refer to your Statement of Fact/Renewal Documentation regarding the Duty of Disclosure and changes that need to be advised to Us.



When and how do I pay?

- Please contact your Insurance Broker to discuss the payment options available to you.



When does the cover start and end?

- Your cover will commence 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 your Insurance Broker and return the Certificate and Disc of Insurance with your instruction.