

Insurance Product Information Document

Company: RSA Insurance Ireland DAC Product: Bank of Ireland Car 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, Sandymount Road, Dundrum, Dublin 16.

This is a general product summary for the Bank of Ireland Popular Car Insurance Motor policy. Complete pre-contractual and contractual information specific to you is provided in your policy 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?

Standard with third party fire and 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 and unlimited for death or bodily injury
- ✓ Driving other motor cars - third party only (car not owned by you)
- ✓ Fire brigade charges €1,500
- ✓ Loss of or damage to your car caused by fire or theft
- ✓ Use of your car in the EU – max 45 days
- ✓ Breakdown/ rescue cover in Ireland
- ✓ Personal protection of policyholder and spouse €6,500

Also included with comprehensive cover:

- ✓ Accidental damage to your car
- ✓ Windscreen and window damage
- ✓ Emergency overnight accommodation
- ✓ 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

Optional Covers

- No claim discount protection which allows for one unlimited claim in a three-year period without loss of your no claims discount
- Personal protection plus
- Legal protection

Please refer to your policy booklet, schedule and certificate for details as to whether the cover described above as optional applies to you



What is not insured?

- ✗ Excess: this is the first amount of any claim that you must pay. The amount will be noted on your policy 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
- ✗ Any loss or damage:
 - arising from war, act of foreign enemy, rebellion, revolution or any act of terrorism
 - to property owned by, or in the custody or control of, an insured person unless we have agreed to cover this
 - to your car as a result of deception or any fraudulent action by a purported purchaser
 - to your car arising from any deliberate act by any person who is covered under your policy
 - to the engine or fuel systems of your car caused by contamination by or use of incorrect fuels
 - 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
 - importing spare parts or accessories from outside the EU
- ✗ Replacing the car locks following the theft of keys unless the car is also stolen
- ✗ Theft or attempted theft occurring while your car is unlocked, or the keys are in the ignition or stored in it



Are there any restrictions on cover?

- ! The maximum we will pay for any claim shall not exceed the value which was last declared to us
- ! No cover where the person driving is convicted or has a fixed penalty imposed for any offence involving driving under the influence of alcohol or drugs, except so far as is required by law
- ! There is no cover provided under the policy in respect of:
 - loss of use of your car, depreciation, wear and tear
 - mechanical or electrical failures, breakdowns or breakages
 - theft or unauthorised taking of your car by any member of your family or anyone who lives with 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 and the United Kingdom 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 must:

- disclose any material information
- take reasonable steps to safeguard your car from loss or damage
- maintain your car in roadworthy condition
- inform us immediately of any accident, injury or damage in relation to your car that might give rise to a claim
- forward any communication received in connection with an accident to us immediately
- provide all information and assistance we request from you
- advise us if any driver, whose driving is covered under this policy, is convicted of any criminal offence or an offence under the Road Traffic Act or has had a fixed penalty imposed



When and how do I pay?

Payment is to be arranged prior to cover commencing by one of the following options:

- Instalments: pay your premium by monthly instalments at no extra cost. No form filling required, simply call us with your bank current account details to set up a direct debit
- Cheque, postal order or bank draft: send a crossed cheque, postal order or bank draft made payable to Bank of Ireland Insurance Services Limited
- Credit or debit card: contact us with your card details to pay by credit or debit card



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 us at the address displayed on the certificate and return the certificate and disc of Insurance with your instruction