

# Bank of Ireland Car Insurance policy

The Bank of Ireland Car Insurance policy is underwritten and administered by RSA Insurance Ireland DAC ('RSA').

All insurance policies contain exclusions and conditions and this document summarises the main features, restrictions, exclusions and general conditions that apply to our policies. This summary will help you to select a policy that is right for you. It does not contain the full terms and conditions of cover. These are set out in the policy booklet, a copy of which is available in the Insurance section of the Bank of Ireland website at [www.bankofireland.com](http://www.bankofireland.com). The policy booklet also sets out the extent of the cover, the benefits available and RSA's and your rights and responsibilities.

We offer two products, Popular and Prestige and you can choose either Third Party Fire & Theft or Comprehensive covers.

A summary of the standard and optional benefits and the significant exclusions are outlined below:

	Popular	Prestige	Popular	Prestige
Features & Benefits	Third Party Fire & Theft	Third Party Fire & Theft	Comprehensive	Comprehensive
Third Party: Legal liability for accidental death or injury or damage to other people's property arising from the use of your car	✓	✓	✓	✓
Loss of or Damage to your car by Fire or Theft	✓	✓	✓	✓
Accidental Damage to your car			✓	✓
Breakdown/Rescue for Ireland	✓	✓	✓	✓
Unlimited Audio Cover	✓	✓	✓	✓
Driving of Other Cars (Policy Holder Only) (Third Party cover only)	✓	✓	✓	✓
EU Cover (max. 45 days)	✓	✓	✓	✓
Fire Brigade Charges (max. €1,500)	✓	✓	✓	✓
No Claims Discount (NCD - 5 year scale)	✓	✓	✓	✓
Overseas Protection for up to 45 days in a Green Card Country	✓	✓	✓	✓
No Claims Discount Protection (Step-back)		✓		✓
Windscreen Cover (€225 limit if approved repairer is not used)			✓	✓
Personal Belongings (max. €500)				✓
Car Hire (max. €200)				✓

Personal Protection (Including Driver's Fatal Accident Benefit) (€6,500)				✓
Incorrect Fuel (max. €750)				✓
Medical Expenses (Driver & Occupants)				✓
Motor Tax - cover for your outlay for the unexpired period of your Motor Tax which you are unable to recover following total loss of your car.				✓
New Car Replacement following total loss when your car is less than 12 months old and was registered as new by you				✓
Replacement Locks (max. €1,000)				✓

	Popular	Prestige	Popular	Prestige
<b>Optional Covers</b>	Third Party Fire & Theft	Third Party Fire & Theft	Comprehensive	Comprehensive
<b>Additional Protection Plus</b>	N/A	N/A	N/A	
<p>This package includes the following:</p> <ul style="list-style-type: none"> <li>• Car Hire (increased to €500)</li> <li>• Personal Belongings (increased to €1,000)</li> <li>• Sat. Navs. &amp; Games Consoles (Max. €1,000)</li> <li>• Child Seats (Replacement Costs)</li> <li>• Value Top Up (€1,500) added to Pre Accident Value following a total loss of your car up to three years old</li> <li>• Driving Other Cars (Comprehensive cover up to €50,000)</li> <li>• Replacement Locks (increased to €1,500)</li> </ul>				<ul style="list-style-type: none"> <li>✓</li> <li>✓</li> <li>✓</li> <li>✓</li> <li>✓</li> <li>✓</li> <li>✓</li> </ul>
<b>NCB Protection:</b>				
Allows for 1 claim in any 3 year period without loss of your earned No Claims Discount				✓
<b>Personal Protection Plus:</b>				
Additional cover under Personal Protection (Increased by €23,500)	✓	✓	✓	✓
<b>Legal Protection:</b>				
Provides cover in relation to:				
a) Pursuing uninsured losses after an event that is not your fault	✓	✓	✓	✓
b) Defending your legal rights if prosecuted in connection with the use of your car	✓	✓	✓	✓
c) Negotiating your legal rights in connection with Motor Contract Disputes relating to your car	✓	✓	✓	✓



**POLICY RESTRICTIONS, LIMITS & EXCLUSIONS**  
**(Applying to all Policies)**

The following is a brief summary of the main policy restrictions which may influence your decision about whether this policy meets your needs. This list is not exhaustive, for full details please refer to the policy booklet as other restrictions may apply which you may deem more relevant to you and your circumstances.

	Popular	Prestige	Popular	Prestige
Limits & Exclusions	Third Party Fire & Theft	Third Party Fire & Theft	Comprehensive	Comprehensive
Policy Excess	€500	Nil	€500	€250 (AD only)

**RSA do not insure the following:**

Any 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:

- to the engine or fuel systems of your car caused by the lack of lubricant or oil;
- to your car as a result of deception or any fraudulent action;
- to your car caused by the taking and/or returning of it to the legal owner;
- arising from any deliberate act by any person who is covered under the current certificate of motor insurance;
- 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 European Union.

Nor do we cover:

- Loss of use of your car, depreciation, wear and tear, in connection with this quotation/policy: mechanical, electrical, electronic or computer failures or breakdowns or breakages;
- Replacing your car's locks following the theft of keys unless the car is also stolen;
- Theft or unauthorised taking of your car by any member of your family or anyone who lives with you;
- Theft or attempted theft occurring while your car is unlocked or the keys were in the ignition or stored in it.



## General Conditions (applying to all Policies)

The following is a brief summary of the general conditions which apply to the whole policy. For full details please refer to the Policy Booklet and, where applicable, any additional documentation supplied in connection with this quotation/policy:

**Accidents:** You have certain responsibilities and obligations in the event of an accident and they are set out under this heading.

**Claims Procedure:** If a claim is notified you also have obligations throughout the claims process such as, what to do when legal documentation and /or correspondence are served on you and giving RSA whatever information or assistance they reasonably request.

**Care of the Vehicle:** You are required to take all reasonable steps to safeguard your car from loss or damage, and maintain it in roadworthy condition and this Condition also entitles RSA to examine your car.

**Cancellation of Your Policy and Mid-Term Alterations:** This sets out how both parties to the contract may cancel the policy and how any refund due to you, if applicable, will be calculated. It also sets out your obligations to notify RSA of any material change in your risk and how this change may affect you and your cover. It also sets out the premium thresholds that RSA will collect from or refund to you following a change.

**Your Duty:** RSA have certain rights in the event that a fraudulent claim is notified and they are set out under this heading.

**Laws relating to Compulsory Insurance:** This condition requires that you repay any amount that RSA is obliged, by the law of another Country, to pay but for which we would not otherwise be liable under this Policy.

**Disclosure of Convictions, Offences or Penalty Points:** All material facts including Road Traffic Act and other criminal convictions and offences must be disclosed and your obligations are outlined under this heading.

**Cooling off Period:** You are entitled to withdraw from this Policy within 14 days of the starting date of cover or the date on which you receive the full terms and conditions of the Policy whichever is the later. This is provided that there has been no claim made and you return your Insurance Certificate and Disc. If you choose to exercise this right it will mean that no Policy was ever in place and we will refund any premium paid. No claim may be made at a later date.

Please see the Policy Booklet available at [www.bankofireland.com](http://www.bankofireland.com) for full details and explanations of all of the Policy Conditions.

Cover is subject to underwriting requirements and terms and conditions apply. A full list of terms, conditions and exclusions are contained in your policy booklet.