

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, Sandyford Road, Dundrum, Dublin 16.

This is a general product summary for the Bank of Ireland Prestige 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 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 assistance cover in Ireland
- ✓ Emergency overnight accommodation €200/£200
- ✓ No claim discount protection (step-back) one claim will only reduce your no claims discount by three years

Also included with comprehensive cover:

- ✓ Accidental damage to your car
- ✓ Windscreen and window damage
- ✓ Personal protection of policyholder and spouse €6,500
- ✓ Personal belongings €500
- ✓ Temporary car replacement €200
- ✓ Replacement locks – if stolen from home & following violent forcible entry
- ✓ Incorrect fuel – engine decontamination up to €750
- ✓ New for old – where your car, purchased as new, is stolen and not recovered or damaged beyond economic repair, within 12 months of purchase
- ✓ We will pay up to the market value of your car at the time of theft or damage following any valid claim. The maximum we will pay shall not exceed the value which was last declared to us by you
- ✓ Reimbursement of motor tax - where your car is stolen and not recovered or damaged beyond economic repair and you are unable to recover the unexpired proportion of motor tax

Optional covers (available where you have selected comprehensive cover):

- ✓ Additional Protection Plus package which includes the following:
 - Increased temporary replacement car cover €500
 - Personal belongings cover €1,000
 - Cover for replacement child seats
 - Value top up added to pre-accident value following total loss of car



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 who 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 the current certificate of motor insurance
 - 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

- Driving other cars – comprehensive cover for other cars valued up to €50,000
- Replacement locks cover €1,500
- ✓ Personal Protection (Plus) of policyholder and spouse €23,500
- ✓ No claim discount protection which allows for one unlimited claim in a three-year period without loss of your no claims discount

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



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 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
- ! 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



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 in the course of transit by sea or tunnel between any ports therein)



What are my obligations?

You must:

- 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 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
- take reasonable steps to safeguard your car from loss or damage
- maintain your car in roadworthy condition
- notify Us within a reasonable time 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 our claims department requests from you
- advise us if any driver whose driving is covered under this policy is convicted of any criminal offence or any 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 both the certificate and disc of insurance with your instruction