Private Car Insurance

Insurance Product Information Document

Company: Fastnet Underwriting Limited

Product: Private Car Insurance

Fastnet Underwriting Limited is regulated by the Central Bank of Ireland

The product is arranged by Fastnet Underwriting Ltd and underwritten by AIG Europe S.A. The information provided in this document is a summary of the main features and exclusions of the policy and does not form part of the contract between us. Complete pre-contractual and contractual information about the product is provided in the full policy documentation.

What is this type of insurance?

This is a Private Car insurance policy. It provides cover for unlimited liability to third parties for injury and cover of up to €30 million for third party property damage. It also provides cover for loss or damage to your car arising from an accident, fire, or theft.

What is insured?

- ✓ Loss of or damage to your car as a result of an accident
- ✓ Loss or damage to your car as a result of theft, attempted theft, fire, lightning or explosion
- ✓ Death or bodily injury to another person arising as a result of an accident caused by or in connection with your car
- ✓ Damage to third party property
- ✓ Comprehensive cover in the EU/EEA for up to 31 days
- ✓ Third Party cover compliant with the minimum legal requirements for compulsory motor insurance in the EU/EEA
- ✓ Glass cover
- ✓ Step-back no claims discount protection
- ✓ Fire brigade charges – (up to €1,500)

What is not insured?

- ✗ Any accident, injury, loss, damage or liability which arises if your car is, at the time of the accident, is being driven or used outside the limitations of use as shown on your Certificate of Insurance
- ✗ Any accident, injury, loss, damage or liability which arises if your car is, at the time of the accident, is being used by any person not specified on your Certificate of Insurance
- ✗ The excess amount as set out in your policy schedule
- ✗ Loss of or damage to your car where the driver is, at the time of the accident under the influence of alcohol or drugs or in breach of their diving licence conditions
- ✗ Loss of use, wear and tear, depreciation, mechanical or electrical breakdown or failure
- ✗ Driving Other Cars
- ✗ Protected No Claims Discount

Are there any restrictions on cover?

- ! You are responsible for the excess amount noted in your schedule in the event of a claim for accidental damage, fire, theft or glass replacement
- ! Glass cover is limited to €600 if an approved repairer is used or €300 if a non-approved repairer is used. Maximum of 2 claims per policy period
- ! Towing and storage fees as a result of an accident are limited to €300

Please refer to your policy document for full information

Where am I covered?

- ✓ You have comprehensive cover while driving in the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man or the Channel Islands
- ✓ You have comprehensive cover while driving in any EU or EEA member state for up to 31 days.

What are my obligations?

- You must take reasonable care to answer all questions asked of you honestly and accurately. Please note that failure to do so may result in your policy being cancelled or we may refuse to deal with any claims or reduce the amount of a claim payment
- You must keep your policy up to date advise your broker immediately of any changes to the information you have previously provided
- You must take all reasonable steps to prevent accident, injury, loss or damage, and maintain your car in a roadworthy condition
- 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
- 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 comply with the terms and conditions as set out in your policy documents
- You must notify us as soon as reasonably possible of any incident which may give rise to a claim under the policy with all the details we may need
- You must pay your policy premium

When and how do I pay?

You can pay your premium annually as a once off payment or in monthly instalments. Please speak to your broker about the options available to you.

When does the cover start and end?

Your policy start and end dates are shown on your policy schedule.

How do I cancel the contract?

To cancel your policy, you must give your broker written instruction and return your certificate and disc.

Any premium refund will be calculated on a pro-rata basis provided no claim has been made during the policy period. A cancellation fee of €50 applies if you cancel your policy outside the first 14 working days of cover.