

# Motor Insurance



## Insurance Product Information Document

Company: Zurich Insurance plc

Product: Ivernia Total Motor Insurance Policy

The product is arranged by Ivernia Insurance Ltd and underwritten by Zurich Insurance Europe AG. Ivernia Insurance is regulated by the Central Bank of Ireland. Zurich Insurance Europe AG is authorised by the Federal Financial Supervisory Authority (BaFin) in Germany and is regulated by the Central Bank of Ireland for consumer protection rules. Zurich Insurance Europe AG is registered in Frankfurt, Germany (registration number 133359) with its registered seat at Platz der Einheit 2, 60327, Frankfurt A.M. Registered in Ireland as a branch (registration number 910127) with registered branch office at Zurich House, Frascati Road, Blackrock, Co. Dublin, A94X9Y3.

**This document provides a summary of the key information relating to this product. Complete pre-contractual and contractual information on the product is provided in the actual policy documentation.**

### What is this type of insurance?

Ivernia Total Motor Insurance is a private motor insurance product. The cover provided is Comprehensive which includes Third Party cover and protection for accidental damage to or loss of your car. Third Party is the minimum cover required by law and provides unlimited liability for injury to others and cover of up to €30m for property damage.



#### What is insured?

##### Comprehensive cover

- ✓ Accidental damage - (sum insured up to the car's market value at time of loss).
- ✓ Liability to others, unlimited for injury and up to €30m for property damage.
- ✓ Windscreen and window glass which is covered in full if an approved repair is used, otherwise a limit of €150 applies.
- ✓ Comprehensive driving of other cars.
- ✓ New car replacement.
- ✓ Courtesy car provided for up to 7 days provided an approved repair is used.
- ✓ Cover for incorrect fuel, up to €500.
- ✓ Uninsured Driver Promise.
- ✓ Fire Brigade charges up to €2,500.
- ✓ Replacement locks covered, up to €2,500.
- ✓ Step back bonus protection.
- ✓ Breakdown and driveway assistance.
- ✓ Medical expenses of up to €250.
- ✓ Personal Accident cover.
- ✓ Legal expenses cover.

##### Optional Extras

- Protected no claims bonus



#### What is not insured?

##### Comprehensive cover

- ✗ Depreciation, wear and tear, mechanical or electrical failure, punctures or tyre damage.
- ✗ Loss or damage where the driver of the car is under the influence of alcohol or drugs.
- ✗ Loss or damage as a result of theft where the car is not locked or the keys are left in or near the unoccupied car.
- ✗ Loss or damage due to a public Authority legally taking, keeping or destroying your car.
- ✗ Loss or damage if your car is taken or driven without your permission by a family member unless they are prosecuted.



#### Are there any restrictions on cover?

- ! In the event of loss or damage to your car we may choose to make a payment, or replace your car.
- ! Liability for any loss or damage resulting from or in connection with any act of terrorism.
- ! The excess noted in your schedule is the amount you are required to pay in the event of an accidental damage claim.
- ! Only two claims for windscreen or window glass are covered during a single period of insurance.
- ! Certain restrictions apply to Comprehensive driving of other cars.
- ! Three claims are the maximum number allowed under the Breakdown and driveway assistance.



## What is covered?

- ✓ The policy applies in the Republic of Ireland, Northern Ireland, Great Britain, Isle of Man, Channel Islands, and any country which is a member of the EU or EEA.



## What are my obligations?

You have a legal duty to answer all questions asked by us in connection with your application for insurance honestly and with reasonable care. You must also ensure that any information voluntarily provided by you or on your behalf is provided honestly and with reasonable care.

Failure to comply with these requirements and/or any negligent or fraudulent misrepresentation could invalidate your Policy or affect your insurance cover or premium. It could also result in a claim being declined or the amount payable in respect of a claim being reduced or difficult to obtain in the future. Further information is provided in the Policy Booklet.

You must also (as more fully set out in the Policy Booklet):

- Tell us if any of the information you provided before policy cover commenced or renewed subsequently changes (for example, a change of car or motoring convictions)
- Take reasonable steps to safeguard the vehicle against loss, damage and breakdown and prevent injuries
- Pay the premium or premium instalments on time
- Tell us about any incidents connected to this insurance within 48 hours of their occurrence, including where any incident is likely to give rise to a claim
- Provide all information and assistance that we may require



## When and how do I pay?

As Ivernia policies are arranged exclusively through Brokers you can pay for your policy in a number of ways. This can include cash, credit and debit card. It may also be possible to pay the premium due through a direct debit instalment option.



## When does the cover start and end?

The usual duration of a private car insurance contract is 12 months. The exact period of insurance including start date and end date is available on the schedule and certificate of insurance.



## How do I cancel the contract?

You have the right to cancel the policy within 14 working days of inception or renewal without penalty and without any reason. This period is known as the 'cooling off' period. Otherwise you can return your certificate of insurance and insurance disc with a written request to cancel and this cancellation will be effected from the date the request and documents are received.

Provided there are no claims we will return any premium paid for the period of insurance left to run. Please note that if you cancel outside the cooling-off period a cancellation charge will apply.