

# Private Car Insurance

## Insurance Product Information Document

Company: **Gefion Insurance A/S**

is regulated by the Finanstilsynet in Denmark and by the Central Bank of Ireland for conduct of business rules.



GEFION\*INSURANCE

Product: **Bump**

**Comprehensive Motor Policy**

Complete pre-contractual and contractual information on the product is provided in other documents

### What is this type of Insurance?

This Motor insurance covers you and other drivers you tell us about, for your liabilities to others arising in connection with the use of your car. It also covers damage to your car caused by accident, or its loss by fire, theft or attempted theft.



#### What is Insured?

##### Cover for you:

- ✓ Your liability to others while driving your car.
- ✓ Your liability to others while you are driving any other car, if you have the Driving Other Cars cover.

##### Cover for your car:

- ✓ Damage to your car caused in an accident or by malicious persons.
- ✓ Damage or loss of your car caused by theft or fire.
- ✓ Up to €400 for damage to the windscreen or windows of your car when you use an approved repairer.
- ✓ Up to €200 to replace or €50 to repair damage to the windscreen or windows of your car if you choose your own repairer.

##### Cover for other people:

- ✓ The liability of other drivers you tell us about while driving your car.

##### Additional Benefits:

- ✓ **Personal belongings:** Up to €125 per item and €500 in total while locked in the boot of your car.
- ✓ **Children's Accessories:** Up to €400 for specific items damaged as a result of an accident in your car or stolen from the boot of your car.
- ✓ **Fire brigade charges:** Up to a maximum of €750.
- ✓ **Replacement Locks:** Up to €500 to assist with replacing locks in certain circumstances.
- ✓ **Personal Accident:** Cover up to €3000 for you or spouse/partner in certain circumstances only.
- ✓ **Medical expenses:** Up to €250 that you incur as a result of an accident in your car.
- ✓ **Fuel Mis-delivery:** Up to €750 to decontaminate the engine or fuel lines of your car.
- ✓ **Legal expenses:** to pursue a claim against someone else. As long as the proposed action has reasonable prospects of success.
- ✓ **Breakdown assistance:** For two breakdowns in any 12 months of the policy term, once your car is 18 years old or less when you take out your policy.
- ✓ **Courtesy Car:** A replacement car for up to 10 days while yours is being repaired in certain circumstances only, or while yours is missing by theft for at least 48 hours, provided we organise it for you. The car we provide will be a small rental car.
- ✓ **Unexpired Tax:** If your car is a total loss we will pay the unexpired motor tax if you cannot obtain a refund from the licensing authority.



#### What is not Insured?

- ✗ Any damage or liability if we did not agree to cover the driver of your car.
- ✗ Any other drivers' liability in a car you did not tell us about.
- ✗ If you are using Driving other Cars cover, your liability in cars of more than 2000cc or more than 6 seats, or without a valid NCT or MOT.
- ✗ Any liability or damage if you were not fully truthful when setting up, changing, renewing or making a claim under the policy.
- ✗ Any liability or damage if the driver doesn't have your permission to drive or doesn't hold a licence or doesn't keep to the conditions of that licence.
- ✗ Any liability or damage if your car is used for a purpose we didn't agree to cover.
- ✗ More than our share of any liability or damage if you have cover under other policies.
- ✗ Any liability or damage if a driver of your car, except you, has cover under other policies.
- ✗ Death of or Injury to the driver of your car (except cover provided to you for death) or damage to the driver's property.
- ✗ Damage or injury caused deliberately, or that happens due to normal wear and tear, or gradually.
- ✗ Mechanical or electrical repairs, or tyre damage.
- ✗ Damage caused if the driver was drunk or was affected by drugs.
- ✗ Loss of or damage to your car costing more than €100,000 unless we agree to a higher amount.
- ✗ Any liability or damage if you are driving in any sort of competition or speed test.
- ✗ Damage that happens as a result of war, terrorism, a nuclear explosion or release of radioactive material, a computer failure or virus.
- ✗ Up to the first amount of a claim as follows:

|                        |                         |
|------------------------|-------------------------|
| <i>Standard Excess</i> | <i>Voluntary Excess</i> |
| €300                   | €600                    |



#### Are there any restrictions on cover?

##### We will not pay more than

- ! €30,000,000 for claims for damage to other people's property.
- ! The lesser of the market value of your car, and what you told us it was worth.
- ! €500 for a permanently fitted radio, tape cassette / CD Player as a result of an accident in your car.
- ! In the event of an accident up to €250 for storage of the vehicle and €200 for towing of the vehicle.



### Where am I covered?

- ✓ All the cover you buy operates in Ireland, the United Kingdom, the Isle of Man and the Channel Islands.
- ✓ Cover for liability to others operates in the EU and some other countries that have made agreements with the EU.
- ✓ Cover for damage to your car operates for one journey of up to 60 days in the EU and those other countries



### What are my Obligations?

- You must be fully truthful in your answers to questions we ask and give us any documents we ask for.
- You and the driver of your car must take all reasonable steps to avoid injury, loss or damage
- You must keep your car in a safe and roadworthy condition, and lock it when it is unattended
- You must have a valid and current NCT / UK MOT certificate for your car.
- You must not submit any claim that is fraudulent or exaggerated.
- You must notify us of any incident that might result in a claim as soon as it occurs
- You or any person expecting to be covered must not admit liability for any accident
- You or a driver of your car must not respond to any letter or court writ from any person claiming against you or them
- You and the driver of your car must help us to defend a claim and cooperate with us to do so
- You must allow us to defend or otherwise deal with any claim against you or another driver in any manner we see fit.
- You or the driver of your car must allow us to take legal action in your or their name to recover amounts we have to pay if we can do so.
- You must repay any amount claimed that the law requires we pay, but this contract does not cover.



### When and how do I pay?

You must pay or make arrangements to pay before cover starts. You must pay the premium to your broker who will advise you what payments methods they accept. Your broker may advise you about financing options. Such finance is not provided by us.



### When does cover start and end?

Cover starts on the date and time agreed with your broker and once you have paid or made arrangements to pay the premium. Cover will last for one year, expiring at 23:59 hours the day before the start date anniversary, unless you or we cancel it beforehand.



### How do I cancel the contract?

You must send your certificate and insurance disc back to your broker and ask them to request us to cancel the policy.