

# Private Car Insurance

## Insurance Product Information Document

Company: **Alwyn Insurance Company Limited**

is regulated by the Gibraltar Financial Services Commission in Gibraltar and by the Central Bank of Ireland for conduct of business rules.

Product: **Bump**

**Comprehensive Motor Policy**

Complete pre-contractual and contractual information is provided in your proposal or statement of fact, certificate, policy schedule and policy document

### What is this type of Insurance?

This 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 Driving Other Cars cover.
- ✓ Damage to any other car you drive but don't own if you have Driving Other Cars cover.
- ✓ **Serious or Fatal Accident** benefit of €3000 paid to your representatives provided you are aged 80 years or less if you die or lose the sight of an eye or a limb in an accident while you are in your car
- ✓ **Personal belongings** - up to €500 in total for loss of clothes or personal belongings, and up to €400 for loss or damage to children's car seats, pushchairs or carrycots.
- ✓ **Fire brigade charges** – up to 750 for charges from the Fire Brigade for rescue and fire services
- ✓ **Unexpired Tax** – If you cannot recover unexpired motor tax following the loss of your car we will pay the amount unexpired

##### Cover for other people:

- ✓ The liability of other drivers you tell us about while driving your car.
- ✓ **Medical Expenses** – up to €250 for each person injured in an accident while in your car

##### Cover for your car:

- ✓ Damage to your vehicle caused in any accident, maliciously by others, by fire or by theft.
- ✓ **Windscreen cover** - up to €400 to repair or replace the windscreen or windows in your car.
- ✓ **New Car Replacement** If your car is less than a year old and is written off, we will pay for another new car to replace it.
- ✓ **Replacement keys** - cover up to €500 to assist with replacing locks or keys and fob devices.
- ✓ **Fuel Mis-Delivery** – cover up to €750 to remove incorrect fuel from your car's fuel system



#### What is not Insured?

- ✗ Any damage or liability if we did not agree to cover the driver of your car.
- ✗ Any damage to or liability arising from driving a car we did not agree to cover, unless you are personally driving a car under the Driving of Other Cars benefit.
- ✗ 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, 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 (except damage to your car).
- ✗ Damage or injury caused deliberately, or that happens due to normal wear and tear, or gradually.
- ✗ Mechanical or electrical repairs, or damage to tyres.
- ✗ Damage caused if the driver was drunk or was affected by drugs.
- ✗ Loss of or damage to your car costing more than €75,000 unless we agree to a higher amount.
- ✗ Loss of your car by theft costing more than €60,000 if your car does not have a tracking device.
- ✗ Any liability or damage if you are driving in any sort of competition or speed test.
- ✗ Any liability or damage that arises or happens as a result of war, terrorism, a nuclear explosion or release of radioactive material, a computer failure or virus.
- ✗ The first amount of a claim as shown in your schedule



#### 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.
- ! €650 for in-car entertainment systems.
- ! €400 or for more than 2 claims annually for windscreens or windows.

#### Additional covers provided by other insurers:

- ✓ **Provided by Mapfre Assistance Agency Ireland Ltd Breakdown assistance** –to assist you if your car breaks down

Mapfre Assistance Agency Ireland Ltd is the trading name of Mapfre Asistencia Compania Internacional De Seguros y Reaseguros S.A, and is authorised by Direccion General de Seguros y Fondos de pensioines del Misisterio de Econonica y Hacienda in Spain and is regulated by the Central bank of Ireland for conduct of business rules.

#### Provided by DAS Legal Expenses Insurance

**Company Limited** DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom and by the Central Bank of Ireland for conduct of business rules.

- ✓ **Legal expenses** - to pursue a motor related claim against someone else
- ✓ **Courtesy car** - a replacement car while yours is being repaired after an accident or damage:



#### Where am I covered?

- ✓ Breakdown Assistance cover operates on the island of Ireland
- ✓ All the other 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 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 must tell your insurance broker if your personal details change. For example, you must tell us if you change your car, your address, who you want to be covered to drive your car, or if you have any penalty points or convictions.
- 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.