

Private Car Insurance

Insurance Product Information Document

Product: Flexi Car

Third Party Only Motor Policy

Company: Wakam

Policies are underwritten by Wakam and are arranged and administered by Patrona Underwriting.

Wakam is authorised by the Autorité de Contrôle Prudentiel et de Résolution (ACPR), France and is regulated by the Central Bank of Ireland for Conduct of Business Rules.

Patrona Underwriting Limited t/as Patrona, Patrona Underwriting and Bump Insurance is regulated by the Central Bank of Ireland.

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.



What is Insured?

Cover for you:

- ✓ Your liability to others while you are driving your car.
- ✓ Death benefit paid to your representatives of €5,000 provided you are aged 75 years or less.

Cover for other people:

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

Additional Benefits:

- ✓ **Medical expenses** - up to €250 that you incur as a result of an accident in your car.

Additional covers provided by other insurers:

- ✓ **Legal expenses provided by ARAG Legal Protection Limited on behalf of ARAG Insurance Company Limited** - to pursue a motor related claim against someone else

ARAG Insurance Company Limited is an Irish branch of ARAG Allgemeine Versicherungs-AG. ARAG Insurance Company Limited is authorised by the Federal Financial Supervisory Authority, BaFin in Germany and is regulated by the Central Bank of Ireland for conduct of business rules. ARAG Legal Protection Limited is regulated by the Central Bank of Ireland.



What is not Insured?

- ✗ Damage to your car.
- ✗ The liability of any drivers you did not tell us about.
- ✗ Any liability arising while anyone including you is driving a car you did not tell us about under the driving of other cars benefit.
- ✗ Any liability you or a driver agrees to accept that was not already a liability.
- ✗ Any liability if the driver does not have your permission to drive, does not hold a licence or does not keep to the conditions of that licence.
- ✗ Any liability or damage if your car is used for a purpose we did not 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, excluding 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.
- ✗ Any liability if you are driving in any sort of competition or speed test.
- ✗ Any assistance if you break down or cannot start your car.
- ✗ 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.



Are there any restrictions on cover?

- ! We will not pay more than: €30,000,000 for claims for damage to other people's property.



Where am I covered?

- ✓ All the cover you buy operates in the Republic of Ireland, Great Britain, Northern Ireland, the Isle of Man and the Channel Islands, and during journeys between these places.
- ✓ For motor legal expenses (not covered by Wakam):
Motor legal expenses for accident, loss, recovery and personal injury: The European Union, the United Kingdom, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland, and Turkey.
Motor legal defence and contract disputes: The Republic of Ireland.
- ✓ All other covers: In the Republic of Ireland, Great Britain, Northern Ireland, the Isle of Man and the Channel Islands, and during journeys between these places provided you are not driving a U.K. registered vehicle.



What are my obligations?

- You must answer the questions we ask you honestly and with reasonable care and furnish to us any documents we request.
- 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 immediately of any incident that might result in a claim.
- You must tell your insurance broker if your personal details change or there is a material change to the risk. 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, them or both of you.
- You and the driver of your car must help us to defend a claim and cooperate with us in doing so, and to the best of your ability.
- 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 either your name, their name or both of your names to recover amounts we have to pay, where possible.
- You must repay any amount claimed that the law requires us to pay, but that 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 payment 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 can cancel the policy at any time. If you cancel within 14 days of the policy start date we will refund Your premium, less a proportionate amount for the days that You were insured by Us.

Outside of this 14-day period, if You have not made or incurred any claims during the current Period of Insurance, We will:

1. keep any premium You paid in respect of these Sections: Section 8: Windscreen and Windows, Section 9: Accidental Death; Section 10 – Breakdown Assistance, and Section 11 – Motor Legal Expenses;
2. work out a proportionate premium for the period that You were insured by Us, for the remaining Sections;
3. deduct an amount of €25;
4. deduct a further fee of up to €50 to be retained by Patrona Underwriting Limited; and
5. refund You the balance of the premium You have paid provided the balance is €25 or more.

To cancel your policy, you must give Us notice in writing and send your certificate and insurance disc back to your broker and ask them to request us to cancel the policy.