

# Private Car Insurance

## Insurance Product Information Document

Company: Arch Insurance (EU) DAC

Product: Flexi Car

Comprehensive Motor Policy

Policies are underwritten by Arch Insurance (EU) DAC. Arch Insurance (EU) DAC is regulated by the Central Bank of Ireland. Policies are arranged and administered by Patrona Underwriting Limited. Patrona Underwriting Limited 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. 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 and buy a 5 Star policy.
- ✓ Fatal Accident benefit paid to your representatives provided you are aged 75 years or less of:

5 Star cover	4 Star cover	3 Star cover
€75,000	€50,000	€25,000
- ✓ **Medical expenses** - up to €250 that you incur as a result of an accident in your car.
- ✓ **Personal belongings** – cover for your property taken from your car or damaged by a fire in it of up to:

5 Star	4 Star	3 Star
€350	€250	No cover
- ✓ **Replacement keys** - cover to assist with replacing locks or keys and fob devices of up to:

5 Star	4 Star	3 Star
€750	€500	No cover
- ✓ **Courtesy car** - a replacement car while yours is being repaired after an accident or damage:

5 Star	4 Star	3 Star
7 days	5 Days	No cover
- ✓ **Fire brigade charges** –

5 Star	4 Star	3 Star
€1,500	€750	€325

##### Cover for other people:

- ✓ The liability of other drivers you tell us about while driving 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 €500 to repair or replace the windscreen or windows in your car.
- ✓ If your car is less than a year old and is written off, we will pay for another new car to replace it.
- ✓ Up to the lesser of 5% of the value of your car, or €650, to repair or replace in-car entertainment systems damaged in your car.



#### 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 you or a driver agrees to accept that was not already a liability
- ✗ 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 to your vehicle caused by a member of your family if they have insurance to cover it
- ✗ 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.
- ✗ Up to the first amount of a claim as follows:

5 Star	4 Star	3 Star
€100	€250	€500

Plus €400 if the driver of your vehicle is under 24 or over 80 years of age.  
Plus €250 if you choose not to use an approved repairer.

### Additional covers provided by other insurers:

- ✓ **Breakdown assistance provided by Mapfre Assistance Agency Ireland Ltd** – with 5 Star, 4 Star and 3 Star cover if your car is 12 years old or less when you take out or renew your policy.  
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 pensioes del Misisterio de Econonica y Hacienda in Spain and is regulated by the Central bank of Ireland for conduct of business rules.
- ✓ **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 and regulated by the Federal Financial Supervisory Authority, Bafin in Germany (firm ref no. VU5455) and by the Central Bank of Ireland for Conduct of Business rules. ARAG Legal Protection Limited is regulated by the Central Bank of Ireland

### Are there any restrictions on cover?



We will not pay more than:

- ! €30,000,000 for claims for damage to other people's property.
- ! 50% of your claim under this section after we deduct any excesses, if the appropriate roadworthiness certificate (for example the National Car Test (NCT)) for it has expired between 6 and 12 months, or 75% if the roadworthiness certificate has expired over 12 months, at the time Your Car was lost or damaged.
- ! the lesser of the market value of your car, and what you told us it was worth.
- ! €650 for in-car entertainment systems.
- ! €500 or for more than 2 claims annually for windscreens or windows.



### Where am I covered?

- ✓ All the cover you buy operates in Ireland
- ✓ All the cover you buy except Breakdown Assistance operates in the United Kingdom, the Isle of Man and the Channel Islands. provided you are not driving a U.K. registered vehicle.
- ✓ Cover for liability to others operates throughout the European Economic Area (EEA) which includes the entire EU and some other countries.
- ✓ Breakdown Assistance, if covered, operates in Ireland and Northern Ireland
- ✓ Cover for liability to others operates in other countries that have made agreements with the EU provided you have purchased optional Foreign Use Cover.
- ✓ Cover for damage to your car operates for one journey of up to:

5 Star	4 Star	3 Star
60 days	45 days	30 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 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 must send your certificate and insurance disc back to your broker and ask them to request us to cancel the policy.