

Garvan Lynch
4 Beaumont Place
Blackrock Road
Ballintemple
Cork
T12WY9R

06 August 2024

Thank you for Renewing your Car Insurance

Dear Garvan

We're delighted you renewed your Car Insurance with us for another year for policy number XM7385180. Your AUDI A8 will be covered from 01 September 2024. We have received your payment of €1777.27 on 06 August 2024.

Attached are your policy documents including your certificate and disc. Please take the time to read through them and let us know if there are any changes.

See your 123 Car Insurance policy booklet at www.123.ie/CarAug22.pdf. If you want your documents by post you can email or ring us on 01 241 8540 and we will be happy to send them out to you.

123.ie offers Car Insurance underwritten exclusively by RSA Insurance Ireland DAC. Now, that's insurance you can count on.

Kind Regards,

The 123.ie Team

Car Insurance

Insurance Product Information Document



Company: RSA Insurance Ireland DAC

RSA Insurance Ireland DAC is regulated by the Central Bank of Ireland (reference C750). A private company limited by shares registered in Ireland under number 148094 with registered office at RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16.

Product: 123.ie Car Insurance Policy

This is a general product summary. Complete pre-contractual and contractual information specific to you is provided in your statement of fact, insurance schedule and policy booklet. Please ensure that you read them carefully.

What is this type of insurance?

123.ie Car Insurance provides insurance cover for private cars; which are not commercial vehicles or taxed as commercial vehicles.



What is insured?

Included as standard with third party fire & theft cover:

- ✓ Legal Liability to Others arising from the use of your car up to a limit of €30,000,000 for damage to property but unlimited for death or bodily injury
- ✓ Driving other Cars (not owned by you) on a third-party basis. This is for the policyholder only who must be over 25 and hold a full driving licence
- ✓ We will pay up to the market value of your car at the time of loss or damage following any valid claim. The maximum we will pay shall not exceed the value which was last declared to us
- ✓ Loss of or Damage to your car caused by Fire or Theft
- ✓ Breakdown Assistance
- ✓ No Claim Discount - Step-Back where one claim will reduce the no claim discount earned by 3 years
- ✓ Temporary replacement car up to €200 if an RSA approved repairer is used
- ✓ Fire Brigade Charges up to €1,500

Available with Comprehensive cover:

- ✓ Driving other cars (not owned by you) on a comprehensive basis. This is for the policyholder only who must be over 25 and hold a full driving licence
- ✓ Accidental Damage to your car
- ✓ Windscreen and Window Damage up to €1,500 (approved repairer)
- ✓ Keycare Cover up to a maximum of €1,500
- ✓ Personal Accident Benefits for policyholder and their spouse ranging from €2,500 to €5,000
- ✓ Personal Belongings in the car up to a maximum limit of €500
- ✓ Accident and Emergency Medical Expenses up to a maximum of €100 per person
- ✓ Emergency Overnight Accommodation maximum 1 night up to a maximum of €95 for one person, €380 for all occupants

Optional cover:

- No Claim Discount Protection (Allows for one unlimited claim in a three year period without loss of your earned No Claims Discount)

Please refer to your insurance schedule to see if you have this cover



What is not insured?

- ✗ Excess, this is the first amount of any claim that you must pay. The amount will be noted on your Insurance Schedule
- ✗ If the policy is Third Party, Fire and Theft, there is no cover for accidental damage to your car
- ✗ Your car being driven by any person that is not listed on the insurance schedule
- ✗ Your car being used for any purpose not stated in the certificate of motor insurance
- ✗ Your car being used or driven in an unsafe and / or un-roadworthy condition
- ✗ Any loss or damage when the car listed on the policy is not owned and registered to you or your Spouse,
- ✗ Loss or damage to your car arising from any deliberate act by any insured person
- ✗ Damage to your car as a result of contaminated fuel, incorrect fuel or inappropriately treated fuel
- ✗ The cost of any repair that improves the pre-accident condition or increases the pre-accident value of your car
- ✗ Loss of use of your car while being repaired
- ✗ Depreciation and wear and tear
- ✗ The cost of any repair due to mechanical or electrical failures, or breakdowns or breakages
- ✗ Theft or unauthorised taking of your car by any member of your family
- ✗ Theft or attempted theft occurring while your car is un-locked or the keys were in the ignition or stored in it



Are there any restrictions on cover?

! Alcohol/Drugs Clause:

If as a result of any accident, injury, loss or damage, the insured person driving your car (or you driving under the Driving of Other Cars extension) is convicted of an alcohol or drugs related offence, then cover will be restricted to the minimum cover required by Law.

! Motor Breakdown Assistance

To avail of the benefit under this Section You must use the Emergency Helpline 01-2418572



Where am I covered?

- ✓ We will provide full Policy cover for accident, injury, loss or damage occurring in the Republic of Ireland, Northern Ireland, Great Britain, The Isle of Man or the Channel Islands, or while Your Car is in transit between these places by sea or use of the Channel Tunnel including any loading and unloading of Your Car.
- ✓ Full Policy cover which includes cover to comply with the laws of any State which is a member of the European Union for a single visit up to a maximum of 31 days
- ✓ Breakdown assistance is only available in the island of Ireland.



What are my obligations?

- Risk Information

Answer all the questions that have been asked, honestly and with reasonable care and attention. These questions are material in determining if we can accept this risk, what terms are applied and what premium is charged. Please refer to your Duty of Disclosure regarding changes that need to be advised to Us.

Please note that failure to advise us of this information may result in us cancelling the contract, rejecting a claim or to limiting the amount we pay in the event of a claim. Should we take any of these actions you will be obliged to disclose them on any future request for cover or quotation and this may affect your ability to get insurance cover in the future

- Observance of the terms of the Policy

You must observe the terms of the policy in relation to anything to be done or complied with by you and in so far as they can be applied any other insured person.

- Care of the Vehicle

You must have a valid NCT Certificate and Disc if your vehicle is required to have one by law. You must take all reasonable steps to safeguard your car from loss or damage. You must maintain your car in an efficient and roadworthy condition.

- Conduct of Claims

You must inform us within a reasonable time of any accident, injury or damage and send to Us any information about the accident or claim as soon as you receive same. You must complete an Accident Report Form and supply any information and assistance that we may reasonably require. All information provided by you or on your behalf shall be the truth.

- Change of Address

Tell us immediately if you move home or change any of your contact details.



When and how do I pay?

Payment is to be made to 123.ie prior to cover commencing by one of the following options:

- Credit or Debit Card: pay with your credit or debit card. Payment can be made by either entering your card details on-line or by contacting 123.ie on 01 5246000.
- Instalments: Deposit + 9 monthly Direct Debit payments. Deposit is payable by Credit or Debit card prior to cover commencing.



When does the cover start and end?

- Your cover will begin and end on the dates stated on your Certificate of Insurance.



How do I cancel the contract?

- If you wish to cancel your policy, write to 123.ie outlining the date you want the policy to cancel. You will be asked to return the Certificate and Disc of Insurance.

Date of Issue: 06 August 2024

Underwriter: RSA Insurance Ireland DAC

IMPORTANT NOTES

123.ie Offers Motor Insurance underwritten exclusively by RSA Insurance Ireland DAC. This document should be kept in a safe place. This document along with the insurance schedule and policy booklet shall form the basis of the contract between you and the Insurer.

Duty of Disclosure

You are under a duty to answer all the questions that have been asked, honestly and with reasonable care and attention. These questions are material in determining if we can accept this risk, what terms are applied and what premium is charged.

If You do not answer these questions honestly and with reasonable care and attention, We may use the remedies available to Us under the Consumer Insurance Contracts Act 2019 (and any subsequent amending legislation) including the remedy to cancel the contract, reject a claim or to limit the amount We pay in the event of a claim.

Should any of these actions be taken against You, then You will be obliged to disclose this on any future request for cover or quotation, which may cause You difficulty in trying to purchase insurance elsewhere. Check the following information carefully. You should ensure it is accurate and let Us know of any errors. If any of the information is incorrect, please contact Us at: 123 Insurance, RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16.

Please note that you are obliged to notify Us immediately if any of the following occur:

- If you or a named driver
 - receive penalty points
 - receive or have any prosecutions pending or have been suspended from driving
 - change occupation
- If the use of your vehicle has changed eg you intend using it for business use
- If the vehicle has been modified outside of manufacturer's specification
- If you are changing vehicle or adding/deleting named drivers

You should show these notices to anyone who has an interest in the insurance under the policy.

Premium received for temporary adjustments will not be refunded in the event of cancellation.

PREMIUM DETAILS

All discounts and loadings are subject to minimum premium. The following discounts, loadings and costs for optional extras are already included in your total amount due of €1777.27. The Premium includes Government Levy of €100.60 and a fixed expense of €55.00 (plus Government levy), which is not refundable if your policy is cancelled after the cooling off period has expired.

Discounts	Loadings	Optional Extras
No Claims Bonus Discount: €-2,646.88		

Note: You do not need to purchase the Optional Extras. The cost of the policy with no optional extras is €1777.27

POLICY DETAILS

Cover Type	Comprehensive	Policy Number	XM7385180	Full Protected NCD	No
Class of Use	Social, Domestic & Pleasure	Policy Excess	€300	Step-Back NCD	Yes
Driving Basis	Insured And Named Drivers	Breakdown Assist	Yes	Key Insurance	Yes
Policy Sections	1,3,4,5,6,8,9,10,11,12,15 Driving other Motor Cars: Section 2, No Claims Discount - Step-Back: Section 13				
Endorsements Applicable					

INSURED DETAILS

Name of Insured	Garvan Lynch	Licence Type	Full Irish Licence
Date Of Birth	03/08/1971	Years Held	9 yrs+
Email Address	garvanjames@gmail.com	Driving Test Passed IRE/UK	Yes
Phone Number	0214366923	Name Driving Experience (NDE)	0 yrs
Home Owner		No Claims Bonus Earned (NCB)	6 yrs
Medical Condition	No	Informed NDLS	
NCB/NDE Current		Exp Not Earned On A Motorbike	
Employment Status	Employed/Self Employed	Never Refused Insurance	
Occupation	Pharmacist		
Postal Address	4 Beaumont Place, Blackrock Road, Ballintemple, Cork, T12WY9R		
Risk Address	4 Beaumont Place, Blackrock Road, Ballintemple, Cork T12WY9R		

VEHICLE DETAILS

Make and Model	AUDI A8 SE QUATTRO TDI (2967cc - 4 door)		
KM Per Year	10,000 kilometres	Engine Size / Body	2967cc
Security	Alarm & Immobiliser	Registration Number	172C6633
Vehicle Value	€42,000	Vehicle Purchase Date	Jun 2021
Registered Owner		Car Unmodified (excl medical mods)	
Low Mileage Device	No	Medical Modification	No

ADDITIONAL DRIVER DETAILS

First Name	Surname	Date Of Birth	Employment Status	Occupation
Sine	Mcauley	29/12/1978	Employed/Self Employed	Teacher
James	Lynch	22/12/2003	Student	N/A

ADDITIONAL DRIVER LICENSING DETAILS

First Name	Surname	Licence Type Held	Test Passed UK/IRE	Yrs Held	Has Own Car (applies to spouse / civil partner only)
Sine	Mcauley	Full Irish Licence	Yes	9 yrs+	N/A
James	Lynch	Full Irish Licence	Yes	3 yrs	N/A

ADDITIONAL DRIVER DETAILS					
First Name	Surname	Medical Condition	Medical Modification	Informed NDLS	Never Refused Insurance
Sine	Mcauley	No			Yes
James	Lynch	No	No		Yes

PENALTY POINTS

[illegible]

You have confirmed that the above information is correct in relation to Penalty Points imposed on you or any additional driver on your policy. If the table is blank you have confirmed that no Penalty Points have been imposed on you or any additional driver on your policy. Please notify us if any of the information is incorrect.

CLAIMS HISTORY

CLAIMS HISTORY				
Driver Name	Date of Loss	Details	Status	Amount

You have confirmed that the above information is correct in relation to motor accidents or claims had in the last 4 years. This relates to accidents and claims on your own policy or any other policy, by you or the additional drivers noted on this policy. If the table is blank you have confirmed that no motor accidents or claims, regardless of fault, have been had by you or any additional driver on your policy in the last 4 years.

_CONVICTIONS

Driver Name	Type of Conviction	Date Received

You have confirmed that the above information is correct in relation to convictions against you or any additional driver on your policy. If the table is blank you have confirmed that no convictions have been imposed on you or any additional driver on your policy and that no convictions are pending. Please notify us if any of the information is incorrect.

If any of the information contained in this form is incorrect, you must amend the form then sign it and return it to us within 7 days of receipt. Your choosing to do nothing further and not returning this form is deemed as an acknowledgement by you that all the information contained in this form is accurate, true and complete.

Signature(s)

Date

You need only sign and return this form to us if you are making any changes, otherwise please keep these documents for your records

Our Terms of Business set out the basis on which 123.ie will provide business services to you. By proceeding with your 123.ie Insurance Policy, you agree to the terms as per this Terms of Business document. Please ensure that you read this and if you've any queries, please contact us. We may add to or change our Terms of Business at our discretion or in response to changes in law or regulatory requirements. Any changes will come into effect from the date specified at the bottom of this document.

About 123.ie

123 Money Limited trading as 123.ie is regulated by the Central Bank of Ireland. Our postal address is: 123.ie, RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16. Phone: (01) 5246 000 Fax: (01) 5246 090 Email: info@123.ie. Registered in Ireland, number 323099. Registered Office at RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16. Registered for VAT 63430990. 123.ie wholly owned subsidiary of RSA Insurance Ireland DAC. We sell products on a limited analysis of the market basis. This means that we only supply products and services for providers with which we have an appointment. We provide advice on the products that we do sell and act for and on behalf of the insurance undertaking. We arrange products with the following providers:

Product	Provider
Car, Van and Home Insurance	RSA Insurance Ireland DAC
Health Insurance	Irish Life Health DAC
Life Insurance	Irish Life Assurance PLC
Travel Insurance	MAPFRE ASSISTANCE Agency Ireland

123.ie is authorized as an insurance intermediary under the European Union (Insurance Distribution) Regulations 2018 and this can be verified by the Insurance Distribution Register, which is available on www.centralbank.ie. 123.ie is subject to the Central Bank of Ireland's Consumer Protection Code and Minimum Competency Code which offer protection to consumers; the Codes are available on www.centralbank.ie.

Charges and Commission

123.ie Charges	Car / Van	Household	Travel
Cancellation	€55	€25	n/a
Change Of Address	€40	n/a	n/a
Direct Debit Default	€15	€15	n/a
Permanent Additional Driver	€40	n/a	n/a
Permanent Change of Vehicle	€40	n/a	n/a
Swiftpost	€10	€10	n/a

We will enforce cancellation of a policy due to, but not limited to, non-payment, non-disclosure, provision of incorrect information over the phone/online or where the necessary documentation was not submitted within a required timeframe by the policyholder

In some circumstances 123.ie may offer the facility of paying the annual insurance premium by instalment. Where this facility is available, a charge for payment by instalment may apply up to a maximum of 9.5% of the premium due. Please note that the charge for payment by instalment is subject to change.

123.ie is remunerated by a combination of fees charged to the customer and commission received from the provider to whom orders are transmitted. We also receive commission from KennCo Underwriting Ltd. for any Car Insurance referrals we provide to them. These details are available in the Intermediary Commission Summary Statement available www.123.ie/general-terms-conditions

Premium Refunds

We will refund any monies due to you within 5 business days of determining the refund amount. If you pay by direct debit, the refund will be used to adjust your remaining instalments and any remaining balance owing to you will be refunded. Please note that any charges due to us as outlined in the Charges and Commission section will be deducted from any refunds due to you prior to being issued to you. This will be agreed with you in each instance.

Default and Due Payments

Cover may be withdrawn on default of any payments due under any policy you hold with us. Further details will be included in your policy terms and conditions. We will take such steps as may be necessary to recover any monies due to us including the instigation of legal proceedings, the appointment of a receiver and all other rights available to us.

Cooling-Off Period

You have the right to withdraw from your policy, within a specified period, without penalty. For Car, Van, Household, Health and Travel Insurance, this period is 14 days from the inception date of your policy or the date you receive your policy documents, whichever is later. For Life Insurance, this period is 30 days from the date we send you your policy documents. To withdraw from a policy within the cooling off period, you need to first contact us and for Car or Van Insurance, you must return (if received) your Certificate of Insurance and Insurance Disc. Should you exercise your right to withdraw, it will mean no policy was ever put in place and provided that you have not made a claim, we will refund you any premium paid in full.

Cancellation

Either party may, at any time, cancel the policy. If you wish to cancel your policy, you must let us know immediately. For Car or Van insurance, you must return your Certificate of Insurance and Insurance Disc before your policy can be cancelled. We may cancel your policy. If this happens, we will issue prior written notification of this to you. For Car or Van, this written notification will be sent to you by email or post 10 days before the cancellation date, for Household, it will be sent to you by email or post 7 days before the cancellation date and for Travel Insurance, it will be sent to you 14 days before the cancellation. For Health Insurance, please note you may be charged the full amount of the Government Levy that the Provider becomes liable for in respect of your policy. Notification of cancellation must be sent to, 123.ie, RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16.

Complaints

A complaint can be submitted verbally or in writing to 123.ie. We will acknowledge in writing each complaint within 5 business days unless it has been resolved to your satisfaction. The acknowledgement will indicate the name and contact details of the person dealing with the complaint. The complaint will be fully investigated and we will provide the complainant with a regular written update on the progress of the investigation at intervals of not greater than 20 business days. A full response will be provided within 5 business days of completing the investigation. If we do not resolve the complaint within 40 business days we will inform the complainant of the anticipated timeframe within which we hope to resolve the complaint. If the complainant is dissatisfied with the handling or the outcome of the complaint, the complainant may contact the Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2 or phone 01 567 7000, Email: info@fspo.ie – www.fspo.ie

Investor Compensation Scheme

We are a member of the Investor Compensation Scheme established under the Investment Compensation Act of 1998, which provides for the establishment of compensation in certain circumstances, to certain clients, where money or investment instruments owed or belonging to clients and held, or in the case of investments, administered or managed by us, cannot be returned to those clients for the time being and there is no reasonable foreseeable opportunity to do so. Where an entitlement to compensation is established, the compensation payable will be the lesser of 90% of the amount of the client's loss as recognised for the purposes of the Investor Compensation Act, 1998 or compensation of up to €20,000.

Conflict of Interest

It is our policy to avoid any conflict of interest when providing business services to our clients. However where an unavoidable conflict may arise, we will advise you of this in writing as soon as possible.

Governing Law

The laws of Ireland apply to all 123.ie products and services and the Irish Courts have jurisdiction to hear any disputes that may arise.

Language

All communications in respect of all products will be in English.

Data Protection

We will process all the personal information you give us in line with the provisions contained in the applicable data protection legislation. Any information we collect from you will be used so we can provide you with our products and services. For these purposes, and as required by law, information may be shared with third parties inside and outside EEA. We record telephone conversations for verification and training purposes. If we use your information for marketing purposes it will only be with your specific consent. Your personal information may be shared with any of the Insurance Companies offering quotation through 123.ie for the product you requested a quote for. We will not keep any information we hold about you for any longer than is necessary. You have the right of access to the personal data we hold about you and the right to correct any inaccuracies in your information. Our full Data Protection Statement can be found with your Policy Documents should you purchase a policy with 123.ie and it is also available on our website, www.123.ie. If you have any queries with regards to data protection you may contact us or alternatively the Data Protection Commission, 21 Fitzwilliam Square South, Dublin 2, D02 RD28, Ireland, Phone: 01 7650100 / 1800437 737

Terms of Business valid from May 2024