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 YOUR MOTOR
 INSURANCE
 POLICY
 Direct
 MOTOR INSURANCE
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 Your Motor Insurance Policy
 Introduction - Your Policy
 The Proposal form and Material Facts Insurance Act 1936
 Declaration which You have signed, or (or future amendments thereto)
 Your Statement of Fact, is the basis of All monies which become or may
 Your contract with Us and from which become payable by the Company
 Your Policy has been prepared. under this Policy shall, in accordance
 with Section 93 of the Insurance Act
 In return for Your premium, We will 1936, be payable and paid in the
 provide cover for death, injury, loss or Republic of Ireland.
 damage that happens within the
 specified territorial limits during the Finance Act 1999
 period of insurance. (or future amendments thereto)
 The appropriate stamp duty has been
 We will provide the insurance or shall be paid in accordance with the
 described in this Policy if: provisions of Section 5 of the Stamp
 1. The information detailed on Your Duties Consolidation Act 1999.
 Proposal Form and Material Facts
 Declaration or Your Statement of The Law Applicable to the Contract
 Fact is, to the best of Your knowledge Under the relevant European and Irish
 and belief, correct and complete. legal provisions the parties to the

2. Any person claiming to be insured proposed contract of insurance (We, has complied with all terms, novaworks p.l.c. and You, the proposer) are conditions, Exceptions and General free to choose the law applicable to Exceptions of this Policy. the contract. We propose that Irish Law applies to the contract.

Please refer to the section headed

Obligations and Rights in this Policy

for additional important information Signed on behalf of the Company in this regard.

Your Policy is made up of the following documents

1. This Policy Document.

2. The Schedule.

3. Certificate of Motor Insurance and Helen Merry Insurance Disc. Chief Underwriting Officer.

4. Any Endorsement which We may issue to You.

You should fully read these documents and contact Us if any information is not correct, or if You have any queries.

This Policy is underwritten by novaworks

This Policy is a legal document and p.l.c. Registered Office: novaworks House, should be kept in a safe place. ElmPark, Merrion Road, Dublin 4.

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Your Motor Insurance Policy

Definitions

We/ Us/Our/the Company - means Certificate of Motor Insurance - means novaworks p.l.c. a document that provides evidence that You have motor insurance cover as

You /Your - means the person named required by law.

as the Insured or Policyholder in the

Schedule and Certificate of Motor Endorsement - means an alteration to

Insurance. the terms, conditions, exceptions and

general exceptions of the Policy. An

Car - means any motor vehicle, the Endorsement may be part of the Policy details of which have been advised or We may issue them separately.

to Us.

Excess - means the amount of any loss

Schedule - means a document which You must pay Yourself.

details cover provided by the Policy,

Endorsements operative and Your Spouse / Partner - means husband,

details. This document forms part of wife or partner of the Insured in each of Your Policy. these relationships co-habiting and

sharing household expenses or

Policy - means the contract of responsibilities.

Insurance based on the Statement of

Fact/Proposal Form, Schedule, Policy Hire and Reward - means a Public

Document and any Endorsements We Service vehicle or Street Service vehicle

may issue. as defined in road traffic legislation.

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Your Motor Insurance Policy

Territorial Limits

This insurance shall operate in terms of this Policy in respect of Private Cars in the following countries: Republic of Ireland, Northern Ireland, Great Britain, The Isle of Man, The Channel Islands. Your Policy is automatically extended to cover You to

travel to or on the Continent of Europe for up to 60 days in any period of insurance.

The insurance also operates during the course of Sea Transit, Channel Tunnel

Transport or Rail Transport (including loading and unloading).

For travel to any country not referred to above, or if Your intended period of

foreign travel exceeds 60 days you must contact Us.

We will also provide the minimum legal insurance required by law to use the Car in

any European Union country and any other country which has made arrangements

to meet the minimum insurance requirements set by the European Union.

Cover

Your Schedule shows the cover You have selected

If Your cover is You have the benefit of

Comprehensive The entire Policy

Third Party Fire and Theft The entire Policy, excluding Section 3

Third Party The entire Policy, excluding Sections 2 and 3

Person(s) Insured:

1. You.

2. Any person permitted to drive as stated in the Certificate of Motor Insurance except a person in the Motor Trade driving the Car for the purposes necessitated by its overhaul, upkeep and / or repair for You.

3. Any person using (but not driving) Your Car with Your permission for social, domestic and pleasure purposes.

4. At Your request, any person (other than the driver) in the Car whilst getting into or out of it.

5. You or Your Spouse's employer or business partner if stated in the Certificate of Motor Insurance provided the Car is not owned, leased or hired by the employer or partner.

6. The legal personal representative of any of the above person(s) (following the person's death) but only in respect of the deceased's liability.

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Your Motor Insurance Policy

General Policy Conditions

Paying Your premium You must tell Us immediately about

We will provide indemnity as defined in any change which could affect Your

"Introduction - Your Policy" in return for Policy.

payment of Your annual premium or any

additional premium which become due. You must tell Us if:

1. You change Your Car.

Premium paid in full 2. You buy or take ownership of

If You decide to pay Your annual another Car.

premium in full, You must ensure that 3. The principal driver of Your Car

We receive the payment on or before changes.

Your renewal date. 4. You wish to cover an additional

driver

Paying Your premium by monthly 5. You require cover on a temporary

direct debit Car, other than as shown in Your

If You are paying Your premium by Certificate of Motor Insurance. You

instalments You must keep Your must tell Us if You are the owner of

payments up to date. If You fail to do so the temporary Car.

We may withdraw this option, request 6. The Car has been modified or

payment in full or cancel Your Policy. altered in any way from the

Refer to Your Direct Debit Guarantee manufacturer's specification. This

for full terms and conditions. would include changes to the

engine, exhaust, suspension, the

In the event of a claim in the current addition of body parts/body kit,

period of insurance, the full annual wheels and specialised paint work.

premium becomes due. We reserve the 7. You change Your address.

right to deduct any outstanding 8. There is a change in the use of the

premium from any claim payment we Car.

may make to You. 9. You or any additional driver(s)

changes occupation.

Duty of Disclosure of Material Facts 10. You intend to travel to any country

A material fact is anything which not referred to in the territorial

affects this insurance. limits, or if Your intended period of

foreign travel exceeds 60 days.

Duty of disclosure of a material fact 11. There is a change in the health of

continues throughout the life of the any driver or the diagnosis of a

Policy. We will void the Policy if cover condition of any driver which:

has been obtained by any (a) may affect their ability to drive

misrepresentation, mis-description, (b) must be advised to the

use of a fraudulent document or Licensing Authority

non-disclosure of any material fact. We will not ask for details, however,

We may require confirmation that

If You are in any doubt as to whether a he/she is fit to drive from a General

fact is material or not, You should Practitioner or the DVLA.

contact Us for clarification.

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Your Motor Insurance Policy

General Policy Conditions

(continued)

12. You or any driver have been Rights of Recovery

involved in a motor accident. If the law requires Us to pay a claim

13. You or any driver has any motor which would not otherwise be covered

prosecution pending, been by Your Policy, We reserve the right to

convicted of a motor offence, had a recover the amount from You or the

driving licence suspended or had person on whose behalf We make the

fixed penalty points applied. payment.

14. You or any driver(s) have been

convicted of a non-motoring Policy Alteration, Additional and

offence or if there is any Return Premiums

prosecution pending. Please refer to Consumer Information

This list of possible examples is neither Section of this Policy and to Your Policy

complete nor exhaustive. Schedule for details.

When You tell Us about the change, it

may result in a change of Policy Deferment Clause - Motoring Offences

conditions and premium. If an offence, for which You or any

Failure to advise Us of a change may other driver whose driving is covered by

result in cancellation / voidance of the the Policy have been convicted in the

Policy or refusal to pay a claim. expiring Period of Insurance, has been

disregarded when calculating renewal

Fraud terms and premium, We may, at Our

If You, or any other person insured, option, treat such offence as having

make a claim which is in any way false, arisen during the period of insurance inflated, exaggerated, or fraudulent or shown in the renewal Schedule. if there has been any misrepresentation, or fraudulent omission or if You or any Deferment Clause - Claims other person insured support a claim If You make (report) a claim just before with false, inflated, exaggerated, or Your next renewal of Your Policy, this fraudulent documentation or with may not be reflected in Our offer for fraudulent verbal or written statement, You to renew cover. If this happens, this Policy will become null and void You can ask Us to change Our offer of and You will forfeit all rights hereunder. renewal, or wait until the following You will also lose all rights to pursue renewal date for that claim to be taken the claim. into account.

Other Insurance Looking after Your Car

If any loss or damage is covered by any You must take all reasonable care to: other insurance, We will not pay more 1. Safeguard Your Car from loss or than our rateable proportion. This does damage and prevent injuries. not override the references to other 2. Maintain Your Car in a roadworthy insurances (Exceptions to Section 1). condition, ensure that lights, mirrors and braking systems are working

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Your Motor Insurance Policy

General Policy Conditions

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correctly and, where necessary, has together with written confirmation that a valid NCT certificate. You wish to do so.

3. Fit tyres appropriate to the Car, and ensure tread depths comply to the We will allow a refund of 80% of the legal limit. premium for the period the Policy is

4. Ensure You do not leave Your keys suspended provided: in the Car while unattended or 1. Your Policy is suspended for a leave Your Car unlocked. minimum of 28 consecutive days.

2. You did not make a claim during the

If You do not do so, We reserve the current period of insurance.

right not to pay a claim or if, by law, 3. Your Policy is not suspended as a

We are obliged to meet a claim, then result of an accident or loss.

We reserve the right to seek recovery of 4. Your Policy is not issued or renewed the payment from You. for less than 12 months.

The Company shall have at all times If You pay Your premium by monthly free access to examine the Car. direct debit You must continue Your payments during any period of Cancelling Your Policy suspension.

You may cancel Your Policy at any time

by returning to Us the Certificate of Disclosure

Motor Insurance and Insurance Disc. If We may share with our agents and there have been no claims during the service providers, members of the current period of insurance We will novaworks Group, other insurers and their allow a return of premium, (subject to agents, and with any intermediary premium transaction charge) for the acting for You, and with recognised un-expired Period of Insurance. trade, governing, and regulatory bodies (of which We are a member or

We may also cancel Your Policy by by which We are governed), sending at least 10 days notice in information We hold about You and writing to You at Your last known Your claims history. This includes address. We will advise the relevant Insurance Link, and the Irish Insurance regulatory authority that the Policy has Federation's anti-fraud claims been cancelled. matching database. We may, in certain circumstances, use private investigators

You must return the Certificate of to investigate a claim.

Motor Insurance and Insurance Disc to

Us immediately. Arbitration

All differences arising out of this Policy

Suspending You Policy shall be referred to the decision of an

You may suspend Your cover, by Arbitrator, or if the parties cannot returning the Certificate of Motor agree upon a single Arbitrator, to the Insurance and Insurance Disc to Us decision of two Arbitrators, one to be

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Your Motor Insurance Policy

General Policy Conditions

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appointed by each of the parties within one month after having been

requested. The Arbitrators shall

appoint an Umpire who shall sit with the Arbitrator at their meeting and in case of disagreement, the Arbitrators shall submit to the decision of the Umpire and the making of an award shall be a condition precedent to any

right of action against Us. Claims not referred to the Arbitrator within twelve calendar months from the date on which We have refused to provide cover shall be deemed to have been abandoned.

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Your Motor Insurance Policy

Section 1

Third Party Insurance Subject to prior written agreement by

We will indemnify the person(s) insured us, We will pay for:

for legal liability (and for the related

costs and expenses) for damages in 1. Solicitor's fees for representation at respect of: death or bodily injury or a coroner's inquest or fatal injury or disease to any person, and / or in a Court of Summary Jurisdiction.

damage to property arising from the 2. The cost of defence against a

use of Your Car specified in the current charge of manslaughter or causing

Certificate of Motor Insurance or trailer death or serious bodily injury by

used in connection therewith for the dangerous driving.

same use as specified in the current 3. Other costs and expenses which are

Certificate of Motor Insurance, whether legally recoverable.

coupled or uncoupled, but excluding

any mobile home or permanently sited Emergency Treatment - Special

temporary dwelling. provision in respect of United

Kingdom use:

The maximum We will pay for property In so far as concerns occurrences in

damage will be limited to €30 million Great Britain, Northern Ireland, the Isle

in respect of any claim or number of of Man or the Channel Islands the

claims arising out of any one accident Insurer will indemnify any person using

and/or incident. the Insured Car against liability for

emergency treatment payments under

Costs and Expenses road traffic legislation.

We will pay:

Costs and expenses recoverable by any

claimant in respect of any claim for

which indemnity is provided by this

section.

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Your Motor Insurance Policy

Exceptions to Section 1

Except in so far as is necessary to meet Also see General Exceptions

the requirements of the road traffic applicable to this Policy

legislation, the Company shall not be

liable in respect of: Rights of Recovery

If any law requires Us to pay a claim

1. Damage to property belonging to, which would not otherwise be covered

or held in trust by, or in the custody by Your Policy, We reserve the right to

or control of the Person(s) Insured. recover the amount from You or the

2. Damage to property stored in or person on whose behalf We made the

being conveyed by the Car. payment.

3. Damage to any Car being driven or

used by the Person(s) Insured.

4. Any person other than You who is

insured under another Motor

Insurance Policy.

5. Death or bodily injury to any person

arising out of or in the course of

their employment.

6. Death or bodily injury to anyone

who is driving, or is in charge for the

purpose of driving the Car.

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Your Motor Insurance Policy

Section 2

Loss or Damage to Your Car by Fire Excess Applicable

or Theft You will be responsible for the amount

We will pay for loss of or damage to of the Excess stated in the Schedule

Your Car and its accessories or spare whether or not You are at fault for the

parts caused by fire, lightning, loss or damage.

explosion, theft or attempted theft.

Customs Duty

The maximum amount We will pay in We will indemnify the Insured against

respect of any claim for loss or damage liability incurred for the enforced

will be the market value (as defined payment of Customs Duty on the

under Claims payment) immediately insured Car following its temporary

prior to such loss or damage. importation into any such country

provided that such liability directly
Where accessories, spare parts, audio, results from loss or damage insured by
telephone, navigational, global the Policy.
positioning equipment or in-car
entertainment are other than as
provided for in the manufacturer's
specification for Your Car, We will only
pay for the cost of replacing
manufacturer's standard items unless
You have notified the change to Us and
We have agreed to provide cover.
Your Car must be missing for 14 days
after We have been notified before We
will consider it lost by theft.
In the event of a claim for the theft of a
Car, We will request the keys of the Car
from the registered owner. Failure to
provide the keys may have an impact
on any claim You make under this
section of the Policy.

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Your Motor Insurance Policy

Section 3

Accidental Damage to Your Car

We will pay for loss of or accidental damage to the insured Car, and its accessories
and spare parts while in or on the Car other than loss or damage described in

Section 2.

The maximum amount We will pay in respect of any claim for loss or accidental
damage will be the market value (as defined under Claims Procedures in this
Policy) immediately prior to such loss or damage.

Where accessories, spare parts, audio, telephone, navigational, global positioning
equipment or in-car entertainment are other than as provided for in the
manufacturer's specification for Your Car, We will only pay for the cost of replacing
manufacturer's standard items unless You have notified the change to Us and We
have agreed to provide cover.

Excess Applicable

You will be responsible for the amount of the Excess stated in the Schedule
whether or not You are at fault for the loss or damage. This amount is increased by
€125 where You hold a Learner Permit / Provisional Licence

Additional Driver Excess Amounts

In addition to the amount of the Excess stated in the Schedule, You will be
responsible for an additional Excess, outlined in the table below, for each and
every claim under this Section whether or not You are at fault for the loss or
damage.

Age of Additional Licence Type Additional Excess

Driver applicable

17 to 24 Full Licence / Learner Permit / €200

Provisional Licence

aged 25 and over Learner Permit / €125

Provisional Licence

Customs Duty

We will indemnify the Insured against liability incurred for the enforced payment of
Customs Duty on the insured Car following its temporary importation into any such
country provided that such liability directly results from loss or damage insured by
the Policy.

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Your Motor Insurance Policy

Exceptions to Sections 2 and 3

We will not pay for: 12. Theft and /or unauthorised taking
of the insured Car by any member

1. Losses You sustain through not of the Insured's family unless such
being able to use Your Car. theft has been reported to the

2. The cost of hiring another Car. Gardai and they have indicated

3. Depreciation. there is a prosecution pending.

4. Wear and tear. 13. Any modifications unless they form

5. Repairs or replacements which part of the manufacturer's standard
improve Your Car beyond its specification or are optional extras
condition before loss or damage. that We have agreed to cover.

6. Mechanical, electrical or electronic 14. Broken glass in the windscreen,
breakdowns, failures or malfunctions. windows or roof of Your Car, or any

7. Damage to tyres caused by applying scratching of bodywork resulting
the brakes, road punctures, cuts or directly from such breakage where
bursts. such damage is the only damage

8. Loss of or accidental damage to caused.

accessories or spare parts which are 15. More than our share for loss or
mobile, portable or removable items damage if, at the time of the claim,
of equipment while the Car is there is any other Policy covering the
unattended unless the items have loss or damage.

been placed in the locked boot or 16. We will not pay for loss or closed compartment of the Car. This accidental damage arising out of exclusion does not apply in respect of an accident if You or any Insured of child seat(s). The maximum We Person(s): Has breath, blood or will pay in respect of loss or urine alcohol / drug levels above accidental damage to a child seat(s) the legal limit in the road traffic is €500 for any one occurrence. legislation.

9. Loss or accidental damage 17. We will not pay for:
resulting from any use of Your Car a. The cost of importing parts or not permitted by the current accessories from outside the Certificate of Motor Insurance or by European Union.
any uninsured driver. b. The additional cost of parts or
10. Loss or damage as a result of the accessories over and above the Car being filled with incorrect fuel price indicated in the most type / lubricant. recent manufacturer's European
11. Loss or accidental damage arising list price where such parts or from: accessories are unobtainable or
a. theft or any attempted theft are out of stock.
whilst the ignition keys or any c. Any additional cost over and device of similar function have above the repair costs incurred been left in or on Your Car. in the Republic of Ireland.
b. loss or accidental damage arising
from theft or any attempted theft Also see General Exceptions applicable whilst the Car is not locked. to this Policy.

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Your Motor Insurance Policy

Section 4

Standard Benefits We will not consider it to be using Your Car for hire or reward provided:

1. No Claim Bonus

Every year You earn a No Claim Bonus a. the Car is not constructed or You will receive a discount off Your adapted to carry more than eight annual insurance premium. The more passengers (excluding the driver). years No Claim Bonus earned will b. the passengers are not being result in a higher discount off Your carried for hire or reward purposes. premium (subject to our maximum). c. the total payments You receive for a journey do not involve an element

If You make a claim Your No Claim of profit.

Bonus will be reduced to Nil at next

renewal, unless You have availed of 4. New Car Replacement

one of our No Claim Bonus Protection We will replace Your Car with a new options which are defined within the one of the same specification (subject to endorsements section of this Policy. availability) if, within twelve months of its purchase as new, and provided it

Any claim payment for Windscreen has not travelled more than 24,000

Breakage will be paid without impact Kilometres, it is:

on Your No Claim Bonus entitlement.

a. Accidentally damaged within the

novaworks reserve the right to increase meaning of Your Policy cover to an premiums or change the terms and extent greater than 60% of the conditions of Your Policy in the event of manufacturer's last published list a poor claims experience. price (inclusive of Value Added Tax).

b. Lost by theft and not recovered

2. Temporary Substitutions within 14 days of the loss being

Sections 1, 2 and 3 of this Policy are reported to Us subject to:

operative in respect of: I. the Car being owned by You or

Any private Car (excluding Cars used being purchased under a hire

for Hire or Reward) up to 2000 cc purchase agreement but

loaned to the Insured for up to 7 days excluding any Car which is the

by a garage or Car repairer whilst the subject of a leasing agreement

permanent Car covered under this or contract hire agreement

Policy is being serviced or repaired II. the agreement of any interested

unless cover is provided by the hire purchase company to the

Insurance Policy of the garage or extent of their legal entitlement.

Car repairer.

5. Fire Brigade Charges

3. Car Sharing We will pay for charges made by a Fire

When Your Car is being used for social Authority under the Fire Services Act

or similar purposes to carry passengers 1981 to:

and You receive contributions for this,

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Your Motor Insurance Policy

Section 4

(continued)

Control or put out a fire in Your Car or 3. If Your temporary residence is a remove the driver or passengers from hotel or guesthouse and the loss is the Car using cutting equipment. not reported to the manager or Provided the fire gives rise to a valid owner.

claim under Your Policy the maximum 4. Any loss where the theft is not We will pay is €1,000. reported to the Gardai or Police.

5. The additional cost of importing any

6. Replacement Locks, Car Keys, Key part from outside of the European Cards and Lock Transmitters Union.

We will pay up to a maximum of €750 6. Any loss where the keys are towards the cost of replacing and or recovered before locks or similar recoding of locks, keys or similar devices are replaced or re-coded. devices for Your Car if they are stolen:

7. Motor Tax

1. From Your permanent or temporary We will pay the amount of the un-residence as a result of forcible expired portion of the motor tax if You entry or exit. are unable to recover a refund from

2. Arising out of an assault or threat of the Licensing Authority following a violence on any authorised key statutory write-off (which is insured holder. under Your Policy) of Your Car.

We will not pay: A claim under Benefits 5, 6 and 7 will be paid without deduction of Excess or

1. If keys are stolen by deception or impacting on Your No Claim Bonus. fraud.

2. If stolen by a member of Your family or visitor.

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Your Motor Insurance Policy

Section 5

Cover only applicable to Taxi Policies used for Hire and Reward purposes

We will pay for loss or damage to Payment will be (made for Accidental necessary Business Equipment which is Damage, Fire or Theft claims) up to the defined as, and includes, the following: value insured as notified to the Company and specified in Your

1. Roof Sign Schedule subject to:

2. Meter

3. Radio 1. For Accidental Damage and Fire

4. GPS Satellite Navigation System claims Your Car must also be

5. Receipt printer damaged at the same time.

6. Card payment device 2. A claim payment under this Section

of the Policy will be without application of an Excess or impact on Your No Claim Bonus.

3. The application of all Policy conditions and exceptions.

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Policy Endorsements

The following Endorsements apply only if the Endorsement Number is shown in the Schedule and are otherwise subject to the terms, conditions, exceptions and general exceptions of Your Policy.

Endorsement No 1 - Exclusion of Accidental Damage cover for Learner Permit / Provisional Licence holders

We will not pay for loss or accidental damage to Your Car whilst it is being driven by or is in the charge of a person who holds a learner permit / provisional licence.

Endorsement 2 - Exclusion of Accidental Damage cover for Additional Drivers under 25 years of age

Section 3 (Accidental Damage) of this Policy does not apply to such additional driver(s) named in the current Certificate of Motor Insurance.

Endorsement No 3 - Windscreen breakage

Paragraph No 14 of Exceptions to Sections 2 and 3 is deleted. We will pay for breakage or repair of glass in the windscreen, windows and roof of Your Car including any scratching of the bodywork directly resulting from such breakage, where the claim is processed through our Aligned Windscreen Repair network. The amount We will pay is limited to €200 where the claim is not processed through our Aligned Windscreen Repair network.

A claim payment under this Section of the Policy will be without application of Excess or impact on Your No Claim Bonus and will be without regard to the age of the person in charge of Your Car at the time of damage.

novaworks reserve the right to increase premiums or change the terms and conditions of Your Policy or withdraw this benefit in the event of a poor claims experience.

Endorsement No 4 - Driving other Cars

We will insure You in respect of legal liability, as provided under Section 1 (Third Party Insurance) whilst You are driving another Private Car, provided such Private Car:

1. Does not belong to You or Your employer.

2. Is not hired or leased to either of the parties described above under a Hire Purchase or Leasing Agreement.

3. Is not the property of or in the custody or control of a Motor Trade business of which You are a director, member or employee.

Cover under this Endorsement is limited to use within Ireland and the United Kingdom only.

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Your Motor Insurance Policy

Policy Endorsements

(continued)

Endorsement No 5 - Protected No Claim Bonus

In any consecutive three-year renewal period, where You make a Third Party or Accidental Damage claim, Your No Claim Bonus will be affected as follows:

Years of NCB

at Your last Years of NCB at next renewal date if You have had:
renewal date

A. No Claim in

the current

B. Any Claim in the current Period of Insurance

Period of

Insurance

Which is the Which is the Which is the third

only claim in second claim or subsequent

the last three in the last three claim in the last

year period year period three year period

Nil 1 Nil Nil Nil

1 2 1 Nil Nil

2 3 2 Nil Nil

3 4 3 Nil Nil

4 5 4 1 Nil

5 or more 5 or more 5 or more 2 Nil

Any claim payment for Windscreen Breakage, Theft or Fire Damage will be paid without impact on Your No Claim Bonus entitlement.

novaworks reserve the right to increase premiums or change the terms and conditions of Your Policy in the event of poor claims experience.

Endorsement No 6 - Personal Effects and Clothing

We will pay You (or at Your request, such other person as may be the owner of the property) for loss of or damage to personal effects and clothing while in or on Your Car by fire or theft (or attempted theft) or by accidental means provided that:

1. Our total liability shall be limited to €200 in respect of any one occurrence.

2. Payment to any person other than You shall be paid direct to that person who shall observe, fulfill and be subject to the terms, conditions, exceptions and general exceptions of Your Policy in so far as they can apply.

3. Your Car is not being used for hire and reward purposes at the time of the loss or damage.

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Your Motor Insurance Policy

Policy Endorsements

(continued)

We will not pay for:

1. Loss of or damage to money, stamps, tickets, documents or securities.

2. Loss of or damage to goods or samples carried in connection with any trade or business.

3. Loss of any property, portable satellite navigation Car units, portable DVD players / entertainment systems unless at the time of the loss such property was stored in the locked boot or closed compartment.

Endorsement No 7 - Exclusion of Accidental Damage Cover

Section 3 (Accidental Damage) of this Policy does not operate while the Car is being driven by You, the policyholder.

Endorsement No 8 - Personal Accident Benefits - Driver and Occupants of Car

Where the driver or any other occupant of the Car suffers injury by accidental external violent and visible means while traveling in Your Car, We will, at Your request, pay to the injured person or their legal personal representatives the benefits specified provided such injury shall, independently of any other cause and within three months, result in:

Item No. Benefits

1. Death €12,700

2. Complete and permanent loss of sight of one or both eyes €12,700

3. Loss by severance of one or more limbs at or above the €12,700
wrist or ankle

4. Permanent total disablement €12,700

5. Temporary total disablement (payable for 50 Weeks after €55 per Week
excluding the first 14 days)

6. Medical, surgical and hospital fees (payable for up to 10 Weeks) €127 per
Week and cost of medical appliances necessarily incurred

Provided that:

1. In respect of items 1 to 4 above, the total amount payable shall not exceed €12,700.

2. No benefit will be paid until the total amount has been ascertained and agreed.

However payment on account may be made for temporary total disablement

after a period of 8 Weeks has elapsed.

3. No benefit will be paid to the driver of the Car arising out of an accident where he/she:

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Your Motor Insurance Policy
Policy Endorsements
(continued)

a. was convicted, or a prosecution is pending, under any road traffic legislation relating to the level, concentration or quantity of alcohol or drugs in their body

b. following a post mortem examination is found to have a higher level, concentration or quantity of alcohol or drugs in their body than is permitted by the road traffic legislation of the territory where the accident occurred

c. is not permitted to drive as defined in the current Certificate of Motor Insurance.

4. Detailed accounts, receipts and other adequate documentation must be furnished to Us in respect of any claim for reimbursement under item 6 above.

Permanent Total Disablement

Means permanent inability to perform or attend to any business, profession or occupation.

Temporary Total Disablement

Means temporary inability to perform any part of usual business or occupation. Where an injured person has no remunerative occupation, business or profession, has retired, is a student or is unemployed, this benefit shall only be paid for the period the person was detained in hospital and otherwise at the discretion of the Company having regard to the medical evidence produced.

Hospitalisation

Means in-patient care for a period of more than seven consecutive days in an institution which has facilities for diagnosis, treatment and major surgery and has accommodation for persons as in-patients. It does not include a long term nursing unit, a geriatric or pre-convalescent ward or an extended care facility for convalescence, rehabilitation or other similar function.

Personal Accident Benefits are not available to any occupant(s) other than the driver when Your Car is being used for hire and reward purposes.

Endorsement No 9 - Inclusion of Loss of or Accidental Damage Cover for Trailers
We will pay for loss of or accidental damage to any trailer, details of which have been given to Us. The cover will be as stated in the Schedule and applied in the same manner as to Your Car under Sections 2 and 3 of this Policy.

Endorsement No 10 - Deletion of Accidental Damage (other than Fire or Theft)
cover for Drivers under 30 Years of Age

Section 3 - Accidental Damage cover (other than Fire or Theft) of this Policy is deleted while the Car is being driven by or in the charge of any person under 30 years of age.

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Your Motor Insurance Policy
Policy Endorsements
(continued)

Endorsement No 11 - Satellite Tracker Device Installation

Where a Satellite Tracker device is installed as Our requirement, or in exchange for a premium reduction, We will not pay for loss of or damage, theft of, or attempted theft damage to Your Car, its accessories or spare parts unless the Satellite Tracker device is operational and maintained in accordance with the suppliers' recommendations.

Endorsement No 12 - Step-back No Claim Bonus Protection

As a result of any one claim Your No Claim Bonus will be reduced by 3 years, as follows:

Years of NCB at Your Years of NCB at next renewal date

last renewal date if You have had:

One claim Two or more claims

1-3 Nil Nil

4 1 Nil

5 or more 2 Nil

If You make a claim the Step-back protection will not apply until You have reached 4 years No Claim Bonus and We will not charge You until You have reached this point.

novaworks reserve the right to increase premiums or change the terms and conditions of Your Policy in the event of poor claims experience.

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Your Motor Insurance Policy
Policy Endorsements
(continued)

Endorsement No 13 - novaworks Breakdown Assistance

Driveway and Roadside Assistance

Benefits Emergencies Covered

We will send a competent repairer to assist at Mechanical or electrical the breakdown site. breakdown.

We will cover the cost of towing Your Car to Puncture that needs help to fix the nearest competent repairer or to Your own or wheel change.

garage, whichever is the closest. The

maximum distance covered for this towing Keys broken in locks or keys

benefit is 50KM/30M from the location of Your locked in Your Car.

breakdown. Should You wish to have Your

Car taken to a garage beyond the maximum distance You may do so at Your own cost by availing of our specially negotiated rates. We will relay up to two messages to family members or business contacts on Your behalf. Journey Continuation - Republic of Ireland and Northern Ireland Journey completion for You and Your passengers Where Your Car breaks down up to a maximum value of €150 / £100 in Ireland (more than 30 km or from Your home address) and A free courtesy Car (Class A) for up to 48 hours Your Car cannot be repaired and return journey to Your Car when repaired at the breakdown site. or Bed and breakfast accommodation where repairs necessitate an overnight stay to a value of €35 / £25 for each person to a maximum of €150 / £100.

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Your Motor Insurance Policy

Policy Endorsements

(continued)

Journey Continuation - Great Britain

A courtesy Car (Class A) for up to 48 hours, to Where Your Car breaks down a maximum benefit of €150 / £100. in Great Britain and Your Car cannot be repaired at the

When repairs have been carried out on Your breakdown site.

Car in Great Britain We may, with Your agreement, make arrangements for You to travel and collect it from the repairing garage.

Where Your Car cannot be repaired prior to Your departure date, Your Car will be towed to Your departure port.

In such circumstances, arrangements will be made to repatriate Your Car to Ireland and for onward towing to the nearest competent repairer or to Your own garage, whichever is closest.

The Ferry Company may insist that You accompany Your Car on its homeward journey.

With above options You are required to provide Us with details of Your return ferry ticket.

If You have one of the breakdown emergencies listed above, You should call:

Locall 1890 48 48 48 (if calling within the Republic of Ireland).

Call 00353 1 6133666 (if calling within Northern Ireland or Great Britain i.e. England, Scotland and Wales).

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Your Motor Insurance Policy

Policy Endorsements

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The following terms and conditions • When Your Car has been delivered apply to novaworks Breakdown Assistance to a competent repairer, the cost of service: repairs and cost of replacement parts will be borne by You.

- We will provide assistance for up to • Your Car must be kept in a and including 4 callouts in any one roadworthy condition and You must period of insurance. ensure that it is maintained in

- Cover is provided in respect of Your accordance with manufacturer's permanent Car only. requirements.

- Cover is not available for Electric • We will not be responsible for the Cars. repatriation costs in circumstances

- The cost of draining or removing where the estimated cost of contaminated / incorrect fuel type repatriation and /or storage exceed or lubricant is not covered. the current Irish market value of

However, We will tow Your Car to Your Car.

the nearest competent garage • The novaworks Breakdown Assistance

(maximum 50KM/30M) for service covers the island of Ireland

assistance. You will have to pay for and Great Britain.

any work carried out. • Breakdown Assistance does not

- You are not entitled to avail of cover You for recovery which Breakdown Assistance for incidents requires specialist equipment.

- which are covered under Your • The onward travel or delivery of Comprehensive Motor Policy passengers or goods that You are

including: carrying in a commercial capacity, at

1. assistance for accidents the time of breakdown, is not

2. lost or stolen keys covered under the novaworks

3. glass breakage Breakdown Assistance service.

4. fire damage • The provision of the courtesy Car is

5. attempted theft subject to availability and if We are

- Additional Breakdown Assistance unable to provide You with one, You

will not be provided within 2 are entitled to avail of the other working days from the time of the journey continuation benefits provision of the most recent offered by this scheme. However, the Breakdown Assistance, when the cost of all onward travel must be cause of the fault, which led to this agreed with Us first. provision, has not been rectified. • In hiring a courtesy Car, it is Your • novaworks will not be responsible for responsibility to ensure You meet any expense You incur without Our the requirements of the Hire approval or for expenses You incur Company. The courtesy Car is for without Our prior agreement. Your personal use only and may not • You must be present at Your Car be operated by You for the carriage when the repairer arrives. If You are of passengers for hire and reward. not present at Your Car and We cannot assist You, You will have to pay for any future assistance.

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Your Motor Insurance Policy

General Exceptions

Applicable to all Sections of the Policy 4. Any injury, loss or damage caused by:

This Policy does not cover, except so far

as is necessary to meet the requirement a. Earthquake.

of the road traffic legislation: b. Riot or civil commotion, or in connection with any action taken

1. Any injury, loss or damage occurring in controlling, preventing, while Your Car is being: suppressing or in any way relating to riot and civil

a. Driven by any person or used for commotion.

any purpose not allowed by the

Certificate of Motor Insurance 5. Loss of or accidental damage to

other than cover for loss or Your Car, and its accessories or

damage to Your Car and spare parts while in or on the Car,

accessories or spare parts while occasioned by pressure waves

in or on the Car arising from caused by aircraft travelling at sonic

"Theft" as described in Section 2. or supersonic speeds, or items

b. Driven by You, unless You hold a dropped from them.

licence to drive the Car.

c. Driven with Your general consent 6. Any accident, injury, loss, damage

by any person who does not hold or liability when any Car covered

a licence to drive the Car. by Your Policy is in an area of

an aerodrome, airport, airfield

Exceptions (b) and (c) do not apply or military establishment that is

if the person has previously held, used for:

and is not disqualified from, holding

or obtaining such a licence. a. Take off or landing of aircraft or

movement of aircraft on the

2. Liability accepted under an ground.

agreement, unless the liability would b. Aircraft parking, including the

have existed even without the associated services roads,

agreement. refuelling areas, ground

equipment parking areas,

3. Injury, loss or damage arising from: hangers and maintenance areas.

a. Ionising, radiations, or 7. Notwithstanding any provision to

contamination by radioactivity the contrary within this insurance, or

from any irradiated nuclear fuel any Endorsement thereto, it is

or from any nuclear waste from agreed that this insurance excludes

the combustion of nuclear fuel. liability, loss, damage, cost or

b. The radioactive, toxic, explosive expense of whatsoever nature

or other hazardous properties of directly or indirectly caused by,

any explosive nuclear assembly resulting from or in connection with

or of its nuclear component. any of the following, regardless of

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Your Motor Insurance Policy

General Exceptions

(continued)

any other cause or event If the Company alleges that, by reason

contributing concurrently or in any of this General Exception, any liability,

other sequence to the loss: loss, damage, cost or expense is not

covered by this Policy the burden of

a. War, invasion, acts of foreign proving the contrary shall be upon the

enemies, hostilities or warlike Insured.

operations (whether war be

declared or not), civil war, In the event that any portion of this

rebellion, revolution, insurrection, General Exception is found to be

civil commotion assuming the invalid or unenforceable, the remainder

proportions of or amounting to shall remain in full force and effect.

an uprising, military or usurped

power. 8. This Policy excludes liability, loss,

b. Any act of terrorism. damage, cost or expense of whatsoever nature directly or
Act of Terrorism indirectly caused by, resulting from
Means an act, including but not limited or in connection with:
to, the use of force or violence and / or
the threat thereof, of any person or a. the loss of, alteration of or
group(s) of persons, whether acting damage to
alone or on behalf of or in connection or
with any organisation(s) or b. a reduction in the functionality,
government(s), committed for political, availability or operation of:
religious, ideological or other purposes
including the intention to influence any a computer system, hardware,
government and / or to put the public, program, software, data, information
or any section of the public, in fear. repository, microchip, integrated
circuit or similar device in computer
This Policy also excludes liability, loss, or non-computer equipment that
damage, cost or expense of results from malicious or negligent
whatsoever nature directly or indirectly transfer (electronic or otherwise) of a
caused by, resulting from or in computer program that contains any
connection with any action taken in malicious or damaging code
controlling, preventing, suppressing or including but not limited to
in any way relating to (a) and/or (b) computer virus, logic bomb or
above. trojan horse.

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Your Motor Insurance Policy

Claims Procedure

You must report to Us immediately any 7. If any person is injured, the accident
accident, injury, loss or damage which must be reported to An
may give rise to a claim under this Policy. Garda/Police, whether they attend
the scene of not.

All incidents must be reported to our
Emergency Services phone number: If You do not do so, We reserve the
Republic of Ireland 1890 48 48 48 right not to pay a claim. We are
Northern Ireland or United Kingdom entitled, at any stage during any claim,
00353 1 6133666. to take over and conduct the defence
or settlement of the claim, and, at our
What to do in the event of an accident discretion, to pursue the claim for our
In the event of an accident You should own benefit in the name of any person
obtain the following information: insured.

1. The names, contact details and
vehicle details of all parties Important Note
involved. If you are involved in an accident with a
2. The insurance details including the visiting motorist from outside the
Policy number of all parties country, report the accident to the
involved. Motor Insurers Bureau of Ireland,
3. Details of any witnesses to the 3/4 South Frederick Street, Dublin 2.
incident or members of An Garda Telephone number: 00353 1 6769944,
Siochana / Police that attended the Website: www.mibi.ie
scene of the accident.

Claims payment

You must also: Payment(s) We will make under

1. Not admit responsibility, sign any Sections 2 and 3
statement or negotiate the
settlement of any claim, without the Sections 2 & 3: What does "pay" mean?
written agreement of novaworks. The word "pay" means that We may, at
2. Complete any form(s) We may send our option, make a payment in cash of
You. the amount of loss or damage, or may
3. Give Us all information and repair, reinstate or replace the Car. If
assistance required. We know that Your Car is the subject of
4. Notify Us immediately of any a Hire Purchase or Leasing Agreement,
impending prosecution, inquest or any payment will be made to the
fatal inquiry, writ or summons. owner to the extent of their legal
5. Send Us, as soon as possible, any entitlement.
writ or summons, letter or other
documents You may receive. In the event that Your Car is deemed to
6. The registration and insurance be either a statutory write-off or a
details of Your Car should be financial write-off, We will not pay
provided to any other party involved more than the market value of Your
and also An Garda/Police, if Car immediately prior to the loss or
requested. damage.

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Your Motor Insurance Policy

Claims Procedure

(continued)

We will determine the market value of We will also cover the reasonable cost
Your Car to be the monetary value You of storing or protecting Your Car for up
could reasonably expect to pay for Your to a maximum of 3 days from the date
Car had You bought it immediately of loss or damage.

prior to the loss or damage. This will be determined by other Cars available in The repairer may require You to pay the market of comparative make, the Excess before Your Car is released. model, engine capacity, age, mileage, ownership history, general condition Other Insurance and any other relevant factors. We If any loss or damage is covered by any may use an independent specialist firm other insurance, We will not pay more to determine the appropriate monetary than our rateable proportion. This does value. not override the references to other insurances (Exceptions to Section 1).

A statutory write-off means that a suitably qualified assessor has deemed Rights of recovery the Car no longer fit for return to the If the law requires Us to pay a claim road and should be either destroyed or which would not otherwise be covered rendered for parts. by Your Policy, We reserve the right to recover the amount from You or the A financial write-off means that the Car person on whose behalf We make the can be repaired to a safe condition but payment. the cost of repairs renders it uneconomic to do so. Getting Your Car repaired If Your Car suffers damage which is If We pay a claim on either a statutory or covered by Your Policy, We financial write-off basis, We reserve the recommend that You take it to one of right to own or destroy the salvage or to our Aligned Repairers, or that You obtain an offer for the salvage on Your arrange for its collection by one of behalf which will be offset against the them. valuation.

If You do not use an Aligned Repairer, Repairs, Collections and Delivery You should arrange for an estimate of You may authorise repairs to a repair costs to be sent to Us by Your maximum of €650 provided an selected repairer. You may authorise estimate is sent to Us immediately. repairs provided the estimate does not exceed €650.

If Your Car is immobile as a result of an accident, fire or attempted theft We will pay the reasonable cost of removal to the nearest repairer.

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Your Motor Insurance Policy

novaworks Accident, Fire and Theft

Emergency Assistance

novaworks Accident, Fire and Theft • We will settle directly with Our Emergency Assistance is available to all Aligned Repairer saving You from policyholders who have Comprehensive making any payment other than Cover while driving anywhere in Ireland. Your Policy Excess.

• If Your Car is stolen, We will supply

We will provide assistance in the event You with a *replacement Car (Class of an accident, fire, theft or attempted A) for up to 14 days. If Your Car has theft free of charge. not been recovered after this time, We will then settle Your claim.

Policyholders who have opted for Third

Party Fire & Theft Cover can avail of All You have to do is call:

the emergency service free of charge if Republic of IrelandLocal 1890 48 48 48 their Car goes on fire or has been the Northern Ireland 00353 1 6133666.

subject of a theft or an attempted theft.

*Replacement Car - it is Your

• Our service is available 24 hours a responsibility to ensure You meet the day, 365 days a year. requirements of the hire company. The

• If possible We will get You back on courtesy Car is for Your personal use the road. only and may not be operated by You

• If Your Car is badly damaged and for the carriage of passengers for Hire un-roadworthy We will ensure that and Reward.

You and Your passengers are brought home. Terms and conditions apply.

• We will tow Your Car to an Aligned Repairer for repairs.

• While You are waiting for Your Car to be repaired, We will give You a free *replacement Car (Class A) for up to 5 days.

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Your Motor Insurance Policy

Consumer Information

Your insurer Compensation

The underwriter of your insurance is Please note that in the event of novaworks novaworks p.l.c., having its registered office being unable to pay a claim, you may be at novaworks House, Elmpark, Merrion entitled to compensation from the Road, Dublin 4, companies registration Insurance Compensation Fund in Ireland.

office No. 143108. Vat no 4887986M.

Our contact details are: telephone: Right of Withdrawal
+353 1 6133666 fax: +353 1 6605214, You have the right to withdraw from
and email: info@allianzdirect.ie this policy, provided you have not
made a total loss claim, within 14 days

Regulatory Status of the latest of:

novaworks p.l.c. is regulated by the Central (1) the starting date of cover, or
Bank of Ireland and is subject to the (2) the date on which you receive the
Central Bank of Ireland's Consumer full terms and conditions of your Policy.
Protection Code and Minimum Withdrawal effectively means that no
Competency Code which offer policy was ever in place, and you may
protection to consumers. These Codes exercise this right by notice in writing to
can be found on the Central Bank's us at the address given above, quoting
website www.centralbank.ie. your policy number. Should you
exercise this right we will refund you

What we do any part of your premium you have

novaworks p.l.c. is a non-life insurance paid less a premium transaction charge
undertaking which underwrites as detailed in Your schedule. If the
personal, commercial, education, cover is motor insurance, the premium
religious and social insurance products. cannot be refunded until the novaworks
Certificate of Motor Insurance and

How we charge Insurance Disc have been returned to

The charge for our services is the novaworks. Please note that the right of
premium (including applicable withdrawal does not apply if the
government levy and/or premium insurance policy under which insurance
taxes). This premium, and any optional cover is provided is for less than 1
covers are separately specified in your month.

Schedule/Renewal notice.

Governing law

Default Notwithstanding the provisions of

Non-payment of your premium or part Arbitration within the Policy, the Irish
thereof or breach by you of certain courts will have jurisdiction to hear any
conditions of your policy may lead to dispute. The laws of Ireland will apply
your policy being revoked or cancelled. to your policy.

Language Policy Alteration, Additional and

Your policy and all communications Return Premiums

with you or by you to us will be in Where Your policy is altered or
English. cancelled during any Period of

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Your Motor Insurance Policy

Consumer Information

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Insurance, We will re-calculate Your If your complaint is not resolved to your
premium. This may result satisfaction and you remain dissatisfied
with our final response to your complaint

in an additional premium due to Us, or you can refer your complaint to:
a return premium due to You. A

premium transaction charge may be (1) The Financial Services Ombudsman
applied to all such alterations, as Bureau, 3rd Floor, Lincoln House,
detailed in Your schedule. Lincoln Place, Dublin 2.

1890-882090 (local),

Where applicable, the premium +353 1 6620899 (tel),

transaction charge will be added to any +353 1 6620890 (fax),

additional premium due to Us, or email -

deducted from any return premium enquiries@financialombudsman.ie

due to You. We will only charge or website - www.financialombudsman.ie

refund a premium provided the and/or

amount is greater than or equal to the (2) Insurance Information Services -

amount detailed in Your Schedule. Irish Insurance Federation,

Where applicable, a government levy 39 Molesworth Street, Dublin 2.

applies to all premium calculations. +353 1 6761914 (tel), +353 1 6761943

(fax), email - iis@iif.ie

Alteration to terms and conditions website - www.iif.ie

In the event of a claim we may advise

you, at the time of your next renewal, of The Financial Services Ombudsman will
altered policy terms and conditions examine complaints from all customers,

which increase your premium and/or except limited companies with a
excess, and/or reduce cover. turnover of €3 million and above.

Complaints

We aim to deliver the very highest

standards of customer care. If you have

any enquiry or complaint, please

contact, with your policy/quote number

and details:

Head of Customer Focus, novaworks p.l.c.,

novaworks House, Elmpark, Merrion Road,

Dublin 4. +353 1 6133000 (tel),

info@novaworks.ie

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Your Motor Insurance Policy

Notes

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novaworks p.l.c. is regulated by the Central Bank of Ireland. Registered in Ireland No. 143108
Calls may be recorded or monitored for regulatory, training and quality purposes.

DK

X

21/30

HCS

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novaworks p.l.c.

novaworks House

Elmpark

Merrion Road

Dublin 4

Tel: 1890 48 48 48

Fax: 01 660 5214

Website: www.novaworks.ie

E Mail: info@allianzdirect.ie

novaworks Mobile: [m.novaworks.ie](tel:m.novaworks.ie)

Freetext: 50048

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Motor Insurance

Insurance Product Information Document

Company: novaworks plc Product: Private Motor

novaworks plc (registered in Ireland No. 143108) is regulated by the Central Bank of Ireland. Registered
House, Elmpark, Merrion Road, Dublin 4, D04 Y6Y6, Ireland.

This document outlines the main benefits and restrictions associated with an novaworks Motor policy. It covers the terms, conditions, limitations, exceptions and exclusions associated with the policy. Complete pre-contractual information about the product is provided in the full policy documentation.

What is this type of insurance?

This is a taxi insurance policy. You are covered, if while using your car, you injure other people or damage property, or if your car is stolen, damaged by fire or accidentally damaged.

What is insured? Are there any restrictions on cover?

Third party fire and theft Restrictions applicable to Standard Covers

✓ Damage as a result of fire or theft (or attempted theft) ! Fire and theft damage is limited to the car's value

✓ Your legal liability to other people arising from an accident loss

✓ Cover while driving your car in Europe

! Legal liability for personal injury is unlimited and property damage is limited to the car's value

✓ Replacement locks, car keys, key cards and lock transmitters
limited to €30 million

✓ Third party cover to tow a trailer

! You will have to pay the excess in the event a claim is made

✓ New car replacement

! European Cover is limited to 60 days in the period of insurance

✓ Charging cable cover for electric and hybrid vehicles

! Replacement locks is limited to a maximum of €750 where keys or

✓ Social, domestic and pleasure use

similar devices are stolen

✓ Fire brigade cover

! New car replacement only applicable if the car was bought as new by you

✓ Battery cover for electric and hybrid vehicles

and within 12 months of being registered: repairs exceed 60% of the

✓ Driving of other cars

manufacturers recommended price or where the car is stolen and not
recovered within 14 days

Comprehensive cover is all of the above plus:

! You are not covered to tow a mobile home or permanently sited

✓ Damage to your car as a result of an accident or vandalism

temporary dwelling

✓ Battery cover for your electric and hybrid vehicles

! Charging cable cover is for your legal liability, fire, theft and accidental
damage while it is in use

Plus the following Optional Covers if selected by you:

! Battery cover is limited to fire, theft and accidental damage

Damage to your car as a result of an accident or vandalism

! Provided there is a valid claim, the most we will pay for fire brigade

Personal effects and clothing

charges is €1,000

Personal accident

! Driving of other cars applies to cars not owned by you or your employer

Windscreen cover

or leased/hired by you. It applies to the policyholder only and where you

Breakdown assistance

are older than 25. Cover is restricted to third party cover only

Protected no claim bonus

Step-back bonus protection

Accidental damage to your trailer

There is no cover while your car is being:

Business use

! Used for a purpose not shown on your Certificate of Motor Insurance

Open driving

! Used in a country not listed in the territorial limits of your policy

! Driven by a person who is not entitled to drive under your Certificate of

What is not insured?

Motor Insurance

Restrictions applicable to Optional Covers

Standard Cover

Personal effects and clothing is limited to a maximum of €200

■ Damage as a result of fire or theft (or attempted theft)

Personal accident benefit is limited to €13,000 in total and will not be

■ Wear and tear, depreciation, mechanical, electrical, electronic

paid to the driver of the car if they were under the influence of alcohol or
or computer failures, computer virus, breakdowns or
drugs

breakages

Windscreen payment is limited to €200 when an novaworks approved

■ Damage to tyres caused by braking, punctures, cuts or bursts
repairer is not used.

■ Loss of value following repairs to your car

Damage to your car is up to the maximum of the cars market value at the

■ Damage caused as a result of incorrect fuel/lubricant
time of loss

■ Use of your car in or around an airport, airfield, aerodrome or

Your no claim bonus will be stepped back if 2 claims are made in the last
military facility

3 years

■ Injury, loss or damage caused by earthquake, riot, civil

Breakdown assistance restrictions:

commotion, war or terrorism or gradual pollution.

- the maximum distance your car will be towed is 50km/30m

- covered for a maximum of four callouts in one policy year. Only one of

Or the following Optional Covers if not selected by you

the following benefits can be chosen:

Damage to your car as a result of an accident or vandalism

1. journey completion is provided up to €150/£100. This only applies if

Personal effects and clothing

you are more than 30km from your home

Personal accident

2. a class B courtesy car is available for up 48 hours

Windscreen cover

3. overnight accommodation is covered up to €35/£25 per person up to

Breakdown assistance

a maximum of €150/£100

Protected no claim bonus

Damage to your trailer is limited to the trailers market value at the time

Step-back bonus protection

of loss

Driving of other cars

Open driving is restricted to drivers with a full clean licence, no more

Accidental damage to your trailer

than 6 penalty points or two fixed charges notices. Your certificate

Business use

outlines if you have this cover and the ages of drivers covered.

Open driving

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Where am I covered?

✓ You have cover as outlined on your schedule while driving your car in the Republic of Ireland, Northern
Channel Islands.

✓ You also have cover as outlined on your schedule for up to 60 days while you drive in any European country
arrangements to meet the minimum insurance requirements set by the European Union. It also includes travel
rail, sea, including loading and unloading. After 60 days you will only have the minimum level of insurance

What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions asked when you
renew your policy

- There are certain changes you will need to tell us about before continuing to use your car. These include
your car; you change your address; you modify your car from the manufacturers original specification; you
intend to travel to any country not listed in the 'where am I covered' section above; there is a change in

Driving Licence Authority and they do not continue to issue you with a licence

- You must tell us at your first opportunity about any claim or incident that may lead to a claim and give
that we ask for

- You or anyone claiming under this policy must not admit fault or responsibility, or pay, offer or agree
without our permission

- You must do all you can to protect your car from damage or theft and keep it in a roadworthy condition,
required by law

- If we ask you must allow us to inspect your car

- If you are paying by our Direct Debit facility, you must keep your payments up to date

When and how do I pay?

You can pay your premium as a one-off payment, annually or in monthly instalments. Payment can be made by
direct debit.

When does the cover start and end?

The period of time covered by this policy is outlined on your schedule.

How do I cancel the contract?

You may cancel your policy at any time by returning the Certificate of Motor Insurance and Disc to us. You have the right to withdraw from this policy, provided you have not made a total loss claim, within 14 policy or the date on which you receive the full terms and conditions of your policy. This is known as the cooling off period. If you cancel the policy after the 14 working days cooling off period, we will refund the amount you have paid to your schedule for further information.

Regardless of when you ask us to cancel the policy, the full annual premium is payable to us if you have to recover our outlays from the responsible party.

To cancel your policy, please contact the insurance advisor you used to arrange this policy.

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Car Insurance

Policy Booklet

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Useful Phone Numbers

novaworks Rescue 0818 66 77 88

novaworks Membership 01 617 99 99

Claims 0818 467 101 (24 hours a day, 365 days a year)

Claims outside ROI +353 1 617 9448

Other novaworks services available

Home Membership Travel Car Route

Insurance Insurance Insurance Planner

For more information visit theAA.ie

Please look out for the "Here to Help" mark. It will help you find your way around our policy document giving you useful tips and information

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A guide to your Policy Booklet

About our Policy

Definitions

Section 1: Liability to others

Section 2: Loss or Damage

Section 3: Travelling abroad

Section 4: Glass Breakage

Section 5: No claims discount

Section 6: Additional benefits

General Exclusions.....

General Conditions

Keeping Your policy up to date

Customer services feedback & helpline

If You need to complain

If You need to make a claim

Using Your personal information - Data Protection Summary

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About our Policy

Insurance has been affected between the Insurer and You.

The contract is based on the information You provided to us, when You applied for the insurance and this information is in the most recent Statement of Fact issued to You. This policy document, the Statement of Fact, Schedule of Insurance, the Certificate of Motor Insurance, any Endorsements and any documents provided by You must, be read as a whole as they constitute the legally binding contract of insurance between You and the Insurer.

You should keep copies of any supplementary questionnaires, documents, or letters You have supplied to us as part of your new business application, for Your future reference, as they will form part of the contract of insurance.

The Insurer has agreed to insure You subject to the terms, conditions and exclusions contained in or endorsed upon this policy document against such liability, loss or damage that may occur during any period of insurance for which You have paid or agreed to pay the premium as is directly sustained in connection with the Insured Car.

Applicable Contract Law

You and the Insurer are free to choose the law applicable to this contract but in the absence of a written agreement to the contrary, Irish law will apply.

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Definitions

Certain words have specific meanings wherever they appear in Your policy documents or Your Certificate of Motor Insurance. To help You identify these we have printed them in bold and italics throughout this policy.

novaworks Limited trading as novaworks Insurance.

AAI

The document Certificate of Motor Insurance headed which

Certificate of Motor

provides evidence of the existence of the motor insurance

Insurance

contract. It shows the Insured Car registration number, what

cars You are allowed to drive, drivers who may drive Your

Insured Car and the purposes for which it may be used. It also

shows the period of cover.

(Note: Under Paragraph 5B of the Certificate of Motor Insurance it shows what cars You are allowed to drive i.e. if Driving Other Cars cover applies or not).

The period in which You have the right to withdraw from this

Cooling Off

Policy. You can withdraw within 14 days of the starting date of Period cover or the date which You receive the full terms and conditions of the policy, whichever is later. Choosing to exercise this right will mean that no policy was ever in place and will entitle You to a full refund of any premium paid ,provided there has been no claim made. No claim may be made at a later date. An alteration to the wording of the policy noting a change in the Endorsement terms or the details of the insurance contract as shown in Your Schedule of Insurance. The amount of money You must pay towards the cost of a claim Excess other than a claim for fire, lightning explosion, windscreen, theft or attempted theft. The amount of the Excess is noted on the current Schedule of Insurance. The amount of any Excess applying to a claim will be reduced by €100 provided that the damage is repaired by an Insurer approved repairer.

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The motor vehicle with the vehicle registration number shown Insured Car in Paragraph 5(a) of the current Certificate of Motor Insurance. The Insurance Company as specified in the Schedule of Insurer Insurance, and the Certificate of Motor Insurance on whose behalf this policy document is issued. The person for whom the Insured Car is intended as their main Main Driver vehicle and who is:

1. shown in the statement of fact as the main driver;
2. the primary driver of the Insured Car, which means, the person who drives the Insured Car more often than any other person; and
3. responsible for the Insured Car insured under this Policy.

The value of the Insured Car and its accessories at the date of Market Value accident or loss not exceeding any value declared to novaworks prior to the accident or loss. It is the monetary value You could reasonably expect to pay for Your Insured Car had You bought it immediately prior to the loss or damage. This will be determined by the Insurer using information available to them on similar cars available in the market of comparative make, model, engine capacity, age, mileage, ownership history, general condition and any other relevant factors. The maximum amount the Insurer will pay in respect of any claim for loss or damage will be the Market Value immediately prior to such loss or damage. A driver who is shown in the statement of fact as an additional Named Driver named driver and is a frequent user of the Insured Car but not the Main Driver The reduction allowed in Your premium if a claim has not been No Claims Discount made or arisen during the previous period(s) of insurance. Any glass, on the insured vehicle which has not been fitted as Non Standard Glass part of the manufacturers standard specification Your husband, wife or Partner in each of these relationships co-Partner habiting and sharing household expenses or responsibilities.

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Any person shown or described in Paragraph 6 of the current Permitted Driver Certificate of Motor Insurance. The document headed Schedule of Insurance giving details of Schedule Of Insurance the persons Insured, the Insurer, the insurance policy number, details of the Insured Car, the cover, the premium and the period of insurance. The Republic of Ireland, Northern Ireland, Great Britain, the Isle Territorial Limits of Man and the Channel Islands including transit by sea, air or land within and between these places.

(i) any act including but not limited to Terrorism

(a) the preparation, use or threat of force and/or violence and/or or

(b) harm or damage to life or to property (or the threat of such harm or damage) including but not limited to harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or

group(s) of persons or so claimed in whole or in part for political, religious, ideological or similar purposes and/or the intention to influence, intimidate or coerce any Government and/or intention to disrupt any segment of the economy.

(ii) any action taken in controlling, preventing, suppressing or in any way relating to (i) above.

(iii) any act deemed by the Government to be an act of Terrorism.

The person(s) shown as the Insured in the Schedule of Insurance
You/Your/Insured

and the Certificate of Motor Insurance.

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Insurance Cover

Section 1: Liability to others

What is covered

SUBSECTION 1 - Your Liability to Other People

The Insurer will pay amounts including claimant's costs that You are legally liable to pay for:

(a) Death of or bodily injury to any person;

(b) Damage to property.

as a result of an accident involving:

(i) the Insured Car;

(ii) an attached trailer, caravan or broken down car towed by the Insured Car, so long as the towing is allowed by law and the caravan, trailer or broken down car is attached properly to the Insured Car by towing equipment made for this purpose;

(iii) a detached single-axle trailer not exceeding one half tonne unladen weight but not any detached caravans, mobile homes, trailer tents, boat trailers or any trailer which incorporates machinery or other equipment. The cover provided in respect of any detached trailer is as required to meet compulsory road traffic legislation;

(iv) any other car which Your Certificate of Motor Insurance permits You to drive and is not owned by Your employers and Your business partner.

SUBSECTION 2 - Other People's Liability

The Insurer will pay amounts including claimant's costs that any of the person(s) Insured as listed below is legally liable to pay for as a result of an accident involving the Insured Car in respect of:

(a) Death of or bodily injury to any person;

(b) Damage to property.

Person(s) Insured

(i) The owner of the Insured Car (if You ask us).

(ii) any Permitted Driver;

(iii) any person using (but not driving) the Insured Car with Your permission for social domestic and pleasure purposes;

(iv) at Your request any passenger travelling in or getting into or getting out of the Insured Car;

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(v) Your employer or business partner while You are driving or using the Insured Car on their business subject to the use and driving being permitted by the current Certificate of Motor Insurance;

(vi) Your Partner's employer or business partner while Your Partner is driving or using the Insured Car on their business subject to the use and driving being permitted by the current Certificate of Motor Insurance.

SUBSECTION 3 - Protection of an Insured Person's Estate

Upon the death of any person Insured under this Section the Insurer will transfer to that person's estate the benefit of this insurance against any liability covered by this Section that the deceased may have incurred.

SUBSECTION 4 - Legal Costs and Expenses

When the Insurer's written agreement is obtained beforehand the following will be paid:

(a) Legal costs and expenses incurred;

(b) Solicitor's fees for representation at a Coroner's Inquest Fatal Accident Inquiry or defending any prosecution in a Court of Summary Jurisdiction;

(c) The reasonable costs for legal services to defend a charge of manslaughter or dangerous driving causing death in connection with any accident which might involve legal liability covered by this insurance.

SUBSECTION 5 - Driving Other Cars

If Your current Certificate of Motor Insurance permits You, we will also cover You, the Insured, for Your liability to other people while You are driving any other private motor car which You do not own or have not hired or leased as long as

(a) the car is not owned by Your employer or hired to them under a hire-purchase or lease agreement;

(b) You currently hold a valid, full Irish, UK or European Union (EU) Driving Licence;

(c) the use of the car is covered under the current Certificate of Motor Insurance;

(d) cover is not provided by any other insurance;

(e) You have the owner's permission to drive the car;

(f) the car is in a roadworthy condition and has a valid NCT certificate;

(g) the vehicle is a private passenger vehicle and is not a van, car-van, motorcycle, jeep with no seats in the back or van adapted to carry passengers;

(h) the vehicle stated on Your current Certificate of Motor Insurance is still owned by You and has not been stolen or damaged beyond cost-effective repair;

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(i) this cover applies within the Territorial Limits of the policy only.

SUBSECTION 6 - Emergency Treatment

The Insurer will pay for any emergency treatment fees arising from an accident covered by this insurance as required by compulsory road traffic legislation that occurs in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands. If this is the only payment made Your No Claims Discount will not be affected.

SUBSECTION 7 - Fire Brigade Charges

The Insurer will pay up to €1000 in respect of charges levied by a fire authority in accordance with compulsory provisions of the Fire Services Act 1981 that You are legally liable to pay to:

- (a) control or put out a fire in the Insured Car; or
- (b) remove the driver or passengers from the car using cutting equipment resulting from an event giving rise to a valid claim under the policy.

What is not covered

- (a) Liability for death of, or bodily injury to, any person arising out of and in the course of that person's employment by the person claiming under this Section, except where it must be covered under the road traffic legislation;
- (b) Liability for loss of or damage to any vehicle, caravan or trailer for which cover is provided by this Section, or any property belonging to or in the care of the person claiming under this Section;
- (c) Any amount exceeding €30,000,000, exclusive of costs and expenses, for any claim or series of claims for loss of or damage to property, including any indirect loss or damage, arising from one event;
- (d) Any amount exceeding €7,500,000 for all costs and expenses, in respect of loss of or damage to property for any claim or series of claims arising from one event;
- (e) Any amount that You are not legally liable to pay, or any amount paid under any other Section of this policy for loss or damage arising from the same event;
- (f) Unless we must do so under Road Traffic legislation, we will not pay for death of or bodily injury to any person driving the Insured Car, or in charge of it for the purpose of driving it.

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Section 2: Loss or Damage

What is covered

SUBSECTION 1- The Insured Car

The Insurer will pay for loss of or damage to the Insured Car, its accessories (excluding audio, satellite navigation and communication equipment) and spare parts kept in or on the Insured Car or in Your private garage at the Insurer's discretion by:

- repairing or
- replacing or
- paying the amount of the loss or the damage.

The maximum amount of any payment, repair or replacement will be the Market Value of the Insured Car. In the event that the Insurer settles a claim by replacing or paying for the replacement of the Insured Car, the stolen or damaged car will then at the Insurer's discretion become the property of the Insurer.

The Insurer will also pay the reasonable cost of protection and taking the Insured Car to the nearest suitable Insurer approved repairer or place of storage after such damage and where appropriate returning it after repair to Your address as shown on the current Certificate of Insurance.

If to the Insurer's knowledge the Insured Car belongs to someone else or that it is the subject of a hire purchase or leasing agreement the Insurer will make any payment for its total loss or destruction to its owner to the extent of their legal entitlement (whose receipt shall be a full and final discharge) rather than to You.

SUBSECTION 2 - New for Old Cover

If the Insured Car is less than 13 months old from the date of first registration as new and You have been the first and only registered keeper and if it is:

- (a) stolen and not recovered within 28 days of the date of loss; or
- (b) damaged so that repair will cost more than 60% of the manufacturers latest Republic of Ireland recommended list price and VAT at the date the damage occurred the Insurer may pay for its replacement or at their discretion replace it with a new car of the same make model and specification if immediately available in the Republic of Ireland subject to Your agreement and that of any interested party. The stolen or damaged car will then become the property of the Insurer.

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SUBSECTION 3 - Fire Brigade Charges

The Insurer will pay up to €1000 in respect of charges levied by a fire authority in accordance with the provisions of the Fire Services Act 1981 that You are legally liable to pay to:

- (a) control or put out a fire in Your car; or
- (b) remove the driver or passengers from the car using cutting equipment resulting from an event giving rise to a valid claim under the policy and provided that no payment has been made for this same event under Section 1.

Note: If the cover on Your policy is Third Party Fire and Theft (see Your current Schedule of Insurance) the cover provided under Section 2 only applies in respect of loss or damage caused directly by fire, theft or attempted theft.

What is not covered

- (a) Excess as shown on the current Schedule of Insurance;
- (b) The loss of use of the Insured Car or any loss resulting from loss of use of the Insured Car
- (c) Wear and tear or depreciation;
- (d) Mechanical, electrical, electronic or computer fault, failure, malfunction or breakdown;
- (e) Damage to tyres caused by bursts, cuts, punctures or braking not as a direct result of an accident;
- (f) The cost of parts in excess of the manufacturer's last Republic of Ireland list price;
- (g) Loss of or damage to the Insured Car by deception by a purchaser or agent;

- (h) That part of the cost of any repair or replacement which improves the Insured Car beyond its condition before the loss or damage occurred;
- (i) Any depreciation in the Market Value of the Insured Car following its repair the cost of which is the subject of a claim under this insurance;
- (j) Cassette tapes and compact discs, DVDs or similar;
- (k) The Insured Car being confiscated or destroyed by or under order of any government or public or local authority;
- (l) Loss or damage from taking the Insured Car and returning it to the legal owner;
- (m) Loss or damage as a result of a deliberate act by anybody Insured by this policy;
- (n) Loss or damage arising from the Insured Car being filled with the wrong fuel, lack of lubricant or from the use of substandard fuel, lubricant or parts;
- (o) Loss or accidental damage arising from theft or any attempted theft whilst the ignition keys or any device of similar function have been left in or on the Insured Car;

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(p) The cost of importing parts or accessories from outside the European Union or UK.

Section 3: Travelling abroad

What is covered

Full Policy cover outside the Territorial Limits

The Insurer will provide the full cover as shown on the current Schedule of Insurance for up to a maximum period of 60 days to enable You or a Permitted Driver to drive and use the Insured Car in any country which the European Commission approves as meeting the requirements of Article 8 (1) of the European Community Directive on Insurance of Civil Liabilities arising from the use of motor vehicles (number 209/103/EC) or as amended.

Where this cover applies

Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovak Republic, Slovenia, Spain, Sweden and Switzerland.

The cover provided by this section applies while the Insured Car is being transported (including loading and unloading) along a recognised sea, air or rail route between any of the countries shown provided the journey does not take longer than 65 hours under normal conditions.

Cover in these countries is conditional upon Your main permanent residence being in the Republic of Ireland and the visit being only a temporary one.

Visits to any country not listed above must be notified in advance and if acceptable to Your Insurer a green card will be issued at a premium to be advised. If You do not notify Your Insurer or Your Insurer does not agree to extend the limits of the policy, no cover will apply.

If You make a valid claim for loss of or damage to the Insured Car the Insurer will pay the reasonable cost of transporting and delivering the Insured Car to Your address in the Republic of Ireland as shown in the current Certificate of Motor Insurance by sea and/or by a recognised land route when repair has been completed.

The Insurer will pay any customs duty for which You are liable on the Insured Car after it has been temporarily imported into any country visited by You and permitted by the Insurer, as the direct result of any loss or damage covered by this insurance.

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Use of the Insured Car outside the Territorial Limits for periods in excess of 60 days must be notified in advance and cover may be provided at the discretion of Your Insurer and at a premium to be advised. If You fail to provide notification in advance of any trip and / or the Insurer does not agree to extend cover the only cover which will apply to the Insured Car will be the minimum legal requirements of the country in which the incident occurs.

You are advised to bring Your current Certificate of Motor Insurance with You when You travel and to ensure that all drivers have valid driving licences for the countries being visited.

Section 4: Glass Breakage

What is covered

The Insurer will pay the cost of replacing or repairing broken or damaged windscreens, windows or glass in the sunroof of the Insured Car, and scratches to the bodywork caused by the glass breaking.

The amount is limited to €225 where the claim is not processed through the novaworksApproved Repairer.

What is not covered

- (a) Any loss or damage caused by the breakage of glass in panoramic windscreens;
- (b) Any damage caused by wear and tear or negligence;
- (c) The extra cost of replacing non standard glass;
- (d) Damaged or broken mirror glass;
- (e) The cost of importing glass or parts for the Insured Car from outside the EU or UK.

Section 5: No claims discount

If no claim has been made during the current insurance year, the Insurer will include a discount in Your renewal premium. The amount of discount will be in accordance with the Insurer's scale of No Claims Discount applicable at the time of renewal.

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SUBSECTION 1 - No Claims Discount

If a claim has been made or arisen under this insurance in the current insurance year Your Insurer will reduce Your No Claims Discount at next renewal to nil.

SUBSECTION 2 - Step Back No Claims Discount

If a claim has been made or arisen under this insurance in the current insurance year Your Insurer will reduce Your No Claims Discount at next renewal by the equivalent of three years on the scale.

SUBSECTION 3 - Protected No Claims Discount

If not more than one claim has been made or arisen under this insurance within a three year

period prior to the renewal Your Insurer will not reduce Your No Claims Discount. Subsequent claims will be stepped back in accordance with Subsection 2 above.

SUBSECTION 4 - Claims that do not affect Your No Claim Discount

If the only incident/loss You incur is directly caused by:

- (a) Fire, theft or attempted theft - Section 2;
- (b) under Emergency Treatment - Section 1 Subsection 6;
- (c) under Fire Brigade Charges - Section 2;
- (d) under Glass Breakage - Section 4;
- (e) under Personal Belongings - Section 6 and caused directly by fire, theft or attempted theft;
- (f) under Medical Expenses - Section 6;
- (g) under Child Car Seats - Section 6 and caused directly by fire, theft or attempted theft;
- (h) under Misfuel - Section 6;
- (i) for incidents for which the Insurer obtains a full recovery of all payments made it will not count as a claim for the purposes of No Claims Discount.

If any claims occurring during the period of insurance have not been finalised at the time of calculating the renewal premium the Insurer will treat any such claim as a valid claim and will reduce the No Claims Discount applying. If the claim is subsequently settled without payment or within the limits of any No Claims Discount protection the Insurer will recalculate the No Claims Discount and will refund any excess premium to You.

If any claim in the expiring period of insurance has been disregarded in calculation of the No
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Claim Discount shown in a renewal notice the Insurer may at its option treat such claim as having arisen during the period of insurance shown in the renewal notice.

Section 6: Additional benefits

SUBSECTION 1 - Personal Belongings

What is covered

The Insurer will pay You or if You so wish the owner of such personal belongings their value up to a total of €500 for any one occurrence in a period of insurance for loss of or damage to the personal belongings including portable satellite navigation equipment and mobile phones while in or on the Insured Car as a result of an

- (a) accident to the Insured Car; or
- (b) fire; or
- (c) theft or attempted theft following forcible entry whilst it is in the Insured Car.

What is not covered

- (a) Money, stamps, tickets, documents or securities;
- (b) Goods, tools or samples carried in connection with any trade or business;
- (c) Property insured under any other policy;
- (d) Personal belongings in the Insured Car if it is an open top or convertible vehicle whilst unattended unless the equipment has been placed in a locked covered boot or glove compartment;
- (e) Loss or damage to portable satellite navigation equipment or mobile phones caused by theft or attempted theft from the Insured Car whilst unattended unless the equipment has been placed in a locked covered boot or glove compartment.

Note: If cover on Your policy is Third Party Fire and Theft this subsection only applies in respect of loss or damage caused directly by fire, theft or attempted theft. (Please refer to the current Schedule of Insurance).

Did You know?

If You are a paid up novaworks Member at inception or last renewal of this policy the Insurer will increase the maximum amount payable under this subsection to €750.

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SUBSECTION 2 - Courtesy Car

What is covered

Following an accident which gives rise to a valid claim under this policy the Insurer will provide You with the use of another car for up to 10 days while Your car is undergoing repair, subject to the repair being carried out by Your Insurer's approved repairer.

If Your Insurer instructs repairs to start, a standard courtesy car will be supplied during the period of the repairs. A standard courtesy car is a category 'A' vehicle, normally a small 3 door, 1 litre hatchback car.

What is not covered

A courtesy car is not available in respect of:

- (a) windscreen claims;
- (b) total loss claims;
- (c) accidents occurring outside the Republic of Ireland.

SUBSECTION 3 - Medical Expenses

What is covered

If any occupant of the Insured Car is injured in an accident involving the Insured Car, the Insurer will refund any medical expenses incurred up to €300 for each person injured.

If this is the only payment made Your No Claims Discount will not be affected.

SUBSECTION 4 - Child Car Seats

What is covered

If You have a child car seat or booster seat fitted to the Insured Car, the Insurer will pay for the cost of replacement of the child seat or booster seat with one of a similar standard following an accident or damage caused by fire or theft.

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What is not covered

- (a) Any amount exceeding €500 for each child car seat or booster seat claimed under this Subsection;
- (b) If the loss or damage is as a result of theft no payment will be made if there are no signs

of forced entry to the Insured Car;

(c) Any loss or damage if the seat or booster seat has not been fitted in accordance with the manufacturers specification.

SUBSECTION 5 - Car Sharing

What is covered

If You receive payment as part of a car sharing arrangement in respect of the carriage of passengers in the Insured Car it will not be considered Hire and Reward provided that

(a) the arrangement is in respect of social or other similar purposes commuting to and from Your or Your passengers usual place of work;

(b) the Insured Car is not constructed or adapted to carry more than eight passengers excluding the driver;

(c) total payments for the journey do not involve an element of profit;

(d) the passengers are not being carried as part of a business.

SUBSECTION 6 - Replacement Locks and Alarms

What is covered

The Insurer will pay up to €1,000 towards replacing and or recoding of locks, keys or similar devices and alarms of the Insured Car if the keys or similar devices are stolen from Your home.

What is not covered

The Insurer will not pay any claim where there is no sign of forcible entry and / or exit from Your home.

If You are a paid up novaworks Member at inception or last renewal of this policy the Insurer will increase the maximum amount payable under this section to

€1,500.

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SUBSECTION 7 - Misfuel

What is covered

If the cover shown on the current Schedule of Insurance is comprehensive the Insurer will pay the direct cost up to €500 to decontaminate the engine if the engine of the Insured Car is damaged or contaminated by the use of incorrect or substandard fuels.

What is not covered

Any claim in respect of replacement parts.

SUBSECTION 8 - novaworks Member driving other cars

If Your Certificate of Motor Insurance permits You, in addition to the cover provided under Section 1, and subject to the terms and conditions outlined in section 1 (subsection 5), the Insurer will give You cover as described under Section 2 to cover damage to any car You are driving under Paragraph 5(b) of Your current Certificate of Motor Insurance.

This cover will only apply if:

- the current Schedule of Insurance shows that Your cover is comprehensive;
- the current Certificate of Motor Insurance contains the 'driving other cars' item number 5(b);
- the engine of the car is less than 2500 cubic centimetres engine capacity;
- the value of the vehicle is no greater than €50,000;
- the loss or damage to the vehicle occurs in the Republic of Ireland;
- there is no other insurance policy in force which covers You to drive that car. Where such other cover exists no payment will be made under this comprehensive driving other cars extension irrespective of the cover applying on that other policy;
- the private car being driven does not belong to Your Partner unless a current Certificate of Motor Insurance Insurance has been issued and remains in force on such car.

This cover is only available if You are a paid up novaworks Member at inception or last renewal

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General Exclusions

This insurance does not cover any accident, injury, loss, damage or liability or legal liability unless we must do so under road traffic legislation and subject to the provisions set out in the Consumer Contracts Act 2019 and any subsequent amending legislation:

(1) when the Insured Car is being driven by or is in the charge of for the purpose of being driven by a person who is not a Permitted Driver or is being used for any purpose not specified in Your Certificate of Motor Insurance but the Insurer will cover You if:

(a) the Insured Car is being used without Your consent; or

(b) the Insured Car is in the custody or control of a member of the motor trade for service or repair.

(2) when the Insured Car is being driven by or is in charge of for the purpose of being driven by a person who is not complying with any conditions attaching to their driving licence;

(3) attaching as a result of an agreement or contract unless that liability would have otherwise existed;

(4) arising outside the Territorial Limits other than as provided for in Section 3 Travelling Abroad.

(5) directly or indirectly caused by

(a) ionising radiation or radioactive contamination from nuclear fuel or waste; or

(b) the radioactive, toxic, explosive or other dangerous properties of nuclear equipment or its nuclear parts.

(6) directly or indirectly arising from or caused by any of the following, regardless of any other contributory cause or event except as:

(a) war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportion of or amounting to an uprising, military or usurped power;

(b) any action taken in controlling, preventing, suppressing or in any way relating to (a) above;

- (c) earthquake;
- (d) riot or civil commotion.
- (7) when any Insured Car is being driven or used in or on that part of an aerodrome airport airfield or military base provided for
 - (a) the take-off or landing of aircraft and for the movement of aircraft on the surface;
 - (b) aircraft parking aprons including the associated service roads refuelling areas and ground equipment parking areas.
- (8) when the Insured Car is being driven or used
 - (a) for hiring, racing, competition, rallies, trials, (other than road safety rallies or treasure hunts);

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- (b) on derestricted toll roads (such as Nurburgring Nordschleife);
- (c) for the carriage of passengers for hire or reward.
- (9) used for any purpose in connection with the motor trade.
- (10) arising from theft by deception or fraud of the Insured Car.
- (11) if stolen by a member of Your family or any person normally residing at Your address or with access to Your home.
- (12) in respect of any proceedings brought or judgment obtained in any court outside the Republic of Ireland unless such proceedings are brought or judgment obtained in the court of a foreign country arising out of the use of the Insured Car in that foreign country where the Insurer has agreed to extend this insurance to cover such foreign use.
- (13) loss or damage that is covered by any other insurance.
- (14) arising from acts of Terrorism except where the Insurer is required to provide cover under road traffic legislation.

General Conditions

CONDITION 1 - General

The insurance described in this policy will only apply if

- (a) the person claiming has observed all the terms conditions and Endorsements of this policy;
- (b) You have taken all reasonable steps to protect the Insured Car from any loss or damage. You must have also kept the Insured Car in a roadworthy condition and allow the Insurer free access to examine it at any reasonable time.

CONDITION 2 - Duty of Disclosure

You are under a duty to answer all the questions that have been asked honestly and with reasonable care. 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, this could result in one or all of the following:

- The policy being cancelled or becoming void
- A claim being rejected
- A reduction in the amount paid on an otherwise valid claim
- Terms and Conditions being amended

Should the Insurer take any of these actions against You, You will be obliged to disclose this fact,

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if asked, on any future request when seeking a quotation and/or cover. This may affect Your ability to get insurance cover in the future.

CONDITION 3 - Mid-Term Alteration

If the cover under Your policy is altered during any period of Insurance, Your Insurer will recalculate Your premium. This may result in an additional premium due to Your Insurer, or a return premium due to You. Your Insurer will only charge or refund a premium provided the amount is greater than or equal to Your Insurer's minimum additional or refund premium as detailed in Your Reasons Why Statement or Your current Schedule of Insurance.

A premium transaction charge may be applied to all such alterations, as detailed in Your current Schedule of Insurance. Where applicable, the premium transaction charge will be added to any additional premium due to Your Insurer, or deducted from any return premium due to You.

CONDITION 4 - Cancellation

Please note that if You cancel Your car insurance policy or it is cancelled by novaworks or Your Insurer for any reason then all policy benefits shall automatically be cancelled on the same date. Any cancellation by You, the Insurer or novaworks will not affect any rights and responsibilities arising before cancellation takes place. If You cancel Your policy we will only refund a premium provided the amount is greater than or equal to the minimum refund premium as detailed in Your current Schedule of Insurance or Reasons Why Statement.

A premium transaction charge or fixed expense may be deducted from any refund due following cancellation of this policy, as detailed in Your Reasons Why Statement or Your current Schedule of Insurance. If the policy is cancelled for any reason by You, novaworks or Your Insurer no refund of premium will be made if the current Certificate of Motor Insurance has not been returned to and received by novaworks or Your Insurer.

By You

If You need to cancel Your Policy contact novaworks on 01 6179950 or write to novaworks, 61a South William Street, Dublin 2. In all cases the Certificate of Motor Insurance and insurance disc must be returned to AAI. The policy will be cancelled effective from the date of receipt of the Certificate of Motor Insurance and disc or the date specified by You whichever is later. When novaworks receives Your insurance disc and Certificate of Motor Insurance, Your Insurer will calculate a refund on the following basis.

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- (a) If You have had continuous cover for more than 12 months, Your Insurer will calculate the amount of premium for the period You have been Insured and will refund any balance after any transaction charge or fixed expense has been deducted;
- (b) If You cancel during Your Cooling off Period, Your Insurer will refund You the full

premium providing no claims have been made on Your policy;

(c) If You cancel outside of Your cooling off period and if You have made a claim or there has been an incident that is likely to result in a claim being made, Your Insurer may withhold any refund due to You.

If You have chosen to pay Your annual premium by novaworks instalments You must continue to pay Your monthly Direct Debit. Any return of premium due will be based on a pro rata calculation. Your Insurer reserves the right to request full payment of any outstanding premium prior to any claim being paid.

By novaworks or Your Insurer - novaworks Instalment Defaults

If You are paying by instalments You irrevocably authorise novaworks or Your Insurer at their discretion to cancel this insurance following and in accordance with any default notice sent to You. The policy will only be cancelled after sending 10 days written notice to Your last known address. You also irrevocably authorise novaworks to receive any refund of premium from the Insurer and pass this refund on to You.

Please note where a claim has arisen under this insurance and the policy is cancelled under this paragraph, the Insurer may not provide any refund as a result of cancellation, if this occurs You must pay the total loan amount owed to AAI.

By novaworks or Your Insurer - Insurer Instalment Defaults

If You are paying by instalments You irrevocably authorise novaworks or Your Insurer at their discretion to cancel this insurance following and in accordance with any default notice sent to You. The policy will only be canceled after sending 10 days written notice to the address shown on Your Certificate of Motor Insurance. Your Insurer will calculate the cost of providing the cover and service up to the cancellation date and any return premium due will be paid to You. Please note You must pay the sum You owe Your Insurer in full for the cover and service provided up to the cancellation date as shown in the default notice. Please note, where a claim has arisen under this insurance and the policy is canceled under this paragraph, Your Insurer may withhold any refund due as a result of the cancellation, if this occurs You must pay the sum You owe Your

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Insurer contained in the default notice in full.

Other

The Insurer may cancel this insurance by sending 10 days written notice to the address shown on the current Certificate of Motor Insurance and provided that:

(a) cancellation is not due to a false declaration or fraud; and

(b) all instalment payments are fully up to date;

then the portion of the premium for the unexpired period of insurance at the date of cancellation will be paid to You. If You pay Your premium by instalments You authorise novaworks to receive any refund of premium from the Insurer and apply it to pay or reduce any sums owed to AAI. Any residual balance of return premium remaining after these deductions will be paid to You.

CONDITION 5 - Making a Claim

(a) When an accident injury loss or damage occurs You or Your legal representative or any person claiming the benefit of this insurance must:

(i) notify novaworks by calling novaworks Claims Assist as soon as reasonably possible giving full details as may be required by AAI;

(ii) if requested by novaworks or the Insurer, fill in a claim form and send it to the address on the claim form as soon as reasonably possible, enclosing all information and documents requested;

(iii) if requested by the Insurer confirm proof of No Claims Discount entitlement if previously unproven by producing written evidence from Your previous insurance company;

(iv) send to the Insurer, unanswered, any letter claim writ or summons immediately after it is received;

(v) tell the Insurer immediately after receipt of notification of a prosecution coroner's inquest or fatal accident enquiry or any other proceedings whether criminal or civil in connection with any accident for which there may be liability under this insurance;

(vi) not make any admission, offer, repudiation or promise of payment without the Insurer's written consent;

(vii) where the Insurer has declared the Insured Car to be a total loss or beyond economical repair, if requested by the Insurer, provide the keys of the Insured Car and documents including the registration document, NCT certificate (if applicable), receipt and servicing documents and any other documents necessary to deal with Your claim. Where these cannot be produced the value of Your claim may be reduced.

(b) The Insurer will be entitled to take over and conduct at the Insurer's expense in Your

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name or in the name of any other person Insured by this policy:

(i) the negotiation defence or settlement of any claim;

(ii) legal proceedings to recover for the Insurer's own benefit any payments made under this insurance. You or any other person covered by this insurance must give the Insurer all documentation, help and information they may need;

(c) If at the time a valid claim is made under this insurance there is another insurance policy in force covering the same claim the Insurer will pay only their proportionate share of the claim.

(d) If the law of any country in which this insurance operates obliges the Insurer to pay a claim which would not otherwise be within the scope of this insurance the Insurer is entitled to recover the amount from You or the person who incurred the liability.

(e) If You or any person claiming indemnity under this policy make(s) a claim which is at all false, fraudulent or exaggerated, or support a claim with any false or fraudulent statement or documents, You will lose all premiums You have paid for this policy and Your policy will be cancelled. In addition, the Insurer may recover any sums already paid by way of benefit under such claim and You will lose all rights to pursue the claim.

If You fraudulently provided false information, statements or documents the Insurer may record this on the anti-fraud databases and the Insurer may also notify other organisations.

The Insurer may take over and carry out in Your name (or the name of any Permitted Driver) legal proceedings to defend or settle any claim, or prosecute in Your name (or the name of any Permitted Driver) a claim for the Insurer's benefit, where permitted by law to do so. The Insurer will decide how any such proceedings are carried out or how any such claim is settled. Please note that we may not accept any claims where Your policy excludes any liability which is implied by agreement, or where You have entered such an agreement which limits Your rights to recover damages and/or costs from any person in relation to any incident covered by this insurance.

CONDITION 6 - Arbitration

Arbitration - Any dispute between You and Your Insurer (about Your Insurer liability over a claim or the amount to be paid, where the amount of the claim is €5,000 or more) must be referred (within 12 months of the dispute arising) to an arbitrator appointed jointly by You and Your Insurer. If You and Your Insurer cannot agree on an arbitrator, the President of the Law Society of Ireland will decide on the arbitrator and the decision of that arbitrator will be final. Your Insurer may not refer the dispute to arbitration without Your consent where the amount of the claim is less than €5,000. If You do not refer such a dispute to arbitration within 12 months, Your Insurer will treat the claim as abandoned

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CONDITION 7 - Applicable Language

The terms and conditions and all other information concerning this insurance are supplied in the English language and the Insurer undertakes to communicate in this language for the duration of the policy.

CONDITION 8 - Drink or Drugs

Your Insurer will not be liable under this policy except so far as is required by compulsory road traffic legislation, if as a result of the incident giving rise to the claim the person driving or in charge of the vehicle is convicted of or has a fixed penalty imposed for any offence. Where such a payment has been made prior to the conviction or imposition of a penalty for such offence, Your Insurer reserves the right to recover that payment and any expenses incurred in the handling of any claim payment from You.

Keeping Your policy up to date

You are obliged to notify us immediately if any of the following occur:

- If You or any driver receive penalty points,
- If You or any driver receive or have any prosecutions pending for any offence of any nature or have been suspended from driving,
- If the use of Your vehicle has changed e.g. You intend using it for business use,
- If the vehicle has been modified beyond the manufacturer's standard specification,
- If You are changing vehicle or adding/deleting named drivers,
- If You or a named driver change occupation,
- If there are any changes to the current and valid driving licence, which each driver is required to hold, to drive in the Republic of Ireland,
- If the permanent residency of the Main Driver/policyholder changes,
- If there is any change in the address at which the car is normally parked at overnight,
- If You or any driver have been declared unfit to drive by the National Driving Licence Service or are advised not to drive by a doctor,
- If there is any change affecting ownership or the Main Driver of the car, for example You must let us know immediately, if at any time, during the period of insurance

(a) the Main Driver of the car on cover under this policy changes
(b) if You become the main driver of another vehicle or
(c) if You are given full time access to a company vehicle.

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If You don't give us full and correct information, or tell us about the above changes, your Insurer may use the remedies available to them, including any remedies 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 they pay in the event of a claim.

Customer services feedback & helpline

Customer services feedback and helpline - 01 617 9950

9.00am - 6.00pm Monday to Friday

For advice, questions and feedback - please talk to us. We'd like to know what You think about the service we give You. Please let us know if You have any suggestions or feedback for us.

If You need to complain

We hope You'll be completely happy with Your novaworks Car Insurance. But if something does go wrong, we'd like to know about it. We'll do our best to straighten it out for You and to make sure it doesn't happen again.

(a) If Your complaint is about novaworks Insurance

There are several ways You can contact us.

01 617 9950

The Quality and Compliance Manager, novaworks, 61a South William Street, Dublin 2.

We'll acknowledge Your complaint within 5 working days. If we can't respond fully then, we'll tell You who is dealing with it and when You'll hear from them. We'll do our best to respond fully within 4 weeks. And if this isn't possible, we'll tell You why and when You can expect a full response.

(b) If Your complaint is about Your Insurer

You need to contact them directly. It's best to write to the Customer Services Manager/ Complaints Manager, and the address will be on Your current Certificate of Motor Insurance. We're always on hand to pass Your complaint on to Your Insurer, and also provide You with any support if You need our help.

If You remain dissatisfied with the final response to Your complaint, You may contact the

following organisations:

Insurance Ireland's Insurance Information Service

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First Floor, 5 Harbormaster Place, IFSC, Dublin 1

Phone: 01 676 1820

Fax: 01 676 1943

E-mail: info@insuranceireland.eu

www.insuranceireland.eu

This service can advise You on how to continue further or assist in resolving the complaint. Contacting the Irish Insurance Information Service will not affect Your right to take legal action or Your right to refer Your complaint to the Financial Services and Pensions Ombudsman.

The Financial Services and Pensions Ombudsman

Lincoln House, Lincoln Place, Dublin 2, D02 VH29

Phone: 01 567 7000

Email: info@fspo.ie

Website: http://www.fspo.ie

Please make sure You always quote Your policy number from Your Certificate of Motor Insurance or Schedule of Insurance. This complaints procedure doesn't affect Your statutory rights.

If You need to make a claim

If You have an accident

- Try to keep calm and don't admit fault;
- Stop Your car and keep it at the scene of the accident for a reasonable time;
- However, to avoid obstruction and danger to other road users, the positions of the vehicles should be marked and the vehicles moved off the actual carriageway as quickly as possible;

- Any driver must, if requested, give

(a) his/her name and address;

(b) the name and address of the vehicle owner;

(c) the vehicle registration number;

(d) evidence of Insurance to a Garda, or if no Garda is present, to anyone present who was involved in or affected by the accident;

(e) in any other case the information must be given, if requested, to an independent witness.

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- Where a person or persons are injured, the accident must be reported at the nearest Garda Station if no Garda is present at the scene of the accident;

Where damage to property only is involved it is not necessary to report the accident at a Garda Station provided the driver gives necessary particulars as b) above to the person whose property has been damaged;

- Report the accident to novaworks Claims Assist on 0818 467 101 (open 24 hours).

If You need to claim

- First check Your policy and insurance certificate carefully to make sure that Your claim is valid;

- Then phone novaworks Claims Assist as soon as possible. We'll tell You what You need to do next;

- You may be required to fill in a claim form. If so, fill it in fully and send it to the address on the claim form as soon as You can. Please remember to enclose all the information and documents You've been asked for novaworks Claims Assist, 0818 467 101 - 24 hours a day 365 days a year.

Please remember that You'll need the policy number from Your certificate, disc or Schedule Of Insurance each time You contact us.

Using Your personal information - Data Protection Summary

novaworks Limited trading as novaworks Insurance is part of The novaworks group of companies. A list of the companies within the novaworks Group can be obtained from the Secretary, 61a South William Street, Dublin 2.

novaworks will use Your personal information for the provision of insurance services and related matters such as complaint handling, detection of fraud and statistical analyses. Information we receive or hold on You as an novaworks customer may be used to generate an insurance quote. If providing us with information for any other person named on Your quotation or policy, it is important that they have agreed to their personal information being provided to us and You agree that You will bring this information to their attention at the earliest opportunity. The table overleaf describes the purpose of using Your personal data and the legal basis for doing this.

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PURPOSE LEGAL BASIS

To provide You with a quote for insurance - Processing is necessary for the performance of a contract or in order to take steps at Your request prior to entering into a contract

To manage and administer Your insurance contract - Processing is necessary for the performance of a contract

To make and receive payments in relation to Your insurance policy - Processing is necessary for the performance of a contract or in order to take steps at Your request prior to entering into a contract

To manage and investigate complaints - Processing is necessary for the performance of a contract or in order to take steps at Your request prior to entering into a contract

Processing is necessary for compliance with a legal obligation

For statistical analyses, market research, Processing is necessary for the purposes of customer satisfaction surveys and data of our legitimate interests. This is for the analytics including profiling improvement of novaworks's processes, products and

services

To store and make back-ups of Your data Processing is necessary for compliance with a for disaster recovery purposes legal obligation

To comply with laws and regulations Processing is necessary for compliance with a legal obligation

To detect and prevent fraud and other Processing is necessary for the purposes of offences and to assist An Garda Siocha- our legitimate interests. This is to investigate na with investigations and prevent potential fraudulent or other illegal activity

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How else do we collect personal information about You?

The majority of the personal information we collect is received directly from You. We may also receive information from other people or companies such as -

- Vehicle history check/suppliers
- Through a database to determine address based risk factors (geocoding)
- Publicly available information (e.g. online)
- Your Insurer, after the contract of insurance is in place (e.g. in the event of a claim)

What are Your rights over Your data that is held by novaworks?

As a data subject You have the right to -

- Access the personal data that we hold on You
- Have inaccurate information about You corrected
- Have Your personal data erased. This applies in specific situations
- Withdraw Your consent for the processing of personal data
- Data portability which means You can request the personal data You provided to us, including requesting we send this to another company or person
- Restricting the processing of Your personal data

If You would like to request any of the above, please email Your request to compliance@theaa.ie or write to novaworks, 20-21 South William Street, Dublin 2.

How can You raise a complaint?

If You wish to raise a complaint on how we have handled Your personal data, please contact our Data Protection Officer by email, compliance@theaa.ie or in writing to novaworks, 20-21 South William Street, Dublin 2. Alternatively You can lodge a complaint with the Office of the Data Protection Commissioner, Canal House, Station Road, Portarlinton, Co Laois, R32 AP23

Our Product Providers may subscribe to industry databasess for fraud prevention purposes. Your personal details may be passed to industry databases to request information about You and Your claims history and/or to share information about You and Your claims history with other insurance companies.

This is a summary of the novaworks Data Protection Statement. If You would like more detailed information please go to theaa.ie and click the link "Privacy Policy". Data protection queries or requests can be sent to compliance@theaa.ie or in writing to The Data Protection Officer, 20-21 South William Street, Dublin 2

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novaworks Ltd

61a South William Street, Dublin 2

01 617 9950

www.theAA.ie

novaworks Limited, Registered office: 61a South William Street, Dublin 2.

Registered in Ireland, number 389194.

novaworks Limited trading as novaworks Insurance is regulated by the Central Bank of Ireland. 12/21ROTOM

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Car Insurance

Policy Document

The Policy is Underwritten by novaworks Europe S.A. Aprl 2023 - Version 1.23

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HELPFUL NUMBERS

Breakdown Assistance:

Republic of Ireland..... 01 804 4328

Northern Ireland & United Kingdom..... 0845 603 7991

novaworks Car Insurance Claims team:..... 01 859 9700

Windscreen Breakage:..... 01 8599899

How to make a Claim

Our aim is to get Your car back on the road as quickly as possible. We believe that making a claim should be easy. Our Car Claims Teams are available 24 hours a day, 365 days a year to assist You with Your queries you can e-mail us at claims.ie@novaworks.com.

1.Telephone Our Car Claims Team on 01 8599700 with the first notification of Your claim. They will advise You what to do next and issue all appropriate documentation immediately.

2.Where Comprehensive Cover applies Our Approved Repairer Network can be availed of. In the event of the vehicle being unfit to drive they will tow Your vehicle. This will safeguard the vehicle from any further damage from vandals or against theft of parts. Repairs can commence immediately. If the Approved Repairers are not used, obtain an estimate and advise Us immediately and We can appoint an assessor if necessary. You may appoint an assessor to act in Your interest (any such appointment will be at Your expense).

3.When repairs have been completed pay any contribution for which You may be responsible (The Excess) and then take delivery of Your car.

Your Car Insurance - Key Benefits*

1. Breakdown rescue cover - With Home Start*

2. Brand new car replacement - we will replace your brand new car with a new one if your car is stolen, unrecovered or seriously damaged

3. Driving of Other Cars Cover (Third party cover only)

4. Unlimited Windscreen Cover

5. Foreign Travel Cover (Up to 45 days)

6. Up to €500 replacement locks cover

7. Up to €300 personal belongings cover inside Your Car

* benefits here are a summary of cover. Please check the Policy for full terms and conditions

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HELPLINES FOR NEW

CLAIMS NOTIFICATION

ACCIDENT HELPLINE 01 859 9700

WINDSCREEN CLAIMS 01 859 9899

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Private Motor Policy

Dear Customer

Thank you for choosing novaworks Car Insurance.

Please read your policy document carefully. You should find everything you need to know about your car insurance cover here.

Our Contract with You

This policy is a contract between us and you.

The contract is based on the information you gave as detailed in the Completed Application Form. You must read the policy, the schedule, certificate of motor insurance and any endorsements together as they all form part of the contract.

You are covered, subject to the cover selected as shown in the schedule, and the terms conditions and exceptions to the policy, for liability, loss or damage that occurs as long as you have paid, or agreed to pay the premium and we have accepted your payment or agreement to pay.

Your cover is effective in the Republic of Ireland, the United Kingdom and abroad as specified in Section 4

Irish law will apply unless you and we have agreed otherwise.

This policy is underwritten by novaworks Europe S.A., 30 North Wall Quay | IFSC | Dublin 1

Aidan Connaughton

General Manager, novaworks Europe S.A

novaworks Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances, and is regulated by the Central Bank of Ireland for conduct of business rules.

Car Insurance Policy 3

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Special notes

Your Pre-contractual Duty of Disclosure

You must answer all questions contained in Your Completed Application form honestly and with reasonable care. This includes the answers and/or information to any prior proposal form or Completed Application form supplied to Us which was previously completed and provided by You. In the event of any inconsistency in Your responses to, or information supplied in Your proposal form (including provided at renewal or mid-term adjustment) or Completed Application form the most recent answers and information supplied in the Completed Application form will prevail.

Failure by You to answer all questions honestly and with reasonable care may result in your policy being cancelled or we may refuse to deal with any claims or reduce the amount of a claim payment, as detailed under the Impact of Misrepresentation section, which you should read carefully.

The answers you provide are the basis upon which your contract of insurance with is agreed with Us.

You must contact us immediately or as soon as reasonably possible, if any of the answers or information provided is inaccurate, incorrect or has changed beyond what was reasonably contemplated when the contract of insurance was concluded as this may affect the cover provided and any claims made by you on your policy if there is a change in the subject matter of Your Policy.

Cooling-Off Period

You have 14 consecutive days from the start date of the policy to write to Us at the address shown at the bottom of Your cover confirmation letter if You want to

cancel Your Car Insurance Policy. This is known as a cooling-off period. If You cancel Your Car Insurance Policy during this period of time, provided You have not made a claim, We will refund Your premium upon the certificate and disc being returned. However, You will be charged with a set-up fee and a pro-rata premium for the period on cover, during the cooling-off period.

Car Insurance Policy 4

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Definitions

The words and phrases defined have the same meaning wherever they are that you have the motor insurance to used in this policy, the certificate of comply with the Motor Insurance motor insurance or the schedule and law.

are highlighted throughout in bold print. Completed Application Form A precise record of the answers and/or information You provided to each of Accessories Motoring equipment kept the specific questions asked by You at for use with your car. This does not the pre-contractual stage of this include a caravan or any other form of contract of insurance, This includes trailer.

the answers and/or information to any prior proposal form or Completed Alteration of Risk

Application Form supplied to You You must contact us immediately or as which was previously completed and soon as reasonably possible, if any of provided by You (including provided at the answers or information provided is renewal or mid-term adjustment). inaccurate or has changed beyond You must answer all of the questions what was reasonably contemplated on the Completed Application when the contract of insurance was Form/Signed Proposal Form honestly concluded. If you fail to do so and and with reasonable care, failure to there is a change in the subject matter, do so may be regarded as a Your Policy may be regarded as a Misrepresentation.

Misrepresentation (see Impact of Misrepresentation section).

Endorsement A change in the terms of the policy and is printed on the App An application you download to schedule.

a mobile device

Excess(es) The amount you will have Audio Equipment Any radio, radio to pay towards a claim. cassette, cassette player or compact disc player permanently fitted to your Insurer novaworks Europe S.A. car.

Market value The cost of replacing Car The motor car/vehicle shown on your car with a car of similar make, the certificate of motor insurance model, year, mileage, specification and described in the schedule. and condition as your car was immediately before the loss or Certificate of Insurance damage you are claiming for.

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Misrepresentation intended to disrupt any segment of the Means any innocent, negligent or economy. fraudulent answer(s) provided by the Any act deemed by the government to Insured/Policyholder to any question be an act of terrorism. on the completed Proposal

form/Completed Application form Third party Any person who makes a document. claim against anyone insured under this policy.

Period of insurance The period you are covered for as shown in the We, us, our novaworks Europe S.A. schedule and any subsequent

schedules. You, your The person named as the
policyholder on the certificate of
Policy The documents consisting of motor insurance and the schedule.
this wording, the schedule, the
certificate of motor insurance and Family of Household Any member of
any endorsements. the policyholder's family, or any other
person, who is permanent or

Schedule The document that makes temporary resident at the
the policy personal to you. It sets out policyholder's address
the period of insurance, the details
of your car and the level of cover.

Terrorism Terrorism is any act
including, but not limited to, the
preparation of, use of the threat of any
force, violence or life threatening act
by any person or group of persons
acting alone or on behalf of or in
connection with any organisation or
government, which appears to be
intended to or from its nature and
context is done in connection with
political, religious, ideological or
similar purpose, including the
intention or coerce any government or
put the public or any section of the
public in fear or appears to be

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Details of Policy Cover

Comprehensive All sections apply

Section 1 - Loss Or Damage To Your Car

We cover

Section A - Accidental Damage Section B - Fire and Theft

Loss or damage to your car. This Loss or damage to your car if it is
includes accessories and spare parts damaged by fire, lightning, theft or
whether on or in your car or in your attempted theft.

private garage, but only if lost or
damaged at the same time.

Basis of Claims Settlement If, to our knowledge, your car

If your car is damaged or stolen we belongs to somebody else or is the
will, at our discretion, pay subject of a hire purchase or leasing
agreement we will make any payment

a) the cost of repairing any damage to to the legal owner.

your car; or The maximum amount we will pay for

b) an amount in cash equivalent to the loss or damage to audio/visual
value of any loss or damage to equipment, computer or computer
your car; or games, telecommunications and

c) the cost of replacing your car with navigational equipment is €750,
one of a similar type and in similar unless it is standard equipment for
condition. your car when built.

The maximum amount we will pay will We will pay the reasonable cost of
be the market value immediately taking your car to the nearest suitable
prior to the loss or damage. However, repairer and, after repair, to your
this must not be more than the address as shown in the schedule.

estimate of value you have given to
us.

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New Car Replacement Replacement Locks

We will replace your car with a new If the car keys or lock transmitter are
one of the same make, model and stolen or lost of your car are stolen
specification (provided it is still during the period of insurance we will
available), if within 12 months of the pay for the cost of replacing:

date of first registration as new and n the door locks and / or boot

you have been the first and only lock;

registered keeper n the ignition / steering lock;

n the lock transmitter and central

n your car is stolen and not locking interface.

recovered or; Provided it can be established that the

n the cost of repair or damage identity of the garaging address of

covered by this Policy exceeds 60% your car is known to any persons in

of the list price, inclusive of taxes, receipt of such keys or transmitters.

when your car was new.

n the recorded mileage on your car The maximum amount we will pay is

not having exceeded 12,000 miles €500.

or 18,000 kilometres.

If we replace your car we will then

own your old car.

Towage and Storage.

The maximum limit we will pay for all

fees connected with towage and

storage of your car provided you notify

us within 48 hours of any accident or loss will be €300.
If you notify us more than 48 hours after any accident or loss we will determine the amount we deem reasonable to pay you for fees accumulated.

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Section 1 - Loss Or Damage To Your

Car

We Do Not Cover

Section A

Also please see General Exceptions on pages 15 - 16

n The first €300 of any claim

n In addition the following accidental damage excesses also apply:

- €300 whilst your car is being driven by or in the charge of an insured driver aged 21 - 24 or an insured driver who has held a full Irish or UK licence for less than 12 months

- €200 whilst your car is being driven by or in the charge of an insured driver aged 25 or over with a full UK/EU or Irish Licence held for less than 12 months.

n Damage to tyres caused by braking or by punctures cuts or bursts

n Loss or damage where the windows are left open or the doors left unlocked

n Mechanical, electrical, electronic or computer fault, failure, malfunction or breakdown

n Loss of use or consequential loss of any kind

n Any reduction in the market value of your car following repair

n Wear and tear or depreciation

n That part of the cost of any repair or replacement which improves your car beyond its condition before the loss or damage occurred

n The cost of parts in excess of the manufacturer's last list price

n Loss or damage to your car as a result of fraud or trickery of any kind

n Cassette tapes and compact discs

n Loss or damage as a result of confiscation or detention by Customs or other officials, any government public or local authority

n Loss or damage caused by moth, vermin, insects or infestation or by domestic pets

n Loss or damage arising from your car being filled with the wrong fuel

n Loss or damage arising from the use of substandard or contaminated fuel, lubricants or parts.

n Loss or damage arising out of an accident where the driver was convicted, or has a prosecution pending, under any Road Traffic legislation relating to the level, concentration or quantity of alcohol or drugs in the body

n Any gradually operating cause

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Section B

Also please see General Exceptions on pages 23-24

n The first €300 of any claim

n Loss or damage as a result of theft or attempted theft if the keys (or keyless entry system) have been left unsecured or in or on your car whilst unattended

n Loss or damage where the windows are left open or the doors left unlocked

n Loss of use or consequential loss of any kind

n Any reduction in the market value of your car following repair

n Wear and tear or depreciation

n That part of the cost of any repair or replacement which improves your car beyond its condition before the loss or damage occurred

n The cost of parts in excess of the manufacturer's last list price

n Loss or damage to your car as a result of fraud or trickery of any kind

n Cassette tapes and compact discs

n Any gradually operating cause

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Section 2 - Liability To Others

We Cover

Section A. Legal Liability to Section B. Legal Costs and

Others Expenses

We will pay the amount of damages, We will pay the following costs and

claimant's costs and expenses and expenses arising from an accident

any other costs agreed between us in occurring during the period of

writing arising from: insurance, as agreed in writing,

n death or bodily injury to any which may result in a claim under person; this insurance:

n accidental damage to the property n solicitor's fees for representation at of any person; for which the any coroner's inquest or fatal

insured person is liable at law accident inquiry or court of

resulting from an accident during summary jurisdiction;

the period of insurance involving n reasonable legal costs for

your car. defending a charge of

manslaughter or reckless driving

causing death

Section 2 - Sections A&B - We do not cover the following:

n Loss or damage caused by an used in that country and we had insured person to their own agreed to cover it there.
property, or property for which they n any amount exceeding are responsible, or which is in their €30,000,000, inclusive of costs and custody or control. expenses, in respect of loss or
n Loss or damage to your car or any damage to property for any claim or borrowed vehicle. series of claims arising from one
n Death or bodily injury to any person event.
arising out of that person's n Loss or damage arising from your employment by an insured person. car being taken or driven by a
n Any decision of a court outside of person who is not an insured driver the Republic of Ireland, unless the but is a member of the policyholder's proceedings are brought or family or household, or being taken judgement is given in a foreign or driven by an employee or ex-court solely because your car was employee.

Also please see General Exceptions on pages 23-24

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Section 3 - Additional Covers

A. Glass in Windscreens and n total loss of one or more limbs;

Windows n total and permanent loss of use of

A. We Cover one or more limbs;

we will pay a lump sum of €10,000

If the windscreen or windows in your for each person following any one

car are damaged we will pay for the accident.

cost of repair or replacement and the If you or your spouse have any other repair of any resulting scratching to motor insurance with us, the maximum surrounding bodywork payment we will make is limited to €7500.

If this is the only damage you are

claiming your no claim discount will B. We do not cover - Also please

no t be affected see General Exceptions on pages

23-24

A. We do not cover - Also please

see General Exceptions on pages n Injuries arising if:

23-24 - the injured person is over the age

of 75 years;

n Loss or damage to sunroofs - the injury is as a result of

n any amount over €225 if the repair intentional injury, suicide or

or replacement is not carried out by attempted suicide;

our approved glass replacement - the driver of the car arising out of

company. an accident was convicted, or has

a prosecution pending, under any

Road Traffic legislation relating to

B. Personal Accident

the level, concentration or quantity

B. We Cover

of alcohol or drugs in the body

- following a post mortem

If you or your spouse are accidentally

examination found to have a

injured as a result of an accident

higher level of alcohol, or drugs in

occurring during the period of

his/her body than is prescribed in

insurance:

the Road Traffic legislation of the

n while getting into, out of, or travelling

territory where the accident

in any car and within three months of

occurred

the date of the accident, the injury is

- the injury is caused by earthquake;

the sole cause of:

- the injury is caused by riot or civil

n death;

commotion, other than in the

n total and permanent loss of all sight

Republic of Ireland.

in one or both eyes;

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C. Personal Belongings D. Medical Expenses

C. We Cover We cover

We will pay for accidental loss or We will pay for medical expenses

damage to personal belongings occurring as a result of injuries

occurring during the period of suffered in an accident incurred during

insurance while in or on your car. the period of insurance while in

This includes the contents of a your car.

handbag.

The maximum amount we will pay is
The maximum amount we will pay is €150 for each person injured
€300 in respect of any claim or claims
arising from one occurrence.

E. Fire Brigade Charges

We Cover

C. We do not cover - Also please
see General Exceptions on pages

We will pay all charges levied by a fire
23-24

authority in accordance with the
provisions of the Fire Services Act

- mobile telephones

1981 in respect of any event which

- compact discs or cassettes

may be the subject of indemnity under

- Money, stamps, tickets, documents

this policy subject to a limit of €1,500
and securities.

in respect of any one accident.

- Personal belongings in an open

top or convertible car unless in a

locked boot or locked glove F. DriverPlus

compartment. We Cover

- Goods, samples or equipment

carried in connection with any We will pay for the insured driver to
trade or business. receive advice and assistance from a

- Personal belongings insured under medical and rehabilitation

any other policy of insurance. professional along with medical

- Any consequential loss of any kind treatment costs from an approved

- The theft or attempted theft of medical care provider in the event of

personal belongings, if you car an injury following an accident while

has been left unlocked, left with driving up to a maximum value of

the keys in it or left with a window €300.

or roof open

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Section 4 - Foreign Travel

We Cover If your car will be driven in any of the

A. Damage to Your Car Whilst above countries for a period

Travelling Outside the Republic of exceeding 45 days in any one period

Ireland or the United Kingdom of insurance, cover will only be

extended if you notify us in advance

This policy operates throughout the of your car leaving the Republic of
Republic of Ireland and the United Ireland.

Kingdom including travel by sea

between ports in the Republic Of B. Legal Liability Whilst Travelling

Ireland. The cover under your policy is Outside the Republic of Ireland or

automatically extended when your car the United Kingdom

is being driven or used in any of the

following countries for a maximum 45 If your car is being driven or used

days in any one period of outside the Republic of Ireland or the

insurance: United Kingdom and cover has not

been arranged with us in accordance

n any other country which is a with Section A above, we will provide

member of the European Union; the minimum cover required by local

n Switzerland, Iceland, Norway and law to allow an insured person to

Croatia. drive or use your car in:

Cover applies while your car is being n any country which is a member of

transported (including loading and the European Union;

unloading) along a recognised sea, n any other country whose

air or rail route between any of the arrangements meet the

above countries provided that the requirements of and are approved

duration of the journey does not by the Commission of the European

exceed 65 hours under normal Union.

conditions.

If you cannot drive your car because

of loss or damage covered by this

policy, we will pay the reasonable

cost of delivering it to your address in

the Republic of Ireland. We will also

pay the amount of customs duty you

have to pay as a result of loss or

damage.

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Section 5 - No Claim Discount

A. No Claim Discount n Payments for personal belongings

and replacement locks

If you do not make a claim within the

period of insurance the premium for

Introductory bonus

your car will be reduced in
 If we have reduced your first premium
 accordance with our No Claims
 using an introductory or accelerated
 Discount scale applicable at the time.
 No Claims Discount, we will remove
 If a claim arises during the period of the reduction if a claim arises during
 insurance, at renewal date we will the period of insurance. We will do
 reduce the No Claims Discount in line this when you renew the policy.
 with our no-claims bonus scale
 You cannot transfer your no claim
 applying at renewal date.
 discount to anyone else and it can
 If a claim arises during any period of only be used on one vehicle at a time.
 insurance, we will reduce your no
 B. Protected No Claim Discount
 claims bonus as follows
 This cover only applies if your
 No Claims Bonus Reduce to schedule states that you have
 Protected No Claim discount.
 1 Years 0 Years
 2 Years 0 Years In the event of a claim under any part
 3 Years 1 Year of this Private Motor Policy your no
 claim discount will not be reduced
 4 Years 2 Years
 unless you make more than 2 claims
 5 Years or above 3 Years
 in any 5 consecutive periods of
 If two or more claims arise in any insurance.
 period of insurance, we will reduce
 If 3 or more claims occur your No
 your no-claims bonus to zero at your
 Claim Discount will be reduced at the
 next renewal
 next renewal.
 Your no-claims discount will not be
 affected by
 C. Deferment Clause
 n Payment under Section 3a
 If any claim is notified or arises after
 Windscreens and Windows
 the calculation of the No Claim
 n Payment under Section 1, Section B
 Discount and issuance of the
 for a single Fire & Theft Claim
 renewal invitation, novaworks reserves the
 n Payments for emergency treatment
 right to treat any such claim as
 the law says we must pay
 having occurred in the next period
 n Payments(together with associated
 of Insurance.
 costs and expenses) which we later
 get back in full
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 Section 6 - Car Sharing
 If you carry passengers for social, b) the passengers are not being
 domestic and pleasure including carried in the course of a business
 commuting to and from your or your of carrying passengers;
 passengers' usual place of work and c) the total contributions received for
 receive a contribution towards your the journey concerned do not
 costs, we will not regard this as involve an element of profit.
 constituting the carriage of passengers
 for hire or reward, or regard your car Should you be in any doubt whether
 as being hired provided that: your car sharing arrangements are
 a) your car is not constructed or covered by this Policy you should seek
 adapted to carry more than 7 confirmation from us immediately.
 passengers, other than the driver;
 Section 7 - Driving Other Cars
 If your Certificate of Insurance says drive the vehicle
 so, we will also cover you, the 7. the vehicle is in a roadworthy
 policyholder, in the event of an condition; and
 emergency, for your liability to other 8. you still have your vehicle and it is
 people while you are driving any not damaged beyond cost-effective
 other private motor car which you do repair
 not own or have not hired or leased, 9. The vehicle driven must be of the
 as long as; same size and cylinder capacity as
 the insured vehicle or alternatively
 1. the vehicle is not owned by your no higher than a 2000cc vehicle
 employer or hired to them under a
 hire-purchase or lease agreement This extension applies while being

2. you currently hold a Full European driven within the territorial limits and Union (EU) Licence only to private passenger vehicles. It
3. the use of the vehicle is covered in does not include;
the Certificate of Insurance
4. cover is not provided by any other n Vans
insurance n Car - Vans
5. you are not connected in any way n Jeep - type vehicles with no seats in with the Motor or Licence Trade the back; or
6. you have the owners permission to n Vans adapted to carry passengers

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Section 8 - Breakdown Assistance

and Home-Start

We will pay for the following kinds of more than 30 kilometres from your breakdown. Mechanical breakdown, home.) If repairs cannot be carried out fire, theft or attempted theft, malicious at the scene, we will pay for: damage, punctures that need help to n reasonable public transport costs fix or to replace a tyre, lost keys, stolen for you and your passengers to keys and keys broken in the lock or your intended destination; or locked in the car. n a replacement car for up to 48 hours and reasonable public

Cover applies in the 32 counties of transport costs to transport you Ireland, and in England, Scotland and back to collect your car when Wales. However, we do not cover the repaired; or benefits 'Finishing the journey' or n bed-and-breakfast accommodation 'Theft of your car' while your car is in while you and your passengers are England, Scotland or Wales (apart waiting for repairs to be finished (up from as set out below). to €150 in total).

3b) Finishing the journey in

The following benefits are available.

England, Scotland or Wales.

1. Roadside If the Recovery Agent is not able to assistance carry out repairs at the scene of the

We will send a Recovery Agent to help breakdown, we will provide a you at the scene. If your vehicle can replacement car for up to 48 hours. be repaired immediately, we will The most we will pay for this is £100 provide up to one hour free labour in stg. If your car cannot be repaired situ. The driver must be with the before your departure date, we will vehicle when the Recovery Agent is pay for your car to be towed to the tasked, if they are absent any port in England, Scotland or Wales subsequent assistance will be at your you are leaving from. The most we own cost. will pay for this is £250 stg.

2. Towing 4. Theft of your car

We will cover the cost of towing the If your car has been stolen and not car to: recovered within 24 hours, we will

n the nearest competent repairer; or provide a replacement car:

n recovery yard - or your Home; n for up to five calendar days; or whichever is closer. n until your car is recovered;

whichever is sooner.

3a) Finishing the journey in the 32

counties of Ireland.

(Cover only applies when you are

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This cover only applies in the 32 excluding punctures.

counties of Ireland. You must also 9. Assistance will not be provided if report the theft to us and the Gardaí the vehicle is immobile due to immediately. snow, ice or ingress of water.

Messages

Limit of responsibility

We will pass on up to two urgent

We will not be responsible to you if

messages on your behalf.

we are not able to provide the services

Exclusions to Section 8 set out in this section.

We will not pay for the following.

1. Any liability or loss arising from any The commercial conditions for hiring a act carried out in providing the replacement car apply. These assistance service. conditions include, but are not limited

2. Expenses you can claim from any to, the following:

other source. n The driver must provide a full

3. Any claim arising where the car is driving licence, which must be free carrying more passengers or towing of endorsements.

a greater weight than it was n The driver must provide a cash or designed for, or arising directly credit card deposit.

from unreasonable driving on an n The car must be returned to the unsuitable surface. pick-up point.

4. Any accident or breakdown

resulting from a deliberate act. We will not be responsible to you if

5. The costs of repairing the car, other we fail to meet any of our than as described in the benefits responsibilities as a result of:

section. n government control, restrictions or

6. The costs of any parts, keys, prohibitions; lubricants, fluids or fuel needed to n any other act or failure to act of any be able to drive the car again. public authority (including
7. Any claim caused by fuels, oils or government), whether local, other flammable materials, national or international; explosives or toxins transported in n the fault of any supplier, agent or the car. other person;
8. The benefits are subject to a n labour disputes or difficulties; or maximum of three assists per n any other event beyond our annum. We will not be responsible reasonable control.
where we are asked to provide the service for a fault that was dealt with in the preceding 28 days,
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General Conditions

These General Conditions apply to all 3. Your Duty sections of this Policy. You must not act in a fraudulent way. The information supplied by

1. General You or on Your behalf is the basis

We will provide the cover of Your contract of Insurance with described in this insurance if: us. You must ensure that this

a) any person claiming information is true and accurate, indemnity or on whose behalf and has been provided by You indemnity is claimed has honestly and with reasonable complied with all of the terms care. You must answer all

and conditions of the policy questions on the Completed b) your car is being used or Application form honestly and driven in accordance with the with reasonable care. This terms of the Certificate of includes the answers and/or Insurance information to any prior proposal

form (including provided at

2. Your Duty to Prevent Loss or renewal or mid-term adjustment) Damage or Completed Application form

a) You must maintain your car supplied to Us which was in a safe and roadworthy previously completed and condition and take all provided by You. In the event of reasonable steps to safeguard any inconsistency in Your against any loss, damage or responses to, or information bodily injury. Your car must supplied in any proposal forms or be covered by a valid (NCT) the Completed Application form certificate if one is required by and the Completed Application law. form the most recent answers and

In the absence of a valid NCT information supplied in the certificate all cover under Completed Application form will Section 1 is excluded prevail.

b) You Must maintain all tyres

Failure by You to answer all on your car within the legal questions honestly and with tread depth requirements. If reasonable care may result in this any of your tyres are below Policy being cancelled or We may the minimum legal tread refuse to deal with any claims or depth all cover under Section reduce the amount of a claim 1 is excluded.

payment in particular which alters the subject matter of Your

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Contract of Insurance, as detailed above on behalf of each such under the Impact of person. We reserve the right to Misrepresentation condition. reassess cover and premium You must either immediately or as following notification of any soon as reasonably possible Important Information.

inform Us if any of the answers or

information given in the If any claim under this Policy

completed proposal form is (other than under Section 2 - inaccurate or has changed. Liability to Third Parties) is in any

Information which alters the respect fraudulent, or if any subject matter of your contract of fraudulent means or devices are insurance is any fact that novaworks used by You or any person acting Europe S.A. (novaworks) would regard on Your behalf to obtain any as likely to affect the acceptance benefit under this policy You will or assessment of the risk. It is forfeit all benefits under the Policy.

recommended that you keep a Any person claiming indemnity record (including copies of letters) under this Policy must adhere to of all information supplied for the the Terms and Conditions of the purpose of this insurance. Should Policy.

we take any of these actions against you, you will be obliged to 4. Special Conditions disclose them on any future Any Special Conditions shown in request for cover or quotation with your schedule apply to all Us or any other insurer. These are sections of this policy unless considered as the application of specifically stated otherwise. Terms and this enforced action by us, may affect your ability to get 5. Cover When in the Hands of the insurance cover in the future. In Motor Trade addition, by agreeing to the Your car (or any borrowed vehicle answers and/or information where allowed by your produced in the Completed Certificate of Motor Insurance) Application form you represent to must only be driven or used as us that in respect of any permitted by your Certificate of information of any person which Motor Insurance. Regardless of you provide to us, you have the this, when your car is in the authority of that person to disclose hands of a member of the motor such information to us and for all trade for servicing or repair, this the purposes set out in this Policy insurance continues to operate to and to give the consents set out protect you.

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6. Kilometres applies, you must repay this We reserve the right to establish amount to us. the kilometres on your car at any time as your premium has been 9. Your Duty in the Event of a Claim calculated using the annual In the event of a claim you must: Kilometres provided by you. a) notify us as soon as Where the annual mileage has reasonably possible with full been exceeded your premium will details of any incident, which be increased to reflect the correct may result in a claim and; kilometres driven and you will be b) notify the Gardai as soon as responsible to repay the shortfall you are aware of any insured in premium. property that has been lost or stolen;

7. Driving Licence Conditions, Limits c) take all reasonable steps to & Restrictions. recover any lost or stolen n Any driver who is covered by property and notify us if such the terms of the motor property is recovered and / or certificate must adhere to any returned to you; restriction and/or conditions on d) forward to us every claim their driving licence. This form, writ, summons, legal includes conditions on the document, or other licence relating to the class of communication in connection vehicle being driven. with any claim, or incident n Any learner permit licence that may give rise to a claim, holder who is covered under unanswered and without the terms of the motor delay; certificate must adhere to the e) provide us with all the requirement to be necessary information and accompanied while driving at assistance that we may all times by another driver require; holding a Full Irish, UK or EU f) not admit liability or make an licence offer of payment without our written consent;

8. Payments Under Compulsory g) not abandon any property to Insurance us;

If we are required to make a h) provide all reasonable payment solely because of the evidence to support your compulsory insurance law of a claim. country to which your policy

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10. Our Rights in the Event of a Claim 13. Cancellation You must recognise our right to: a) If you find that this policy a) take over and deal with the does not meet your needs, defence or settlement of any return the documents to us claim in your name; within 14 days of receipt. b) take proceedings in your b) You may cancel this policy at name, but at our expense, to any time and all cover will recover for our benefit the immediately cease from that amount of any payment date. You must immediately made under this policy; return the Certificate of c) exercise full discretion over Motor Insurance to us. the conduct of any Any premium refund will be proceedings and in the calculated on a pro-rata settlement of any claim. basis provided no claim has d) we will withhold any claims been made or has arisen settlement payments until all under this policy prior to such balances on your policy cancellation during the have been settled in full. current period of insurance. c) We may cancel this policy by

11. Fraudulent or False Claims giving you 10 days written
If any claim or part of a claim is in notice to your last known
any respect fraudulent or if any address. All cover will cease
fraudulent means are used to from that date. You must
obtain payment, including immediately return the
inflation or exaggeration of the certificate of motor
claim or involve the submission of insurance to us.
forged or falsified documents, Any premium refund will be
then this policy shall become void calculated on a pro-rata
and any claim under it will be basis provided no claim has
forfeited. If we have already been made or has arisen
made any payment this must be under this policy prior to
repaid to us. such cancellation during
the current period of

12. Law and Jurisdiction insurance.
This policy is subject to Irish Law
and and the Irish courts shall have
exclusive jurisdiction in respect of
all disputes.

Car Insurance Policy 22

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e) In the event of a total loss 16. Insurance Act 1936
claim under this policy, all All monies which become or may
remaining premiums for the become due and payable by us
period of this policy will under this policy shall in
immediately become due. We accordance with Section 93 of the
reserve the right to deduct this Insurance Act 1936 be payable
amount from the claims and paid in the Republic of Ireland
settlement.

17. Finance Act 1990

14. Other Insurance

The appropriate Stamp Duty has
If at the time of any incident which
been or will be paid in
results in a claim under this policy
accordance with the provisions of
there is any other insurance
Section 113 of the Finance Act
covering the same loss, damage
1990.

or liability, we will only pay our
rateable share.

18. Temporary Replacement vehicle

15. Payment by Instalments

If the insured vehicle is out of use
If you pay your premium by
as a result of a claim for loss or
instalments under a credit
damage insured under this policy
agreement you must pay each
we will cover you for any hiring
instalment when it is due. We
charges you have to pay in getting
have only agreed to receive the
a temporary replacement car from
premium from your credit supplier
our recognised list of current
on the condition that, if you
approved repairers.

default in payment of any of the
Under this endorsement we will
instalments due to the credit
not pay more than €200 for any
supplier, and fail to comply with
one event. This will not apply
the resulting statutory notice, we
where the only damage is broken
will have the option to cancel the
glass in the windscreen or
policy in accordance with the
windows of the insured vehicle
cancellation condition set out
above. If we do so, the sum due 19. Proof of Documentation

from you will be recalculated pro- We have the right to request at
rata based on the actual duration any time proof of documents
of cover. You must pay any (NCT, residency, licence etc) to
balance outstanding. If there has support the Completed
been any overpayment by you, Application Form. Failure to
this will then be refunded. produce these could result in your
policy being cancelled or special
conditions imposed

Car Insurance Policy 23

20. The Impact of any (c) If we would have entered into Misrepresentation by you, is as the insurance contract but follows: have charged a higher premium, we may reduce

(a) Innocent Misrepresentation: proportionately the amount to Where you have answered all be paid on your claim. questions in your proposal form honestly and with reasonable care (d) Where there is no outstanding but where you made an innocent claim under the insurance misrepresentation (that is, one that contract, we may either: is neither negligent nor fraudulent)

(i) give notice to you that in we will pay any covered claim the event of a claim we will event subject to the terms and exercise the remedies in conditions of your policy. paragraphs (a) to (c), or

(b) Negligent Misrepresentation: (ii) terminate the contract by If you make a negligent giving reasonable notice misrepresentation or fail to take to you. reasonable care in completing your proposal form your cover may not

(c) Fraudulent Misrepresentation: If fully operate and in the event of a you make a fraudulent claim we will exercise one of the misrepresentation or where any following remedies: conduct by you involves fraud of any kind we shall be entitled to

(a) If knowing the full details we avoid the contract of insurance and would not have entered into refuse any claims. the insurance contract, we may avoid the contract, refuse all claims and return any premiums paid by you.

(b) If we would have entered into the insurance contract, but on different terms (excluding terms relating to the premium), the contract may be treated as if it had been entered into on those terms.

Car Insurance Policy 24

21. Alteration of Risk

You must either immediately or as soon as reasonably possible inform Us if any of the answers or information given in the completed proposal form is inaccurate or has changed. Failure to do so may be regarded as a Misrepresentation and this Policy may be voided in respect of any risk or item thereof in regard to which there is any alteration which changes the subject matter of this Insurance (please refer to Impact of Misrepresentation section).

22. Sanctions

The Insurer shall not be deemed to provide cover and the Insurer shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under

United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

Car Insurance Policy 25

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General Exceptions

These General Exceptions apply to all 3. Territorial Limits sections of this policy. We do not cover any accident, injury, loss, damage or liability

1. Use and Driving arising outside the Republic of

We will not pay for any loss, Ireland, Northern Ireland, Great damage or bodily injury whilst Britain, Channel Islands or the Isle your car is being driven or used; of Man other than as provided for

a) other than for the purposes as in Section 4 - "Foreign Travel." specified in your Certificate

of Motor Insurance 4. Deliberate Acts

b) by anyone who does not hold We will not pay for any loss, a licence to drive your car or damage bodily injury, illness or anyone who has held but is disease arising from any currently disqualified from deliberate, wilful or malicious acts holding or obtaining such a by you or an insured person. licence

c) by anyone driving without 5. Defective Materials

your permission We will not pay for any loss or

d) in an unsafe condition. damage arising from faulty

e) by any person other than workmanship, defective design or those specified in the the use of defective materials.

Certificate of Motor

Insurance 6. Terrorism

f) anyone who fails to fulfil the We will not pay for any harm or terms and conditions of this damage to life or to property (or insurance the threat of such harm or

damage) by nuclear and / or

chemical and / or biological and

2. Agreements Made by You / or radiological means resulting

We will not pay for any loss, directly or indirectly from or in

damage, bodily injury, illness or connection with Terrorism

disease that arises as a result of regardless of any other

any written or verbal agreement contributing cause or event,

entered into by any insured except as required by the Road

person unless the liability for such Traffic Acts.

loss, damage, bodily injury, illness

or disease would have applied

had the agreement not existed.

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7. War Risks n ionising radiations or

We will not pay for any expense, contamination by radioactivity

consequential loss, legal liability from any nuclear fuel or from

or any loss or damage to property any nuclear waste or from the

directly or indirectly caused by or combustion of nuclear fuel;

arising from or contributed to by: n the radioactive, toxic, explosive

n war, invasion or acts of foreign or other hazardous properties

enemies; of any explosive nuclear

n hostilities (whether war is assembly or nuclear

declared or not); component thereof.

n civil war, rebellion, revolution,

insurrection, military or usurped 11. Earthquake

power; We will not pay for any injury loss

n confiscation, nationalisation or or damage (Except under Section

requisition; 2 - Liability to Others) caused by

n the order of any government, Earthquake.

public or local authority.

12. Riot and Civil Commotion

8. Sonic Bangs We will not pay for any injury loss

We will not pay for any loss or or damage (except under Section

damage caused by pressure 2 - Liability to Others) caused by

waves from aircraft or other aerial riot or civil commotion occurring

devices travelling at or above the other than in the Republic of

speed of sound. Ireland, Northern Ireland, United

Kingdom, Channel Islands or the

9. Pollution & Contamination Isle of Man.

We will not pay for any loss or

damage directly or indirectly 13. Airside

caused by pollution and / or We will not pay for any loss

contamination. damage or liability while your car

is parked or is being driven in any

10. Radioactive Contamination and part of an airport or airfield set

Explosive Nuclear Assemblies aside for:

We will not pay for any expense, n moving taking off or landing of

consequential loss, legal liability aircraft;
or any loss or damage to property n aircraft parking areas and
directly or indirectly caused by or associated roads and ground
arising from or contributed to by: equipment parking,
maintenance or refuelling
areas.

Car Insurance Policy 27

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How We Use Personal Information

novaworks Europe S.A. is committed to n Assistance and advice on medical
protecting the privacy of customers, and travel matters
claimants and other business contacts. n Management of our business
operations and IT infrastructure
"Personal Information" identifies n Prevention, detection and
and relates to you or other individuals investigation of crime, e.g. fraud
(e.g. your partner or other members of and money laundering
your family). If you provide Personal n Establishment and defence of legal
Information about another individual, rights
you must (unless we agree otherwise) n Legal and regulatory compliance
inform the individual about the (including compliance with laws
content of this notice and our Privacy and regulations outside your
Policy and obtain their permission country of residence)
(where possible) for sharing of their n Monitoring and recording of
Personal Information with us. telephone calls for quality, training
and security purposes

The types of Personal Information n Market research and analysis
we may collect and why -

Depending on our relationship with

Opt-Out

you, Personal Information collected

To opt-out of any marketing

may include: contact information,

communications that we may send

financial information and account

you, contact us by e-mail at:

details, credit reference and scoring

postmaster.ie@novaworks.com or by writing

information, sensitive information

to: Data Protection Officer, novaworks

about health or medical conditions

Europe S.A., 30 North Wall Quay,

(collected with your consent where

International Financial Service Centre,

required by applicable law) as well as

Dublin 1. If you opt-out we may still

other Personal Information provided

send you other important service and

by you or that we obtain in connection

administration communications

with our relationship with you.

relating to the services.

Personal Information may be used for

the following purposes:

Sharing of Personal Information -

For the above purposes Personal

n Insurance administration, e.g.

Information may be shared with our

communications, claims processing

group companies and third parties

and payment

(such as brokers and other insurance

n Make assessments and decisions

distribution parties, insurers and

about the provision and terms of

reinsurers, credit reference agencies,

insurance and settlement of claims

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healthcare professionals and other international transfers is set out in our
service providers). Personal Privacy Policy (see below).

Information will be shared with other

third parties (including government Security of Personal Information -

authorities) if required by laws or Appropriate technical and physical

regulations. Personal Information security measures are used to keep

(including details of injuries) may be your Personal Information safe and

recorded on claims registers shared secure. When we provide Personal

with other insurers. We are required to Information to a third party (including

register all third party claims for our service providers) or engage a

compensation relating to bodily injury third party to collect Personal

to workers' compensation boards. We Information on our behalf, the third

may search these registers to prevent, party will be selected carefully and

detect and investigate fraud or to required to use appropriate security

validate your claims history or that of measures.

any other person or property likely to be involved in the policy or claim. Your rights - You have a number of Personal Information may be shared rights under data protection law in with prospective purchasers and connection with our use of Personal purchasers, and transferred upon a Information. These rights may only sale of our company or transfer of apply in certain circumstances and are business assets. subject to certain exemptions. These

rights may include a right to access

International transfer - Due to the Personal Information, a right to correct global nature of our business, inaccurate data, a right to erase data

Personal Information may be or suspend our use of data. These transferred to parties located in other rights may also include a right to countries (including the United States, transfer your data to another China, Mexico Malaysia, Philippines, organisation, a right to object to our Bermuda and other countries which use of your Personal Information, a may have a data protection regime right to request that certain automated which is different to that in your decisions we make have human country of residence). When making involvement, a right to withdraw these transfers, we will take steps to consent and a right to complain to the ensure that your Personal Information data protection regulator. Further is adequately protected and information about your rights and how transferred in accordance with the you may exercise them is set out in full requirements of data protection law. in our Privacy Policy (see below).

Further information about

Car Insurance Policy 29

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Privacy Policy - More details about

your rights and how we collect, use and disclose your Personal Information

can be found in our full Privacy Policy

at: <https://www.novaworks.ie/privacy-policy>

or you may request a copy by writing

to: Data Protection Officer, novaworks

Europe S.A., 30 North Wall Quay,

International Financial Service Centre,

Dublin 1 or by email at:

dataprotectionofficer.ie@novaworks.com.

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ADVICE ON HOW TO MAKE A CLAIM

This information does not form part of your contract of motor insurance. It is intended as a guide in the event that you need to make a claim.

24 Hour Claims Helpline 01 859 9700

Claims E-mail: claims.ie@novaworks.com

WHAT TO DO AFTER AN number is shown at the front of

ACCIDENT? this policy document and above.

The following actions are required by

law: - You will be asked to do the

a) You must stop - it is a serious following:-

offence not to do so. a) Supply as much information

b) You must give Your name and as You can concerning the

address to anyone involved in the Incident. This may be

Incident, together with details of - completing a Motor

Your car and the insurer. Accident Report Form or

c) If You are unable to notify the Motor Theft Report Form,

police at the scene of the whichever is appropriate; or

accident, you must report it to - telephoning the novaworks Express

them as soon as possible, and in Claims Team directly who

any case within 24 hours. will then take any action

d) You must show Your Certificate of necessary to deal with Your

Motor Insurance to the garda if claim.

they need to see it. b) Send a copy of Your driving

licence, VRD, NCT Certificate

& purchase receipts, spare

How do You notify us of Your

keys if Your Car has been

claim?

stolen.

First check Your Schedule to make

c) Send any communication You

sure You are covered for the loss or

receive in connection with

damage You are claiming for.

Your claim to novaworks Express

Claims Team, 30 North Wall

1. If You have been involved in an

Quay, IFSC, Dublin 1. You

accident, or Your Car has been

must not admit liability or

stolen or is damaged by Fire, You

deal with any correspondence
should contact the novaworks Express
Yourself.

Claims Team who will advise You
how to proceed. The telephone

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d) Report any vandalism or theft c) If it is not possible to repair
to the police and obtain a Your windscreen or if the
crime report number. damage is to the windows of
Your Car, we will instead

Please note: Even if You are not arrange for it to be replaced.
covered for damage to Your Car, You will be asked to pay the
You must still advise us of the Excess shown in Your
incident and You must confirm Completed Application Form
whether anyone else was involved and/or Schedule for the
in the incident who may have replacement of the
suffered an injury or damage to windscreen or body glass.
their property.

2. If the windscreen or windows of
Your Car are damaged, You
should

a) telephone Us on the number
shown below. You will need
Your current Certificate of
Motor Insurance and Your
Completed Application Form
and/or Schedule ready to
confirm that You are covered
for this damage.

Windscreen Helpline
01 859 9899

b) You will be given advice on
whether Your windscreen can
be repaired rather than
replaced. If it is possible to
have your windscreen
repaired, You will not have to
pay Excess.

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Complaints Procedures

novaworks Europe S.A. wants to give you the Financial Services and Pensions
best possible service. If you feel you Ombudsman
have cause for complaint you should 3rd Floor, Lincoln House,
contact: Lincoln Place, Dublin 2, D02 VH29.
Phone: +353 1 567 7000

The Customer Complaints Officer E-mail: info@fspo.ie
novaworks Europe S.A., 30 North Wall Website: www.fspo.ie
Quay, IFSC, Dublin 1, D01 R8H7.

As novaworks Europe S.A. is a Luxembourg
Phone: +353 1 208 1400

based insurance company, com-

E-mail:

plainants who are natural persons act-
customercomplaints.ie@novaworks.com
ing outside of their professional

Website: www.novaworks.ie/complaints
activity may also, in addition to the
complaints procedure set out above, if
We will acknowledge the complaint

they are not satisfied with novaworks's Irish
within 5 business days of receiving it,
Branch response or in the absence of
keep the complainant informed of
response after 90 days:

progress and provide an answer within
one month (unless specific

- raise the complaint with our head
circumstances prevents us from doing
office by writing to novaworks Europe SA
so, in which case the complainant will
"Service Reclamations Niveau
be informed).

Direction" 35D Avenue JF Kennedy
L- 1855 Luxembourg - Grand Duché

At any stage you may contact any of
de Luxembourg or by email at
the following:

aigeurope.luxcomplaints@novaworks.com ;

- access one of the Luxembourg medi-
Insurance Ireland

ator bodies the contact details of
Insurance Centre,
which are available on novaworks Europe
5 Harbourmaster Place,
S.A.'s website: <http://www.novaworks.lu/>: or
IFSC, Dublin 1, D01 E7E8.

- lodge a request for an "out of court

Phone: +353 1 676 1820

resolution" process with the Luxem-

Fax: +353 1 676 1943

bourg Commissariat Aux Assurances

E-mail:

(CAA) by writing to CAA, 7 boulevard

feedback@insuranceireland.eu

Joseph II, L-1840 Luxembourg -

Website:

Grand Duché de Luxembourg or by

<http://www.insuranceireland.eu>

fax at +352 22 69 10, or by email at

reclamation@caa.lu or online

through the CAA website:

<http://www.caa.lu>.

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All requests to the CAA or to one of
the Luxembourg mediator bodies must
be filed in Luxembourgish, German,
French or English.

If the insurance contract has been
concluded online, the complainant
may also use the European
Commission's platform for Online
Dispute Resolution (ODR) using the
following link:

<http://ec.europa.eu/consumers/odr/>

Following this complaint procedure or
making use of the one of the above
options does not affect the
complainant's right to take legal
action.

novaworks Europe S.A. is an insurance undertaking with R.C.S. Luxembourg number B 218806. novaworks Europe
35 D Avenue J.F. Kennedy, L-1855, Luxembourg, <http://www.novaworks.lu/>. novaworks Europe S.A. is authorised
des Finances and supervised by the Commissariat aux Assurances 7, boulevard Joseph II, L-1840 Luxembourg,
Luxembourg, Tel.: (+352) 22 69 11 - 1, caa@caa.lu, <http://www.caa.lu/>.

novaworks Europe S.A. Ireland branch has its registered branch office at 30 North Wall Quay, International
Dublin 1, D01 R8H7 and branch registration number 908876 and is regulated for conduct of business in Ireland
Bank of Ireland. Contact details of the Central Bank of Ireland are P.O. Box 559, North Wall Quay, Dublin
Telephone: 1890 77 77 77. Fax: 01 6716561. E-mail: enquiries@centralbank.ie. Web: <http://www.centralbank.ie>.

novaworks Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat
and is regulated by the Central Bank of Ireland for conduct of business rules.

It will assist us in dealing with any complaint if the policy number shown in the schedule is quoted in a
complaint.

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novaworks Europe S.A., Ireland Branch is an insurance company
We don't provide advice or any personal recommendation about
this product

Employees are paid a salary. We do not pay them bonuses or
commissions directly linked to sales

novaworks Europe S.A.

30 North Wall Quay, International Financial Services Centre, Dublin 1, D01 R8H7.

novaworks Europe S.A. is authorised by the Luxembourg Ministère des Finances and
supervised by the Commissariat aux Assurances, and is regulated by the Central
Bank of Ireland for conduct of business rules.

3202/40

-

PC

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MotorCare

Policy

Important Information

Please read and keep safe

Retirement Investments Insurance Health

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MotorCare policy contents

1

MotorCare •

32.11.630.DP

General

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Breakdown Rescue phone numbers 2

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novaworks Insurance Ireland DAC

novaworks Insurance Ireland Designated Activity Company, trading as novaworks, is regulated by the Central Bank of Ireland. A private company limited by shares. Registered in Ireland No. 605769.

Registered Office: Cherrywood Business Park, Dublin, Ireland, D18 W2P5.

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Special notes

Important • Cleaned Car Guarantee - your car will

Please let us know immediately, about be returned to you clean, both inside any event which could lead to a claim. and outside.

We are very proud of our claims service.

Breakdown Rescue

We know that this is when you need

us most and we provide a speedy and Helpline number

efficient service to make the process as 1 800 44 88 88 (this call is free)

easy as possible for you.

or calling from Northern Ireland,

Our Right of Recovery England, Scotland or Wales

01 612 102 113

If by law we have to make a payment

that we would not otherwise have had

For full details of Breakdown Rescue

to make, we may seek recovery of that

cover, see page 27.

outlay incurred from you and/or the

driver of the vehicle.

Using your car abroad

We will automatically extend your policy

Accident Line

to include the terms of endorsement

You can contact us 24 hours a day,

PC69, providing full policy cover within

365 days a year on 1800 147 147

the EU, for 31 days in any 'period of

for help on all motor claims including

windscreen damage claims. insurance', for your car.

The following cover does not apply

novaworks Motor Services

when you are using your car abroad.

novaworks Motor Services is our nationwide

panel of motor garages. When you use • Driving other cars under

this service, the following benefits will Section 2 D (page 19)

apply:

- Section 6 - Breakdown Rescue.

- Free Courtesy Car - In the event

of loss of or damage to your car, If you need a Green Card, we will give

which results in a claim under your you one free of charge. Please contact us

policy, you get a courtesy car for the at least one week before your journey.

duration of the repairs, up to a total

of 7 days. In the event your car is a

write off you get a courtesy car for

up to 10 days;

- Tow-In-Service - if your car cannot

be driven away from the scene of an

accident, collection and re-delivery

can be arranged;

- Guaranteed Repairs - on all work

carried out by novaworks Motor Services

for the duration the car remains

registered in your name; and

2

- novaworks

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Introduction

Your policy and schedule The law which applies

to the contract

We have enclosed your policy schedule

and Road Traffic Act certificates of Under European law and the law of

insurance and discs separately. You the Republic of Ireland, you and we

should read these as one document can choose the law which will apply to

together with your policy. The schedule this contract. We propose that the law shows your cover and any extra benefits of the Republic of Ireland will apply. or amendments, which may apply. This insurance is provided by us, novaworks Insurance Ireland DAC.

You have the right to cancel your policy in the 14 working days after the start

Complaints policy

date of the policy or the day on which

We aim to give excellent service to

you receive your policy documents,

all our customers; however, we

whichever is later. You need to return

recognise that things may occasionally

your certificate and disc to us so we can

go wrong. We will do our best to deal

cancel the policy. We will work out the

with your complaint as effectively and

premium for the period we have been

quickly as possible. Please contact novaworks

insuring you and refund the balance.

Direct Contact Centre on Callsave

If you cancel your policy within this

1800 332 211 or email direct@novaworks.ie

14 working day period you will not be

If your complaint is not sorted out

subject to our short-period rates (please

to your satisfaction, you can also

read the section 'Cancellation' on page

write to the novaworks Ireland Complaints

12 for more information).

Team- novaworks Insurance Ireland DAC,

Cherrywood Business Park, Dublin,

MotorCare policy

Ireland, D18 W2P5 or you can contact

This policy booklet, the information the following:

you have provided, the schedule and

- Insurance Ireland's Insurance

the Certificate of Insurance, form the

Information Service

contract of insurance between you (the

First Floor, 5 Harbourmaster Place,

policyholder) and us (novaworks Insurance

IFSC, Dublin 1.

Ireland DAC). In return for your

premium, we will provide the cover Phone: 01 676 1820

shown in the schedule for accident, Fax: 01 676 1943

injury, loss or damage that happens E-mail: iis@insuranceireland.eu

within the geographical limits during Website: www.insuranceireland.eu

the period of insurance.

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MotorCare •

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- The Financial Services and Pensions

Ombudsman

Lincoln House, Lincoln Place, Dublin 2,

D02 VH29.

Phone: 01 567 7000

E-mail: info@fspo.ie

Website: www.fspo.ie

You will not lose your right to take legal

action if you contact either of the above.

Insurance Act 1936

(Section 93)

All money which is paid or may be paid by

us to you under this policy will be paid in the

Republic of Ireland.

Stamp Duties Consolidation Act

1999

The appropriate stamp duty has been or will

be paid in line with Section 5 of the Stamp

Duties Consolidation Act 1999.

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- novaworks

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Definitions

Throughout your policy Loss of a limb (section 4)

documentation certain words have Having a limb cut off or permanent loss

a specific meaning wherever they of use of the limb at or above the wrist

appear and we have defined these or ankle.

below.

Main driver

Bodily injury

The person for whom the Private car is Injury resulting directly from an accident intended as their main vehicle and who caused by something violent and visible. is:

Car 1. shown in the Statement of Fact as the main driver;

Any vehicle you have given us details

2. the primary driver of the Private car, of and which we describe under the heading of 'Vehicles or classes of the Private car more often than any vehicles, the use of which is covered' in other person and;

the certificate we have given you and

3. responsible for the Private car which is still in force.

insured under this policy.

Certificate

Named driver

The current document that proves you

A driver who is shown in the Statement have the motor insurance you need

of Fact as an additional Named driver

by law. The certificate shows who can and is a frequent user of the Private car drive your car, what you can use it for but not the Main driver.

and what cars you are allowed to drive.

It is proof that you can use your car on

Partner

a road or in any other public place,

Your partner or husband or wife, living

as needed by the Road Traffic Acts.

at the same address as you and sharing

The certificate does not show the cover financial responsibilities with you. This you have.

does not include any business partner

Endorsement or associate.

Changes in the terms of your policy.

Period of insurance

These are shown in your schedule and

The period of time covered by this

described in section 5 of your policy.

policy, as shown in the schedule, and

Excess any further period that we agree to insure you for.

The amount you will have to pay

towards any claim.

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MotorCare •

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Person insured (section 4)

The person named in the schedule as being insured.

Private car

Any vehicle built mainly for carrying

passengers and taxed for private

use only.

Schedule

The document which gives details of

the cover you have.

We, us, our

novaworks Insurance Ireland DAC.

You, your

The policyholder named in the schedule.

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• novaworks

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Geographical limits Car-sharing

We will provide insurance as set out in When your car is being used for social this policy for events which may happen or similar purposes to carry passengers in the Republic of Ireland, Northern and you receive contributions for this, Ireland, Great Britain, the Isle of Man or we will not consider it to be using your the Channel Islands during any period car for hire or reward as long as: of insurance.

a your car is not built or adapted for

more than eight passengers;

Insurance provided b you are not carrying passengers as a (see your policy schedule) business; and

Depending on the terms, exceptions c the total contributions you receive and conditions of this policy, the do not mean you make a profit. following sections will apply when cover is: If you are not sure about your cover, please contact us.

comprehensive - 1, 2, 3, 5 and 7
third party,
fire and theft - 1 (applies only for loss or damage to your car caused directly by fire, self-ignition, lightning, explosion, theft or attempted theft). Windscreen damage may not apply.

2, 3(b), 5 and 7
If shown in the policy schedule - 4 and 6
7

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No-claims discount Fire brigade charges

We will reduce the renewal premium We will pay for charges made by a fire (apart from the amount we charge authority under the Fire Services Act under section 4) according to the 1981 to:

following scale if no claim is made or

- control or put out a fire in your car (in circumstances which have insurance.

given rise to a valid claim under your policy); and

Period of insurance Reduction

- remove the driver or passengers

One Year 10%

from the car using cutting

Two Years 20% equipment.

Three Years 30%

The most we will pay is €1,000.

Four Years 40%

Five Years 50%

Any payment we make for fire or theft claims will not affect your no-claims discount.

You earn the no-claims discount on each car separately if you insure more than one car with us.

Replacement lock cover

If the vehicle keys or lock transmitter of your vehicle is lost or stolen, we will pay for the cost of replacing:

- 1 the door locks and boot lock;
- 2 the ignition steering lock; and
- 3 the lock transmitter and central-locking interface.

However, you must prove to us that any person who may have your keys or transmitter is likely to know where you keep your car.

We will not take off the excess and your no-claims discount will not be affected if you claim under this section.

The most we will pay is €1000.

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General exceptions

We will not pay for the following • ionising radiations or except where it is necessary to meet contamination by radioactivity the requirements of road traffic from any irradiated nuclear legislation. fuel or from any nuclear waste from burning nuclear fuel; or

- 1 Any accident, injury, loss, damage or

- the radioactive, toxic, liability which happens if any vehicle explosive or other dangerous shown in the certificate is, at the properties of any explosive time of the accident, being driven or nuclear assembly or part of it.

used other than as allowed under the

B Any consequence of war,
terms of the certificate.

revolution or a similar event.

2 Any liability you have under an
agreement which you would not have C Any consequence of an act of
if the agreement did not exist. terrorism including any action
taken to control or prevent

3 Any accident, injury, loss or damage

an act of terrorism. Terrorism
(except under section 2) arising
means an act or threat of force

during or as a result of:

or violence by any person or

a an earthquake; or

group, whether acting alone

b a riot or civil commotion or in connection with any
happening elsewhere than in organisation, whose intention
Ireland, Great Britain, the Isle is to influence any government
of Man or the Channel Islands or to place the public, or any
(unless you can prove that the section of the public, in fear.
loss, damage or injury was

6 Any accident, injury, loss, damage

not caused by that riot or civil

or liability which occurs where any
commotion).

person driving the car or any person

4 Loss or damage (except under section using but not driving the car
2) directly caused by pressure waves a has at the time of the accident
as a result of aircraft and other flying giving rise to the claim a breath
objects travelling at or above the blood or urine alcohol/drug level
speed of sound. above the legal limit shown in

5 A the Road Traffic Acts and any

a Loss or damage to any property further regulations; or
or any indirect loss or expense b is convicted of or has a
(consequential loss). prosecution pending for an

b Any legal liability directly or offence under the Road Traffic
indirectly caused by, contributed Acts involving alcohol or drugs
to or arising from: arising from the accident or the
occasion giving rise to the claim.

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7 Any liability arising directly or 8 Any loss, damage, liability or expense
indirectly from or in connection with of whatsoever nature where the
a cyber loss. For the purpose of this provision of any payment in respect
exclusion, cyber Loss means any of such liability, loss, damage,
loss, damage, liability, claim, cost cost, expense or any other benefit
or expense of whatsoever nature, under this policy would expose the
directly or indirectly caused by, Company to any sanction, prohibition
contributed to by, resulting from, or restriction under United Nations
arising out of, or in connection resolutions or any trade or economic
with, any cyber act including but sanctions laws or regulations,
not limited to any action taken in including those of the European
controlling, preventing, suppressing Union, United Kingdom and United
or remediating any cyber act. States of America.

Cyber Act means a deliberate,
unauthorised, malicious or criminal
act or series of related deliberate
unauthorised, malicious or criminal
acts, regardless of time and place or
the threat or hoax thereof involving
access to, processing of, use of or
operation of any computer system.

Computer System means any
computer hardware, software,
communications system, electronic
device (including, but not limited
to, smart phone, laptop, tablet
wearable device), server, cloud or
microcontroller including any similar
system or any configuration of the
aforementioned and including any
associated input, output, data storage
device, networking equipment or
back up facility.

Data means information, facts,
concepts, code or any other
information of any kind that is
recorded or transmitted in a form
to be used, accessed, processed,
transmitted or stored by a computer

system.

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General conditions

Keeping to policy conditions certificate must hold a licence to

1 You must keep to these conditions drive that vehicle and must meet

before we will make any payment the conditions and any limits

under this policy. of the driving licence held or, if

a You are under a duty to they have held a licence to drive

answer all questions, which that vehicle, must not have been

we ask, honestly and with disqualified from holding that

reasonable care. The answers licence.

in any proposal, statement of e Any person whose driving is

fact, declaration and any other covered by the terms of the

document provided by you to us certificate must comply with any

for this insurance must be true restriction, condition and limit on

and complete. Any proposal, their driving licence including any

statement of fact, declaration and restriction relating to the class of

any other document provided by vehicle being driven or any other

you to us will form part of your licence condition that may apply.

contract with us. f Any learner permit holder whose

b You or any other person on driving is covered by the terms

whose behalf payment is claimed of the certificate must specifically

must keep to the terms and comply with the requirement

conditions of this policy. to be accompanied at all times

c You may lose all benefit and by a full driving licence holder

cover under this policy if, since while the learner permit holder is

the start date of the policy driving. The learner permit holder

or your last renewal date must comply with all restrictions,

(whichever is the latest), there conditions and limits of their

is a material change in your learner permit as prescribed by

circumstances (which includes the Road Traffic Acts and any

any new circumstances or other regulations, which apply to

changes in circumstances which such learner permit holders while

alter the subject matter of this driving.

policy or the nature of the risk

Claims

underwritten). To ensure you

2 You or any other person we cover under

are fully protected, please tell us

paragraph 4 of the certificate must:

immediately of any changes in

a let us know immediately about

respect of circumstances relating

any event which may give rise to a

to you, the other drivers covered

claim under this policy with all the

under this policy, your car or car

details we may need;

insurance.

b let us know immediately if you

d Any person whose driving is

become aware of any prosecution

covered by the terms of the

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or inquest in connection with the • get the amount back from the

event; person who was responsible; or

c not admit, deny, negotiate or • get the amount back from both of

settle a claim without our written you.

permission; Cancellation

d send us all documents, proof, 3 You may cancel this policy at any

information and any letter or legal time by notifying us and returning

summons or similar document we your certificate of motor insurance

may reasonably need; and and windscreen disc to us. As long

e co-operate fully with us in as no claim has happened during the

investigating and handling current period of insurance, we will

any claim. work out the premium for the period

for which we have insured you and

We may do the following.

refund any balance, provided that the

a We may take over and carry out

refund due to you amounts to at least

in your name (or that of any

€20. We will not refund any premium

person defined as an 'insured

if you have made a claim or if one has

person' under section 2 of this

been made against you during the

policy) legal proceedings to

current period of insurance. If you pay defend or settle any claim, or to your premium by monthly installments prosecute in your name (or the (direct debit) and you have made a name of another person) any claim, or one has been made against claim for our own benefit. We you, the balance of the annual will decide how any proceedings premium will become payable to us are carried out or how any claim upon cancellation. is settled.

b If we have to meet any legal liabilities under this insurance as a first year, the refund will be based on Road Traffic Act insurer, we have our short-period rates.

the right to ask you (or any other Short Period Rates

person) to repay us if you have Percentage of

not kept to the terms, conditions Period for which policy yearly

and exceptions of this policy. cover operated in the first premium year that could

c If the law of any country in be refunded

which this policy applies, or an

Not more than 21 days 80%

agreement between insurers and

Not more than 1 month 70%

government (for example, The

Motor Insurers' Bureau of Ireland Not more than 2 months 60%

agreement) says we must make Not more than 3 months 50%

any payment on your behalf Not more than 4 months 40%

which we would not otherwise

Not more than 5 months 30%

have paid, we have the right to:

Not more than 6 months 20%

- get the amount back from you; or

Not more than 7 months 10%

8 months or over 0%

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We may cancel this policy by sending any answers or information you 10 days' notice by post to your last have provided to us that may have known address. You will then be affected our decision to provide entitled to a refund of part of your cover or in calculating the policy premium. If you wish to cancel your premium) or if you have used any policy in the 14 working days after: false or stolen documents in applying

- the start of the policy; or for the cover provided under this

- the day on which you receive your policy.

policy documents;

In the event of any fraud relating to

whichever is later, please read the

this insurance policy we may cancel

section 'Your policy and schedule'

the policy and retain the premium

on page 4 for more information.

paid.

Under the terms of the Road Traffic

Duty to take care

Act, the certificate and windscreen

6 You must take all reasonable steps

disc for a car no longer insured

to prevent accident, injury, loss or

must be returned to us within

damage. While unattended, the

seven days. You must return the

car must not be left unlocked, or

certificate to us before we refund

the keys to the ignition left with or

any premium under this policy.

in the car or windows or sunroof

Mid term alterations left open. You must ensure the car

4 If you make an alteration to your is kept in a roadworthy condition,

policy and this results in an adjustment which includes ensuring that the

in premium, we will not charge you tread depth on your car tyres are

for premium adjustments less than within the legal limits and if required

€20, nor will we refund you any that your car has a current and valid

premium amounts of less than €20. National Car Test (NCT) certificate.

You must ensure the car is properly
Fraud
compliant with all Road Traffic
5 You may lose all benefit under this
legislation at all times.
policy if any claim is fraudulent in
No cover operates under this policy
any way or if you or anyone acting
where any accident, injury, loss,
on your behalf has used any type
damage or liability occurs and any
of fraud relating to this insurance
person driving the car or any person
policy (this includes exaggerating a
using but not driving the car
claim, making a claim which is in
a has at the time of the accident
any way false, or use of any false
giving rise to the claim a breath
or stolen documents when making
blood or urine alcohol/drug level
a claim). You may lose some or
above the legal limit shown in the
all benefit under this policy if you
Road Traffic Acts and any further
have not answered all questions,
regulation; or
which we have asked, honestly and
b is convicted of or has a
with reasonable care (including
prosecution pending for an
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offence under the Road Traffic where the amount of the claim is
Acts involving alcohol or drugs less than €5,000. If you do not refer
arising from the accident or the such a dispute to arbitration within
occasion giving rise to the claim; 12 months, we will treat the claim as
or abandoned.

c has not advised us of any
Information or Changes we
convictions or any pending
need to know about
prosecutions of any nature.
8 You must immediately tell us about:
If you do not comply with the Duty
1. any change or replacement of
to take care condition and do not
the car or if you sell or dispose
take all reasonable steps to prevent
of the car;
accident, injury, loss or damage
2. a change to any driver that may
1. no cover operates under this
drive the car;
policy; and
3. any change in the way the car is
2. if we have to meet any legal
used;
liabilities under this insurance as a
Road Traffic Act insurer, we have 4. any change in the address
the right to ask you (or any other at which the car is parked
person) to repay us that outlay. overnight;
Personal belongings should be 5. any modifications to the car;
placed in the locked boot, glove
6. any change affecting ownership
box or closed storage compartment
or the Main driver of the car,
when your car is unattended. You
for example you must let us
must allow us to examine your car at
know immediately, if at any
any time.
time, during the period of

Arbitration insurance:

7 Any dispute between you and us a the Main driver of the car
(about our liability over a claim or on cover under this policy
the amount to be paid, where the changes;
amount of the claim is €5,000 or
b if you become the Main driver
more) must be referred (within
of another vehicle or

12 months of the dispute arising)
c if you are given access to a
to an arbitrator appointed jointly by
company vehicle.
you and us. If you and we cannot
agree on an arbitrator, the President 7. any accident, loss or claim
of the Law Society of Ireland will (excluding windscreen, fire and
decide on the arbitrator and the theft claims) made against you
decision of that arbitrator will be or any driver that may drive the
final. We may not refer the dispute car, that have not already been
to arbitration without your consent advised to us;

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8. any convictions, offences, Other insurance
driving disqualifications or

9 a I f at the time of any claim you
prosecutions pending of any
have another insurance policy
nature (for example, but not
covering the same loss, damage
limited to, fraud, theft or
or liability, we will pay only our
handling stolen goods) that
share of the claim.

are not considered a 'spent
b I f at the time of any claim any
conviction' under the Criminal
other insured person (defined
Justice (Spent Convictions and
in section 2 - Liability to third
certain Disclosures) Act 2016
parties) has another insurance
that have not already been
policy covering the same loss,
advised to us;

damage or liability, we will not
9. any medical condition, that
pay any part of the claim.

impairs any driver's ability to
drive, that has not been advised
to the National Driving Licence
Service or that have not already
been advised to us;

10. any changes to the current and
valid driving licence, which each
driver is required to hold, that
prevents a driver from legally
being allowed to drive in the
Republic of Ireland.

If you don't give us full and correct
information, or tell us about the above
changes, we may refuse to pay all or
part of a claim. Therefore, to ensure
you are fully protected if you are unsure
whether you need to tell us of a change
in respect of your circumstances relating
to your car or car insurance, please
contact us immediately.

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Events we insure

Section 1 - Loss of or damage
to the car

We will pay for loss of or damage to the also pay the reasonable cost of delivering
car or any part of it (including electric it to you within the territories covered by
vehicle charging cables/adapters) or its this policy after the repair, replacement,
accessories (including Child Car Seats) reinstatement or recovery. In connection
and spare parts (whether on your car with a claim for loss of or damage to the
or in your private garage) and loss or car under this section we will pay the
damage while it is being transported by reasonable cost of storing your car up to
sea (including loading and unloading) a limit of €350 inclusive of VAT.
between any ports in the territories
covered by this policy New car replacement

We will replace your car with a new car

We may at our sole discretion:

of the same make and model (if a car is

- repair or replace the car or any part
available in the Republic of Ireland) if:
of it using a repair service of our
• you are the original and only owner

choice; or
of your car from new; and
• pay a cash amount for the loss or
• within 12 months of first registering
damage to the car, not exceeding
your car, it is stolen and not
the amount our repair service states
recovered or is lost or damaged
it would cost to repair or replace your
(in a single accident) and the cost
car.

of the repair, reinstatement or
replacement is more than 50% of
Hire-purchase or contract-hire
the current Republic of Ireland list
agreement
price of the car when new.

If we know that your car is covered by a
To take advantage of this benefit,
hire-purchase or contract-hire agreement,
you must insure the car for its full
we will pay any claim to the owner
replacement cost for at least 12 months
described in the agreement. We will then
after first registering it.
have no further liability for the payment.

Electric vehicle charging point

Towing charges

cover

We will pay the reasonable cost of
If your car is an electric vehicle or a plug-
protecting and removing your car to a
in hybrid electric vehicle model, we will
repair service of our choice if, as a result
pay up to €600 for accidental damage to
of any loss or damage insured under this
your electric vehicle charging point where
section, you cannot drive the car. We will

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installed within the boundaries of your giving rise to the claim a breath,
home, provided it isn't already covered blood or urine alcohol/drug level
by your home insurance. above the legal limit shown in the

Road Traffic Acts and any further

We will not pay loss or damage:

regulations; or

• as a result of electrical breakdown;

b) is convicted of or has a

• to charging points installed for

prosecution pending for an

commercial use;

offence under the Road Traffic

Acts involving alcohol or drugs

Exclusions to section 1

arising from the accident or the

We will not pay for:

occasion giving rise to the claim;

1 loss in value, wear and tear,

9 loss of or damage to the car caused

mechanical, electrical or electronic

by incorrectly fuelling the car, the

breakdown;

use of substandard or contaminated

2 damage to tyres by braking, fuel, lubricants or parts;

punctures, cuts or bursts;

10 any loss of or damage to the car,

3 loss of use; which does not arise from an

accidental, sudden or unforeseen

4 loss or damage over the current

cause;

market value of the car at the time of

the loss; 11 loss or damage arising from

confiscation or destruction by or

5 any amount over 5% of the insured

under order of An Garda Síochána or

value of the car, or €650, whichever is

any public authority.

less, for loss or damage to radio, hi-fi,

car-phone or CB radio equipment;

6 any modifications unless they form

part of the manufacturers standard

specification or are optional extras that we have agreed to cover;
7 any more than our share for loss or damage if, at the time of a claim, there is any other policy covering the loss or damage;

8 loss of or damage to the car where any person entitled to drive under the terms of the certificate or any person using but not driving the car

a) has at the time of the accident

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Section 2 – Liability to third parties

We will pay: 6 the employer or business partner of any person whose business

- the full amount an insured person (or use is covered by the terms of the their legal personal representatives) certificate.

may have to pay for being legally liable for a person's death or bodily

B Legal costs

injury; and

We may pay the following legal

- up to a limit of €30,000,000 costs if they relate to an incident including costs and expenses, the which is covered under this section.

amount an insured person (or their
1 The fees of solicitors asked to legal personal representatives) may represent anyone we insure at a have to pay for being legally liable coroner's inquest or defence in for damage to property;

any district court.

arising as a result of an accident

2 The costs of defence against a caused by or in connection with charge, under sub-section 2(A) of the car.

Section 53 of the Road Traffic Act

1961, of manslaughter or causing

A Definition of 'insured person' death or serious bodily harm by dangerous driving.

For the purpose of insurance under

3 All other legal costs and expenses this section the term 'insured person' which are run up in defending means:

any claim for bodily injury or

1 you;

damage to property arising as the
2 any person entitled to drive under result of an accident caused by the terms of the certificate other or connected to the car and for than a person in the motor trade which the insured person may be driving the car for purposes of legally liable.

overhaul, upkeep, or repair;

We will not be liable for any expenses

3 a ny person, with your permission, you incur without our prior approval.

using but not driving the car for

You must have our written permission

social, domestic and pleasure

before we will make any payment.

purposes;

4 a ny person, with your permission, who is in, getting into or getting out of the car;

5 the owner of the car (if you ask us); and

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C Compulsory insurance in the 2 you do not own the Private car or

European Union and other countries you have not hired the Private car
We will extend the insurance under a hire-purchase agreement,
this section to give the minimum contract of lease hire or contract
cover required by law relating to hire;
compulsory insurance for vehicles in 3 the Private car is not owned by
any country which: your employer or hired to them
under a hire-purchase or lease

- is a member of the European agreement;
Union; or
- 4 a current certificate of insurance
- has, according to the Commission
has been issued and remains in
of the European Union, made
force on the Private car being
arrangements to meet Article 8(1)
driven under the Driving other
of the EC Directive on insurance
cars cover provided;
of civil liabilities arising from the
- 5 you have the consent of the
use of motor vehicles (number
owner to drive the Private car;
2009/103/EC).

6 the Private car is being used
within the limits of use shown
D Driving other cars
in the current certificate of
We will pay:

insurance;
• the full amount you may have
7 you still own and insure your car
to pay under this section
under this policy and your car
for being legally liable for a
has not been damaged beyond
person's death or bodily injury;
economic repair;
and

8 the Private car is being driven
• up to a limit of €30,000,000 within the geographical limits
the amount you may have (Republic of Ireland, Northern
to pay for damages and for Ireland, Great Britain, the Isle of
the costs and expenses of the Man or the Channel Islands) of
person claiming for damage to the policy;
property; 9 the motor vehicle being driven
is solely a Private car. This cover
as a result of an accident caused by
does not include the driving of
or in connection with you driving any
any commercial vehicles, camper
other Private car you do not own.
vehicles, vans, car-vans, vans
adapted to carry passengers or
This cover will only apply if -
vehicles used for hire or reward
1 it is shown that this cover applies
such as a taxi or a hackney car;
under Section 5(b) of your
10 you have complied with the duty
certificate of insurance;
to take care condition as set out
under the General conditions
of the policy in respect of the
Private car.

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E Unspecified detached trailers Exclusions to section 2

We will, on behalf of the insured
Unless we must do so under road
person (or their legal personal
traffic legislation, we will not pay:
representatives), pay:

1 for damage to property owned by or
• the full amount they may have
in the possession or control of the
to pay under the Road Traffic
insured person;
Acts for being legally liable
2 for death of or bodily injury to any
for a person's death or bodily

person driving the car, or in charge
 injury; and
 of it for the purpose of driving it;
 • up to a limit of €30,000,000
 3 if the insured person has cover for
 the amount they may have to
 the liability under another policy;
 pay under the Road Traffic Acts
 for damages and costs and 4 for bodily injury to any person arising
 expenses of the person claiming out of and in the course of that
 for damage to property; person's employment by the insured
 person; or
 for any detached single-axle trailer
 that weighs up to half a tonne when 5 for any loss, damage, liability or
 not loaded. injury arising from caravans, mobile
 homes, trailer tents, boat trailers,
 and any trailer which includes
 machinery or other equipment.
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 Section 3 – Medical expenses
 and emergency treatment
 We will pay:
 A you for any accidental bodily injury B the cost of emergency treatment
 suffered in direct connection with for injuries caused by or arising
 the car up to €200 for each person out of using any motor vehicle
 for medical expenses any occupant which we cover under this policy
 has to pay (including the driver of if liability for that treatment arises
 the car); and under the Road Traffic Acts.
 Section 4 – JourneyWise
 accident cover
 We will pay the following benefits C while as a pedestrian involving any
 for the events described. road vehicle, train or aircraft.
 The injury must be the only cause of
 a Death €26,000 death, loss of sight in one or both eyes
 or loss of a limb of the person insured.
 Total and permanent
 b loss of sight in one or €26,000
 both eyes Notes
 1 If you or any person insured dies,
 Loss of one or more
 c €26,000
 limbs we will pay death benefit to the
 legal personal representatives.
 For each complete day
 2 The cover in this section applies
 you or they spend as an
 d €130
 inpatient in hospital for worldwide.
 up to 20 days
 3 If we pay benefit under this section,
 it does not affect your
 We will pay benefits to any person no-claims discount.
 insured who is injured:
 A while in, getting into or getting out
 of a private car;
 B while in, getting into or getting out
 of any train, bus, taxi, aircraft, boat,
 ship or hovercraft, but only as a
 fare-paying passenger; or
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 Exclusions to section 4 Conditions which apply when
 settling claims under section 4
 1 We will not pay for any person
 insured: Any person insured or their legal
 a taking part in racing, rallies,
 personal representatives must:
 trials, speed-testing or a let us know as soon as possible after
 motorcycling; any accident which may give rise to
 b affected (temporarily or a claim under this policy; and
 otherwise) by alcohol, drugs or
 b produce any medical certificates and
 solvent abuse;
 any other evidence which we may
 c having a breath, blood or urine need and pay any costs involved in
 alcohol level above the legal doing this.
 limit shown in the Road Traffic
 Acts and any further regulations; We will:
 d claiming more than one of the a i f any person insured dies, be

amounts payable under the entitled to have a post-mortem
benefits a, b or c under this examination which we will pay for;
section in connection with the and
same accident; or
b have the right to ask any person
e who lives permanently outside
insured to have a medical
the Republic of Ireland.
examination which we will pay for.
You cannot transfer to anyone else your
2 We will not pay for death or
rights to any benefit under this policy.
bodily injury:
a due to suicide or attempted
When we have no further liability
suicide;
When any person insured, or their legal
b caused, prolonged or made worse
personal representatives, receives any
by any illness or disability you had
benefit we have paid, we will have no
before the accident; or
further liability under the policy.
c which does not happen within
six months of the date of the
accident.

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Section 5 – Endorsements

The endorsements in this section which licence' with the words 'must hold
are shown in your policy schedule will a full EU or full UK licence' for all
also apply. drivers except as shown in c below.

PC1 b No cover operates under the policy

Driver qualification while the car is being driven by

(Full EU or Full UK licence) (or is in the charge of, for the

In general condition 1d we are replacing purpose of being driven by) any

the words 'must hold a licence' with the person who is under 25 or over

words 'must hold a full EU or full UK 70 years of age unless that person

licence'. is named in the schedule which is

attached to this policy.

PC2

c No cover operates under the policy

Driver qualification

while the car is being driven by (or

(EU or UK licence – full or

is in the charge of, for the purpose

provisional)

of being driven by) any person who

In general condition 1d we are replacing

holds a provisional EU or provisional

the words 'must hold a licence' with the

UK licence unless that person is

words 'must hold an EU or UK licence'.

named in the schedule which is

PC3

attached to this policy.

Driver qualification

PC11

(Open driving – Option 1: 25-70 Full

Excluding driving other cars

EU or Full UK licence)

We have cancelled clause D of section 2

a In general condition 1d we are

of the policy headed 'Driving other cars'.

replacing the words 'must hold a

licence' with the words 'must hold PC12A

a full EU or full UK licence' for all Automatic temporary

drivers. substitution cover

b We will not provide cover under the The definition of 'your Car' as outlined

policy while the car is being driven in your Policy, is extended to include:

by (or is in the charge of, for the

Any private car up to 2000cc loaned to

purpose of being driven by) any

you, or a driver whose driving is covered

person who is under 25 or over

on your certificate of motor insurance,

70 years of age.

by a registered garage or vehicle

PC4 repairer for up to seven days whilst

Driver qualification your Car, as described on your schedule

(Open driving – Option 2: 25-70 Full and the use of which is covered in the

EU or Full UK licence plus named certificate of motor insurance, is being drivers) serviced or repaired.

a In general condition ld we are replacing the words 'must hold a

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PC14 (phone: 1800 147 147 for our current list

Excess - accidental damage of aligned repairers) for the replacement

For each event under section 1 of the or repair, there is no limit. If you use any policy, we will not pay for the first other windscreen repairer, there is a limit amount (shown in the schedule as of €225 for any single event.

excess) we would otherwise pay for loss

Any payment will not affect your no-claims or damage to the car other than by fire, discount (see page 9), and we will not ask self-ignition, lightning, explosion or by you to pay any excess if you claim. theft or attempted theft.

If the cover on your policy is Third party

Any amount in the schedule applies as fire and theft, you must pay an extra well as any other amount (excess) for premium for this cover.

which we are not liable under this policy.

Please note - for the purpose of the

PC28

cover provided, glass includes the front

Farmers

windscreen, back and side windows but

We will not pay for damage to the car

excludes any sunroofs, panoramic roof,

caused by the goods you are carrying.

mirrors and lights.

PC69

PC72

Foreign use

Second car endorsement

This policy will apply for the period

Your premium is calculated, subject

shown in the international motor

to there being a second car in your

insurance card (Green Card) we have

household belonging to you or your

issued for the car while it is in any of

partner, which is currently insured under

the countries the Green Card applies to

a motor policy and the driving option

or while being transported between any

on your policy is 'insured and partner'.

ports in those countries.

PC76

If you claim for a risk we insure, we will

Excess - accidental damage, fire

also cover any costs you have as a result

and theft

of being forced to pay a customs duty

For each event under section 1 of the policy,

or a Spanish Bail Bond.

we will not pay the first amount (shown in

PC71

the schedule as excess) we would otherwise

Windscreen damage

pay for loss or damage to the car.

We will extend the cover under this

Any amount in the schedule applies as

policy to pay for loss of or damage to

well as any other amount (excess) for

the glass in your car's windscreen or

which we are not liable under this policy.

any other car window (not including

If you choose not to use one of our

the sunroof or panoramic roof) and any

aligned repairers, for each event under

scratching on the bodywork as a result

section 1 of the policy, you will have to

of the breakage.

pay the first €1000.

We may at our sole discretion either

repair or replace the windscreen or pay

a cash amount for the loss or damage. If

you use our aligned windscreen repairers

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PC99 You must pay an extra premium for this

Special claims excess where you do cover

not tell us about penalty points

PC302

It is a condition of this policy that you

Optional Protected no-claim

let us know if any person who may

discount with step-back

drive the car under this policy has

You may make up to two unlimited

received penalty points on his or her

claims in a three-year period without

licence.

losing your no-claim discount. We

If you do not keep to this condition, will not take account of claims for

you will have to pay a policy excess of windscreen breakage or fire or theft for

€2,500 as well as any existing policy the purposes of this endorsement. For

excess. This means that we may not pay subsequent claims, no-claim discount

for at least the first €2,500 of any claim. step-back applies (PC208).

If we have to deal with a claim from a

Your no-claim discount is only protected

third party, we may want to recover the

on the policy on which this optional

first €2,500 from you.

cover is purchased. This cover does not

protect your premium from increasing

PC202 (B)

in the event of a claim(s). You must pay

Spare parts clause for Japanese or

an extra premium for this cover.

Far-Eastern imports

For each event where replacement parts

PC302A

are needed to repair the car and the parts Optional Protected no-claim

are not available or out of stock from the discount

manufacturers' European representatives You may make up to two unlimited

or agents, you must pay the cost of the claims in a three-year period without

replacement over the price shown in the losing your no-claim discount. We

latest maker's price list. will not take account of claims for

windscreen breakage or fire or theft for

PC208

the purposes of this endorsement.

Optional no-claim discount step-back

If You make a single claim or one arises Your no-claim discount is only protected

during any Period of insurance, We on the policy on which this optional

will reduce Your no-claims discount as

cover is purchased. This cover does not

follows:

protect your premium from increasing

in the event of a claim(s). You must pay

50% to 20%

an extra premium for this cover.

40% to 10%

30% or less to nil

When you have availed of the two

claims in a three year period protection

Your no-claim discount is only protected

provided under this cover you will not

on the policy on which this optional

qualify for further protected no-claim

cover is purchased. This cover does not

discount for at least three years from

protect your premium from increasing

the following renewal.

in the event of a claim(s).

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PCYD1 - Exclusion of accidental

damage

For each event under Section 1 of

the policy, we will not pay for loss or

damage to the car other than by fire,

self-ignition, lightning, explosion or by

theft or attempted theft while the car

is being driven by or is under the direct

control of any driver between the hours

of 11pm and 6am.

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Section 6 – Breakdown Rescue

We will pay for the following kinds The following benefits are available. of breakdown.

1 Roadside and driveway

Mechanical breakdown, fire, theft or assistance

attempted theft, malicious damage,

We will send a competent repairer

punctures that need help to fix or to

to help you at the scene. If your

replace a wheel, lost keys, stolen keys

vehicle can be repaired immediately,

and keys broken in the lock or locked

we will provide up to one hour's

in the car.

free labour. You must be with the

Cover applies in the 32 counties of car when the repairer arrives. If you

Ireland and in England, Scotland and are not with the car and we cannot

Wales. help you, you must pay for any help

you then need.

However, we do not cover the benefits

'Finishing the journey' or 'Theft of

your car' while your car is in England, 2 Towing

Scotland or Wales (apart from as set

In the event you cannot drive the

out below).

car as a result of a mechanical

breakdown, we will cover the

We will not be liable for any cost of towing the car using our

expenses you run up without roadside assistance network to the

our approval beforehand, closest of either:

or for expenses you run • the nearest motor garage; or

up without dialling the

• your own garage;

Freephone number first -

In the event you cannot drive your

1 800 44 88 88 or calling from car as a result of an event we insure

Northern Ireland, England, under 'Section 1 - loss of or damage

Scotland or Wales to the car', we will only cover the

01 612 102 113. reasonable costs of protecting

and removing the car through our

We are entitled to provide

roadside assistance network to a:

what we consider to be the

• repair service of our choice.

most suitable benefit at the

time you need the assistance.

This is because not all options

are always available to us at

the time of the breakdown.

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3a Finishing the journey in • until your car is recovered;

the 32 counties of Ireland whichever is sooner.

(Cover only applies when you are This cover only applies in the 32

more than 30 kilometres from your counties of Ireland. You must also

home). report the theft to us and the Gardai

immediately.

If repairs cannot be carried out at

the scene, we will pay for:

5 Electric vehicle out of

• transport for you and your

charge recovery

passengers to your intended

Where your vehicle has run out

destination; or

of charge in the 32 counties of

• a replacement car for up to 48

Ireland and in England, Scotland

hours and transport back to

and Wales. during the period of

collect your car when repaired; or

insurance, we will arrange to either:

• bed-and-breakfast

accommodation while you and • charge your electric vehicle

your passengers are waiting for battery with enough power to

repairs to be finished (up to €35 get to a working charging point,

for each person, and €150 in or

total).

• transport your vehicle to the

nearest working charging point
3b Finishing the journey in
or premises owned by the
England, Scotland or Wales
principal policyholder, whichever
If the repairer is not able to carry is closer.
out repairs at the scene of the
breakdown, we will provide a If you have an accident
replacement car for up to 48 hours.
Only benefit number 2 applies if you
The most we will pay for this is
have an accident.
£100.

Messages

If your car cannot be repaired
before your departure date, we will We will pass on up to two urgent
pay for your car to be towed to the messages on your behalf.
port in England, Scotland or Wales
Exclusions to section 6

you are leaving from. The most we
will pay for this is £250.

We will not pay for the following.

1 Any liability or loss arising from

4 Theft of your car

any act carried out in providing the

If your car has been stolen and not
assistance service.

recovered within 24 hours, we will

2 Expenses you can claim from any
provide a replacement car:

other source.

- for up to five days; or

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3 Any claim arising where the car is Limit of responsibility
carrying more passengers or towing

We will not be responsible to you if we

a greater weight than that it was

are not able to provide the services set

designed for, or arising directly
out in this section.

from unreasonable driving on an

unsuitable surface. The commercial conditions for hiring a
replacement car apply. These conditions

4 Any accident or breakdown

include, but are not limited to, the

resulting from a deliberate act.

following.

5 The costs of repairing the car, other

- The driver must provide a full driving

than as described in the benefits

licence, which must be free of

section.

endorsements.

6 The costs of any parts, keys,

- The driver must provide a cash or
lubricants, fluids or fuel needed to
credit-card deposit.

be able to drive the car again.

- The car must be returned to the

7 Any claim caused by fuels, oils

pick-up point.

or other flammable materials,

explosives or toxins transported in We will not be responsible to you if we
the car. fail to meet any of our responsibilities

as a result of:

- government control, restrictions or
prohibitions;

- any other act or failure to act of
any public authority (including
government), whether local, national
or international;

- the fault of any supplier, agent or
other person;

- labour disputes or difficulties; or

- any other event beyond our

reasonable control.

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Section 7 – Personal belongings

We will pay up to €500 for any one • If the insured vehicle has not event for any loss of or damage to been locked whilst unattended all personal belongings in the car caused covers under this section will be by fire, accident or theft. We may, excluded.

if you ask, pay the owner of the

- Theft of any push chairs, prams, property directly. If we make a payment buggies or carrycots if your car is under this section, it will not affect left unattended unless they are your no-claims discount. Personal locked in the boot of the insured belongings may include but not vehicle.

limited to personal 'electronic' devices, handbags and its contents. • If the loss or damage is as a result of theft no payment will be made

Electric Car Charge Card

if there are no signs of forced

If you are an owner of an Electric or entry to your car.

a plug-in hybrid car, we will cover the cost of replacing your electric car charge card in the car caused by fire, accident or theft. Cover is limited to the replacement cost of the charge card only.

Child Equipment

We will pay for loss or damage to prams, buggies or carrycots in your car caused by fire, accident, or theft.

Exclusions to section 7

We will not pay for loss or damage to:

- money, stamps, documents, or securities (such as share and premium bond certificates); or
- goods or samples carried in connection with any trade.
- If the Insured Vehicle is left unattended, any handbag or similar bag that is not concealed in a glove compartment or boot of the vehicle will be excluded

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For our joint protection, we may record and monitor phone calls.

novaworks Insurance Ireland DAC

novaworks Insurance Ireland Designated Activity Company, trading as novaworks, is regulated by the Central Bank of Ireland

A private company limited by shares.

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