

The Zurich Car Insurance policy offers comprehensive coverage, including liability to third parties, loss or damage to the insured vehicle from fire, theft, and accidental damage, contingent upon the premium payment and details specified in the policy schedule. Key obligations of the policyholder include providing accurate information, as discrepancies may affect coverage. The policy defines essential terms such as "insured vehicle," "market value," and "total loss," applicable when the vehicle is stolen or irreparably damaged. Liability coverage includes indemnity for damages and legal costs related to bodily injury or property damage caused by the insured vehicle, with exclusions for claims involving unlicensed drivers or damage to property in the insured's custody. Exclusions also apply to loss or damage to the insured vehicle, trailers, and property carried within the vehicle. Claims must be made with prior written approval for legal costs, and the policy can be renewed upon premium payment.

Coverage for loss or damage to the insured vehicle due to fire or theft includes the vehicle and permanently fitted accessories, with the insurer having the option to repair, replace, or compensate for the loss, subject to an excess. Additional excess applies if repairs are not conducted by authorized repairers. The insurer's liability is limited to the market value or declared Vehicle Value, with exclusions for damage due to deception, failure to secure the vehicle, and damage caused by family members unless reported to the police. Accidental damage coverage follows similar conditions, excluding wear and tear and damage from unauthorized use. Coverage for accessories is limited to 10% of the vehicle's market value, and claims related to hire purchase or leasing agreements may be paid to the owner.

The policy includes benefits such as windscreen cover, breakdown assistance, personal accident protection, and personal belongings protection, each with specific limits and exclusions. The No Claims Discount (NCD) rewards claim-free periods with premium discounts, while breakdown assistance covers mechanical failures and towing costs. Personal accident protection provides benefits for injuries from accidents involving the insured vehicle, with exclusions for certain

circumstances. Personal belongings coverage is limited to items stored securely in the vehicle, with specific exclusions.

The New Car Replacement section applies if indicated on the policy schedule, replacing a total loss vehicle with a new one of the same make and model, subject to conditions. Medical Expenses coverage reimburses treatment costs for injuries from accidents involving the insured vehicle, while Fire Brigade Charges cover costs incurred by fire authorities. Foreign Travel Cover extends coverage for loss or damage while traveling in specified European countries, and Replacement of Locks coverage applies if keys are stolen. Electric Car Charging Cable coverage is available for electric vehicles, and Driving Other Cars coverage extends third-party liability under certain conditions.

The policy outlines exclusions related to unsafe vehicle use, unlicensed drivers, and claims arising from war or civil commotion. Legal expenses coverage is contingent upon premium payment and includes indemnity for legal costs within defined territorial limits, with specific exclusions. Policyholders must notify the insurer of any claims promptly and adhere to terms regarding driver qualifications and vehicle conditions. The policy can be canceled within a 14-day cooling-off period for a full refund, with conditions for cancellation thereafter.

The insurer reserves the right to recover amounts paid under road traffic legislation and requires policyholders to report any changes in circumstances. Disputes are resolved through arbitration, and the insurer emphasizes data protection, acting as the data controller and sharing information as necessary for compliance and fraud prevention. The policy is underwritten by Zurich Insurance plc and regulated by the Central Bank of Ireland, with all communications conducted in English. Policyholders have rights regarding their data, including access and rectification, and the policy includes provisions for reporting accidents involving non-Irish registered vehicles.