

The AIG Car Insurance policy, underwritten by AIG Europe S.A., offers comprehensive coverage for liability, loss, or damage to the insured vehicle, applicable in the Republic of Ireland, the United Kingdom, and certain foreign locations. Key benefits include breakdown rescue cover, new car replacement for vehicles stolen or severely damaged within 12 months of registration, third-party driving cover, unlimited windscreen cover, foreign travel cover for up to 45 days, and coverage for replacement locks and personal belongings inside the car. Claims can be initiated by contacting the Car Claims Team, available 24/7, and utilizing an Approved Repairer Network. The policy specifies conditions for claims settlement, including maximum payouts based on market value and stipulations for repairs or replacements.

Policyholders are required to provide accurate information during the application process, as misrepresentation may lead to policy cancellation or reduced claim payments. A 14-day cooling-off period allows for cancellation with a refund, provided no claims have been made. Exclusions include damage from wear and tear, loss of use, and theft if keys are left unsecured. Immediate notification of any changes affecting coverage is mandatory. The policy also outlines applicable excess amounts for claims and conditions under which certain damages are not covered.

Coverage sections include liability to others, which covers damages and legal costs for which the insured is legally liable, with a limit of €30,000,000 for property damage claims. However, claims arising from the use of the car by non-insured drivers who are family members or employees are excluded. Additional covers include windscreen damage, personal accident coverage for the policyholder or spouse, and personal belongings coverage with a maximum payout of €300, excluding certain items. Medical expenses up to €150 per person injured in an accident and fire brigade charges up to €1,500 are also covered.

Traveling outside the Republic of Ireland and the UK is covered for up to 45 days, with specific conditions for legal liability. The No Claim Discount reduces premiums for claim-free periods but

may be affected by claims made during the insurance period. The policy allows for car sharing under specific conditions and provides coverage for driving other cars with the owner's permission and a valid EU license. Breakdown assistance covers mechanical breakdowns, theft, and other issues, with specific benefits for roadside assistance and towing, while excluding certain liabilities.

The policy outlines exclusions and responsibilities, stating that claims cannot be made for expenses recoverable from other sources, incidents involving the car carrying more passengers or towing beyond its capacity, accidents from deliberate acts, and costs for parts or fuel necessary to drive the car again. Claims related to flammable materials transported in the car are also excluded. The insurer's responsibility is limited if services cannot be provided due to uncontrollable events. Compliance with all terms and conditions is required for coverage validity, including maintaining the car in a roadworthy condition and having a valid National Car Test (NCT) certificate.

In the event of a claim, the insured must notify the insurer promptly, report theft to the authorities, and provide necessary documentation without admitting liability. The insurer retains the right to manage claims, including taking legal action to recover payments made. Fraudulent claims will void the policy, and any claims made under compulsory insurance laws must be repaid by the insured. The policy is governed by Irish law, allowing cancellation by either party with appropriate notice, and a pro-rata refund may be issued if the insured cancels without claims.

The policy stipulates that if other insurance exists for the same loss, the insurer will only pay a proportionate share. Timely premium payments are required, and failure to do so may lead to policy cancellation. The insurer reserves the right to request documentation to support the application, and failure to provide this may result in cancellation. Misrepresentation can lead to policy avoidance or reduced claims payments, and the insurer is not liable for claims that would violate sanctions imposed by international laws.

Exclusions include coverage void if the vehicle is driven by someone without a valid driving license or in an unsafe condition, and losses arising from deliberate acts, defective materials, terrorism, war risks, and other specified incidents. The policy emphasizes the importance of promptly notifying the insurer after an accident and obtaining a crime report number for theft or vandalism.

AIG Europe S.A. is committed to protecting personal information used for insurance administration, fraud prevention, and legal compliance. Policyholders have rights under data protection law, including access to personal information and the ability to opt-out of marketing communications. Complaints can be directed to AIG's customer complaints officer and escalated to relevant regulatory bodies if unresolved. AIG Europe S.A. is regulated by the Central Bank of Ireland and provides contact details for claims and complaints, ensuring policyholders have access to support throughout their insurance experience.