

The Private Car Insurance policy document from Zurich Insurance plc establishes the terms and conditions of the insurance contract, comprising three main components: the Policy Booklet, the Schedule detailing the insured vehicle and coverage, and the Certificate of Motor Insurance, which is legally required. The policy is governed by Irish law and applies to incidents occurring in the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man, and the Channel Islands during the specified insurance period. Emergency assistance is available 24/7 through a dedicated helpline, offering services such as roadside breakdown assistance and vehicle recovery, along with accommodation or transportation options if the vehicle is immobilized. Coverage options include Comprehensive, Third Party Fire and Theft, and Third Party Only, each with specific exclusions, such as loss or damage to the insured vehicle under certain conditions. Liability coverage is provided for damages and legal costs related to bodily injury or property damage caused by the insured vehicle, with exclusions for damage to the insured's property or injuries to passengers in trailers.

The insured must report any accidents or claims to Zurich within 48 hours and must not admit liability or communicate with third parties without the insurer's consent. The contract is based on the premium paid and the information provided in the proposal form, with definitions of key terms included for clarity. The policy covers loss or damage to the insured vehicle and its accessories, with the insurer's liability capped at the market value prior to the incident. If the vehicle is less than twelve months old and has not exceeded 24,000 kilometers, and is either damaged beyond 60% of its manufacturer's list price or stolen and not recovered, the insurer may replace it with a new vehicle of the same make and model, subject to availability. If a replacement is unavailable, the insurer will pay the higher of the market value or the manufacturer's retail price less 10%. The insured can authorize reasonable repairs without prior consent from the insurer, provided they notify the insurer promptly and submit a detailed cost estimate. The insurer will also cover reasonable costs for vehicle recovery and re-delivery after repairs, up to €200.

Exclusions include wear and tear, depreciation, loss of use, mechanical failures, and damage due to specific causes such as theft while keys are in the vehicle. Additional benefits include foreign travel coverage for up to 30 days, with limited coverage beyond that, and indemnity for customs duties related to covered losses. The policy features a no-claims discount system, rewarding claim-free years, and allows for the suspension of third-party liability cover if the vehicle is laid up, with a rebate for unused premium. Coverage for medical expenses, personal accident benefits, and reimbursement for lock replacements is included, along with limits for personal effects and child care accessories. Windscreen cover is available for up to €150 for replacement or €50 for repair, with a deductible of €30 per claim.

The policy outlines coverage for windscreen and window breakage, with a maximum payout of €350 per period of insurance, and requires notification of any pending loss before repairs, although this is waived if conducted by an approved agent. The insurer is not liable for various exclusions, including costs related to obsolete parts and damage from deception. For electric vehicle owners, the policy covers the replacement of lost or stolen electric car charge cards, limited to two cards per insurance period. General exceptions include claims arising from unsafe vehicle conditions and unlicensed drivers, as well as losses related to war, terrorism, and certain environmental factors.

Claims must be reported within 48 hours, and the insured must not admit liability or negotiate claims without the insurer's consent, with fraudulent claims voiding the policy. The policy can be canceled by either party with a 10-day notice, and any unexpired premium will be refunded, subject to conditions. The insured must maintain the vehicle in a roadworthy condition and inform the insurer of significant changes, as failure to disclose material facts may invalidate the policy. Disputes will be resolved through arbitration, and the policy adheres to laws regarding compulsory motor insurance.

The policy emphasizes the importance of disclosing material facts, as failure to do so may lead to contract invalidation or denial of claims. The insurer retains the right to reassess coverage and

premiums upon notification of any material facts. Payments due under the policy will be made in the Republic of Ireland, and premium adjustments will only be made if the amount is €10 or more. Specific endorsements apply if stated in the policy schedule, including conditions regarding excess payments. The policy excludes coverage for drivers under 25 years of age unless named in the Certificate of Motor Insurance and extends indemnity to the insured when driving other private vehicles under certain conditions. Personal accident benefits are excluded, and a no-claim discount protection is available for an additional premium.

The complaints procedure encourages policyholders to first address issues with their broker, then escalate to Zurich directly if unresolved, and finally to relevant ombudsman or regulatory bodies if necessary. The policy includes data protection measures, stating that Zurich is the data controller and will collect, store, and process personal data for various purposes, including risk assessment and claims management. Data may be shared with third parties, and individuals have rights regarding their personal data, including access, rectification, and objection to processing. To exercise these rights, individuals must submit a written request to the Data Protection Officer, who may require proof of identification. This Data Protection section is part of a broader Privacy Policy, accessible online, and inquiries can be directed to Zurich Customer Services or the Data Protection Officer. Zurich Insurance plc is regulated by the Central Bank of Ireland.