

The OUTsurance private car insurance policy booklet outlines the terms and conditions governing vehicle coverage, emphasizing the importance of understanding key definitions within the document. The policyholder, referred to as "You," is required to provide accurate and complete information when obtaining coverage, as any failure to disclose relevant information may impact claims, lead to policy cancellation, or result in increased premiums. The policy covers accidental damage, theft, fire, and liability to third parties, with specific exclusions for negligence, misrepresentation, and certain types of damage, such as those arising from road hazards or competitions. Coverage is valid within specified geographical limits, including the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man, and the Channel Islands, with payments made in Euro.

The claims process requires immediate notification to OUTsurance, particularly for incidents involving theft or vandalism, which must be reported within 24 hours. Claims may be settled through repair, replacement, or cash payment, with an excess applicable for each claim and additional excesses for late reported claims. The policy includes a 14-day cooling-off period for cancellation with a refund based on unused days, while cancellation after this period may incur fees. OUTsurance reserves the right to cancel the policy with 10 days' notice, refunding the premium for the unexpired term.

Coverage includes various benefits such as towing, storage, medical expenses, and personal items lost or damaged in the car, with limits and exclusions specified. A "new for old" replacement is available for total loss within 12 months of purchase, provided the car has not exceeded 25,000 kilometers. Optional roadside assistance is offered, covering specific breakdown scenarios, but excludes costs for parts and assistance failures due to uncontrollable circumstances. The courtesy car benefit is available for a maximum of 14 days during repairs or up to 21 days for total loss claims, subject to the hire company's terms.

Liability coverage extends to the policyholder, named drivers, and passengers, covering bodily

injury, death, and property damage up to €30 million for personal use policies. Exclusions apply for damage to vehicles driven by insured individuals and personal items inside the car. The policy also covers child car seats and wall chargers for electric vehicles, with exclusions for theft and damage. General exclusions include incidents involving unlicensed drivers, natural disasters, and losses due to incorrect fuel use. Data protection provisions are included, allowing policyholders to inquire about their personal data, with contact information provided for customer service and data protection inquiries. Overall, the policy is designed to offer comprehensive coverage while clearly outlining the obligations and rights of both the insurer and the insured.