

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 cover for driving other cars, unlimited windscreen cover, foreign travel cover for up to 45 days, and coverage for replacement locks and personal belongings inside the car. The policy mandates that the policyholder must answer all application questions truthfully, as any misrepresentation may result in cancellation or reduced claims. A 14-day cooling-off period allows for cancellation with a refund, minus a setup fee and pro-rata premium for the coverage period. Claims must be reported promptly, adhering to specific procedures for using approved repairers or obtaining estimates. Exclusions include damage from wear and tear, loss of use, and theft if keys are left unsecured, with the maximum payout for loss or damage based on the vehicle's market value prior to the incident, and specific limits for audio/visual equipment.

The policy covers liability to others, including damages caused by an insured person to their own property or property under their control, as well as death or bodily injury to any person due to their employment by the insured. Legal liability for accidental damage to third-party property is included, with a limit of €30,000,000 for property damage claims. However, it excludes losses from vehicles driven by non-insured drivers who are family members or employees, and any court decisions outside the Republic of Ireland unless previously agreed upon. Additional covers include windscreen and window damage, personal accident coverage for injuries sustained by the policyholder or spouse, and personal belongings within the car, with exclusions for certain items like mobile phones and money. Medical expenses from accidents are covered up to €150 per person, and fire brigade charges are covered up to €1,500.

Coverage extends for travel outside the Republic of Ireland and the UK for up to 45 days, with minimum legal liability coverage in EU countries. The No Claim Discount section explains how

premiums may be reduced for claim-free periods, with specific rules for claims affecting the discount. Car sharing arrangements are permitted under certain conditions, and breakdown assistance is included for various incidents, with specific exclusions for certain liabilities and expenses. The policy emphasizes the importance of adhering to outlined conditions and exclusions to ensure coverage remains valid.

Specific exclusions include accidents or breakdowns resulting from overloading, unreasonable driving, deliberate acts, or costs of repairs not specified in the benefits section. Assistance is limited to a maximum of three assists per year, and services will not be provided for issues previously addressed within the last 28 days, except for punctures. The policyholder must maintain the vehicle in a safe and roadworthy condition, including having a valid National Car Test (NCT) certificate if required by law. Failure to maintain the vehicle or provide accurate information can lead to policy cancellation or refusal of claims. The policyholder must promptly notify the insurer of any inaccuracies in the application form and report incidents as soon as possible, including notifying authorities of theft and providing necessary documentation without admitting liability.

The insurer reserves the right to manage claims, including taking legal action in the policyholder's name. Any fraudulent claim will void the policy, and any payments made must be repaid. The policy is governed by Irish law, with disputes handled in Irish courts. Cancellation can occur if the policyholder returns documents within 14 days or if the insurer provides 10 days' notice, with premium refunds calculated on a pro-rata basis if no claims have been made. The policy includes provisions for temporary replacement vehicles and requires the policyholder to provide proof of documentation upon request. Misrepresentation can lead to various consequences, including voiding the policy or adjusting claims payments. Coverage is void if the car is used for purposes not specified in the Certificate of Motor Insurance, driven by an unlicensed individual, or operated in an unsafe condition. Exclusions also apply to losses arising from deliberate acts, defective materials, terrorism, war risks, sonic bangs, pollution, radioactive contamination, earthquakes, riots, and

incidents occurring in airport airside areas.

The policy emphasizes the importance of notifying the insurer promptly after an accident, including providing necessary documentation and not admitting liability. Claims must be reported to the AIG Express Claims Team, and specific procedures must be followed for windscreen damage. The policy includes a commitment to data protection, detailing how personal information is collected, used, and shared, as well as the rights of individuals regarding their data. Complaints can be directed to AIG's Customer Complaints Officer, with further escalation options for unresolved issues. The policy is governed by Luxembourg law, and AIG Europe S.A. is authorized and supervised by the Luxembourg authorities. The AIG Europe S.A. Ireland branch is registered under number 908876 and regulated by the Central Bank of Ireland, which can be contacted for inquiries. Complaints should include the policy number, and if the insurance contract was concluded online, the complainant may utilize the European Commission's Online Dispute Resolution platform. Engaging in the complaint procedure does not affect the right to pursue legal action, and AIG Europe S.A. does not provide personal advice or recommendations regarding its products.