

The Motor Insurance Policy provided by Allianz p.l.c. offers coverage for death, injury, loss, or damage occurring within specified territorial limits during the insurance period, contingent upon the accuracy of the information in the Proposal Form and adherence to the policy's terms and conditions. The policy encompasses various documents, including the Policy Document, Schedule, Certificate of Motor Insurance, and any Endorsements, and provides coverage options such as Comprehensive, Third Party Fire and Theft, and Third Party, each with specific exclusions. Coverage extends to private cars within the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man, and the Channel Islands, with additional coverage for travel to the Continent of Europe for up to 60 days.

Key obligations of the policyholder include timely premium payments, which can be made annually or via monthly direct debit, and the duty to disclose any material facts that may affect the insurance. Non-disclosure of relevant changes, such as modifications to the car or changes in the principal driver, may lead to policy voidance or claim denial. The policy includes a fraud clause, stating that any fraudulent claims will render the policy void. It provides third-party indemnity for legal liabilities, with a maximum payout of €30 million for property damage per incident, and requires the policyholder to take reasonable care to safeguard the vehicle and maintain it in a roadworthy condition.

Cancellation of the policy can be initiated by either the policyholder or the insurer, with specific conditions for refunds based on the timing of cancellation and claims made. The policy allows for suspension under certain conditions, and disputes arising from the policy will be resolved through arbitration. Coverage for various costs related to claims includes solicitor's fees for representation at coroner's inquests or in court, defense costs against charges of manslaughter or serious bodily injury, and other legally recoverable expenses. The insurer indemnifies users of the insured car against emergency treatment payments under UK road traffic legislation, but is not liable for damage to property owned or controlled by the insured, damage to property in the car, or injuries to

individuals driving the car, among other exclusions.

For loss or damage to the insured car due to fire or theft, the insurer will pay the market value of the car immediately prior to the loss, with specific conditions regarding accessories and spare parts. The insured must report the car missing for 14 days before it is considered lost due to theft, and failure to provide keys may affect claims. An excess amount is applicable for claims, regardless of fault, with additional excesses for younger or provisional drivers. Exclusions include losses due to inability to use the car, hiring costs, depreciation, wear and tear, and mechanical breakdowns, as well as theft or damage when keys are left in the car or if the car is not locked.

Standard benefits include a No Claim Bonus that provides discounts on premiums for each claim-free year, with reductions upon making a claim unless protected by specific options. Temporary substitutions for cars loaned during repairs are covered, and car sharing for social purposes is permitted under certain conditions. New car replacement is available if the car is damaged beyond 60% of its value or stolen within 14 days of reporting. Additional benefits cover fire brigade charges, replacement of stolen locks and keys, and business equipment in the car, with specific conditions for claims. The policy includes endorsements that may exclude coverage for learner drivers or additional drivers under 25, and it provides specific terms for windscreen breakage claims.

The policy outlines various endorsements and conditions related to coverage for personal effects, accidental damage, personal accident benefits, and breakdown assistance. Under Endorsement No. 6, the insurer compensates for loss or damage to personal effects and clothing in the insured car due to fire, theft, or accidental means, with a maximum liability of €200 per occurrence, excluding loss of money, documents, and goods related to trade or business. Endorsement No. 7 excludes accidental damage cover while the car is driven by the policyholder, while Endorsement No. 8 provides personal accident benefits for the driver and occupants injured in the car, subject to

conditions including sobriety. Endorsement No. 9 includes coverage for loss or accidental damage to trailers, and Endorsement No. 10 excludes accidental damage cover for drivers under 30 years of age. Endorsement No. 11 states that loss or damage will not be covered unless a satellite tracker device is operational, and Endorsement No. 12 details the step-back no claim bonus protection.

Breakdown assistance is provided under Endorsement No. 13, covering mechanical breakdowns and emergencies, with benefits such as towing to the nearest repairer and journey continuation options, though limitations on callouts and exclusions for certain incidents apply. The policy does not cover injuries or damages occurring while the car is driven by unauthorized individuals or for purposes not allowed by the insurance certificate. General exceptions include losses due to nuclear incidents, civil commotion, and acts of terrorism, with specific definitions provided. The policy emphasizes the importance of adhering to its terms and conditions to ensure coverage and outlines the obligations of the policyholder in the event of a claim.

The policy requires immediate reporting of any accident, injury, loss, or damage that may lead to a claim, with specific contact numbers provided for emergencies. In the event of an accident, the insured must gather information from all parties involved, avoid admitting responsibility, and notify the insurer of any legal proceedings. The insurer reserves the right to manage the defense or settlement of claims and may pursue recovery of costs if a claim is paid that would not otherwise be covered. Claims payments may involve cash payments or repairs, with the insurer determining the market value of the vehicle based on various factors. If a vehicle is deemed a statutory or financial write-off, the insurer will not pay more than its market value prior to the loss. The insured may authorize repairs up to €650 without prior approval, and the insurer will cover reasonable removal and storage costs for up to three days. If other insurance covers the loss, the insurer will only pay a proportionate amount. Emergency assistance is available for policyholders with comprehensive cover, including towing and provision of a replacement vehicle under certain conditions.

The policyholder has the right to withdraw from the policy within 14 days of receiving the terms, provided no total loss claim has been made. Non-payment of premiums may lead to policy cancellation. The policy is governed by Irish law, and any disputes will be handled by Irish courts. The insurer will recalculate premiums for policy alterations, and a premium transaction charge may apply. Complaints can be directed to the insurer or escalated to the Financial Services Ombudsman if unresolved. The document includes contact information for the insurer and regulatory details, emphasizing that Allianz p.l.c. is regulated by the Central Bank of Ireland.