

The Motor Insurance Policy for Private and Commercial Vehicles is underwritten by Certain Underwriters at Lloyd's, with ARB Underwriting Ltd serving as the agent, and is governed by Irish law, requiring all payments to be made in the Republic of Ireland. The policy includes a fourteen-day cooling-off period during which consumers can cancel without penalty, provided no claims have been made, and the Certificate of Motor Insurance is returned. It is crucial for policyholders to read the entire document, including the Schedule and Certificate of Motor Insurance, as they collectively constitute the legally binding Contract of Motor Insurance. Coverage includes liability to others, accidental damage, fire and theft, and personal accident, with the insured vehicle required to be used as specified in the Certificate. General exclusions detail what is not covered, including loss or damage to the insured vehicle itself, certain property, and liabilities arising from specific situations such as towing for profit or using the vehicle as a tool of trade. The policy covers legal liabilities for damages, costs, and expenses incurred due to injury or death of third parties, as well as damage to their property, with specific limits based on the vehicle type. Coverage extends to individuals using the insured vehicle with permission, provided they are not excluded by the policy terms. Legal representation costs are covered if pre-approved by the insurer, but not for appeals or unapproved expenses. The policy ensures minimum insurance coverage for use in EU countries, allowing for driving other private cars under certain conditions, but excludes liability if the driver is not covered or lacks permission.

For accidental damage, the policy covers loss or damage to the insured vehicle, including manufacturer-fitted accessories, but excludes wear and tear, mechanical failures, and damages from using incorrect fuel. Fire and theft coverage includes loss or damage from fire, theft, or attempted theft, excluding indirect losses and damages due to negligence in protecting the vehicle. Claims for theft are valid if the vehicle remains missing for 30 days post-reporting, and the insurer will cover reasonable costs for protecting the vehicle after an accident or theft. Claims can be settled through repair costs, replacement, or market value, with specific documentation and ownership conditions. A no claims discount (NCD) is available for claim-free years, with specific rules on how

claims affect this discount. The NCD is not affected by claims related to damage to the insured vehicle and cannot be transferred, although it may be withheld if there are unsettled claims. Policyholders can protect their NCD by paying an additional premium, allowing for two fault claims within three years without affecting the discount, provided the necessary endorsement is on the schedule.

When driving abroad, coverage is limited unless an extension is requested and an additional premium is paid, aligning with EU requirements but excluding accidental damage, fire, theft, and customs duties. The policy covers repairs or replacements of chipped or cracked windscreens or windows, with specific payout limits depending on the repairer used. Personal effects are covered up to €350 for loss or damage due to fire, theft, or accidental means, with exclusions for money, trade goods, and certain electronic devices unless permanently attached to the vehicle. If the insured vehicle is out of use due to covered loss or damage, hiring charges for a temporary replacement car are covered up to €200, excluding glass damage claims. Personal accident coverage provides compensation up to €5,000 for the insured driver in case of death or severe injury from an accident involving the insured vehicle, with exclusions for non-compliance with seat belt laws and other conditions.

The policy includes a vehicle sharing extension for non-profit contributions from passengers under certain conditions. General exclusions apply to the entire contract, including accidents occurring while the vehicle is used for unauthorized purposes, driven by unqualified individuals, or in unsafe conditions. Liability for pollution, terrorism, and certain vehicle types is also excluded, along with claims related to electronic data recognition issues. The policy emphasizes the importance of adhering to its terms and conditions, noting that failure to provide accurate information or notify the insurer of changes may invalidate coverage or result in claim denial. Policyholders must report any accidents or claims within specified timeframes, including notifying the insurer of any legal proceedings within 24 hours and submitting a claim form within seven days. The insurer retains the

right to manage claims, including taking legal action to recover costs. Fraudulent claims or providing misleading information can lead to policy cancellation or denial of claims. The policyholder is responsible for maintaining the insured vehicle in a roadworthy condition and must take reasonable precautions to prevent loss or damage.

Cancellation of the policy can occur at any time by notifying the insurer, with specific conditions regarding refunds based on claims made. The insurer may also cancel the policy with a ten-day notice for valid reasons, such as non-payment of premiums or failure to cooperate. If the insured vehicle is covered by another insurance policy, the insurer will only pay the amount not recoverable from that policy. The policyholder must inform the insurer of any changes affecting coverage, and failure to do so may result in inadequate coverage. The policy allows for the suspension of coverage under certain conditions, with potential refunds provided no claims have been made during the suspension period. Endorsements detail additional coverages, such as breakdown assistance and conditions for maintaining no claims discounts, as well as requirements for immobilizers and tracking devices to ensure coverage under specific sections. The insurers for this policy are identified on the current Certificate of Motor Insurance. Windscreen Cover is applicable under Section 6 when Third Party Fire & Theft coverage is selected and the corresponding premium is paid. An additional Excess applies to claims for accidental damage to the insured vehicle involving young and inexperienced drivers. Details of all applicable Excesses are found in the Schedule of Insurance. The policy includes a Several Liability Notice, indicating that the obligations of subscribing insurers are several and limited to their individual subscriptions. Policyholders must not authorize repairs without written permission from the insurer, and if the vehicle is undriveable, the insurer will arrange for collection and inspection. Personal belongings should be removed from the vehicle, as it may be moved to a safe location during repairs. In the event of an accident, the policyholder must provide their details to the police and other parties involved, gather information from witnesses, and report any injuries to the Gardai within 24 hours if details were not exchanged. For theft, the policyholder must report it to the Gardai immediately and secure the vehicle if its location is known. Following an

accident or theft, the incident must be reported to the Insurance Advisor, and if the vehicle is still drivable and covered for Accidental Damage or Fire and Theft, the policyholder should complete and return an Accident or Theft Report Form along with two repair estimates after notifying the Insurance Advisor. The insurer will authorize repairs after reviewing the estimates.