

The Private Car Policy underwritten by AIG Europe S.A. offers comprehensive coverage for loss or damage to the insured vehicle, including accessories and spare parts, as well as liability for injury or damage to third parties. Key benefits include the replacement of a new car if the damaged vehicle was purchased within the last 12 months, coverage for driving other cars, unlimited windscreen cover (if specified), foreign travel cover for up to 45 days, and personal belongings cover up to €150. Claims can be initiated by contacting the AIG Car Insurance Claims Team, available 24/7, and the policy outlines specific procedures for repairs, including the use of approved repairers. Coverage is effective in the Republic of Ireland and other specified regions, contingent upon premium payment. Exclusions include claims for wear and tear, loss of use, and damage due to fraud or negligence, such as leaving keys unsecured. The policyholder is responsible for an excess payment on claims, which varies based on the driver's age and experience. Liability coverage includes legal costs for defending claims related to death or bodily injury and property damage, but excludes claims for damage to the insured's own property or injuries to employees, with a maximum liability for property damage capped at €30,000,000.

The policy specifies conditions for termination, renewal, and premium payments, emphasizing the importance of reviewing all related documents, including the Schedule and Certificate of Motor Insurance, as they form part of the contract. Coverage options include repair or replacement of damaged windscreens and windows, with a limit of €225 for non-approved repairs, and no impact on the no claims discount for such claims. Personal accident coverage provides a lump sum of €10,000 for injuries resulting in death or total loss of limbs or sight, reduced to €7,500 if the insured has other motor insurance with the provider. Exclusions for personal accident coverage include injuries to individuals over 75, intentional injuries, and those related to alcohol or drug offenses. Medical expenses from accidents are covered up to €150 per person, while fire brigade charges are covered up to €1,500 per incident. The policy extends to cover damage while traveling in specified countries for up to 45 days, with minimum legal liability coverage outside the Republic of Ireland. The no claims discount reduces premiums for claim-free periods but is affected by claims made, with

specific reductions outlined. Car sharing for non-profit purposes is permitted under certain conditions, and the policy allows for driving other cars under specific circumstances, provided the driver meets certain criteria.

General conditions require the insured to maintain the vehicle in a roadworthy condition, report any changes in material facts, and adhere to driving license restrictions. In the event of a claim, the insured must notify the insurer promptly, take steps to recover lost property, and not admit liability without consent. The insurer retains rights to manage claims and recover payments made under the policy, and fraudulent claims will result in denial of coverage. The policy becomes void if any false or falsified documents are submitted, resulting in forfeiture of any claims, and any payments made must be repaid. It is governed by Irish law and falls under the exclusive jurisdiction of Irish courts. Cancellation is possible within 14 days of receipt if the policy does not meet the policyholder's needs, requiring the return of the documents. The policyholder can cancel at any time, ceasing all coverage immediately upon returning the Certificate of Motor Insurance, with premium refunds calculated on a pro-rata basis if no claims have been made prior to cancellation. The insurer may also cancel the policy with 10 days' written notice, with similar refund conditions. In the event of a total loss claim, all remaining premiums become due and may be deducted from the settlement. If there is other insurance covering the same loss, the insurer will only pay a rateable share. For those paying premiums by installments, timely payments are required, and defaulting may lead to policy cancellation. All payments under this policy are to be made in the Republic of Ireland, and stamp duties have been paid as per the relevant legislation. If a car is out of use due to a claim, hiring charges for a temporary replacement vehicle are covered up to €200, excluding glass damage. The insurer reserves the right to request proof of documentation to support the Statement of Insurance, and failure to provide this may result in policy cancellation. Coverage is not provided if it would expose the insurer to sanctions under international laws. General exceptions include non-coverage for incidents involving unauthorized drivers, unsafe vehicle conditions, or outside specified territorial limits, as well as deliberate acts, defective materials, terrorism, war risks, sonic bangs, pollution,

radioactive contamination, earthquakes, riots, and incidents at airports.

AIG Europe S.A. provides a structured process for addressing complaints related to its insurance services. Policyholders should initially contact their agent via email at complaints@mcclinsuretech.ie. If dissatisfaction persists, they can escalate the issue to the Personal Lines Manager or the Customer Complaints Officer at AIG Europe S.A., Ireland Branch, with a contact number of 01 208 1400 and email customercomplaints.ie@aig.com. Should the complaint remain unresolved, the General Manager at the same address can be contacted. Additionally, as AIG Europe S.A. is based in Luxembourg, policyholders have access to Luxembourg mediator bodies for further assistance. Importantly, pursuing these complaint procedures does not affect the policyholder's right to take legal action. Policyholders may also reach out to external organizations such as Insurance Ireland and the Financial Services and Pensions Ombudsman for further support without compromising their legal rights. AIG Europe S.A. is registered in Luxembourg and regulated by the Luxembourg Ministère des Finances and the Central Bank of Ireland for business conduct. The document also mentions DAS Legal Expenses Insurance Company Limited, which is regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the UK, as well as the Central Bank of Ireland.