

# Private Car Insurance

## Insurance Product Information Document

Company: AXA Insurance dac

Product: AIB Private Car Insurance



AXA Insurance dac is regulated by the Central Bank of Ireland Ref. No C713

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents.

## What is this type of insurance?

This is a private car insurance policy. It provides cover for injury, loss or damage to any third party or their property as required by the Road Traffic Act. The policy can be extended to include fire, theft or accidental damage.



### What is insured?

- ✓ Your legal liability for accidental death of, or bodily injury to, any person is unlimited and third party property damage is covered up to €30million, including costs and expenses
- ✓ Stepback No Claims Discount – If a claim has been made or has arisen, your no claims discount may be reduced at the next renewal in accordance with the step-back scale applicable at the time of the renewal. Fire and theft claims do not affect your no claims discount
- ✓ Third Party cover whilst Driving Other Cars - You must be aged 25+. Certain occupations and vehicle types are excluded
- ✓ Third party cover whilst towing of a caravan, trailer or broken down car

#### In addition to the above, and if you have chosen fire & theft or comprehensive insurance

Loss or damage to your car and its accessories as a result of an accident, theft, attempted theft, fire, lightning or explosion, up to the cars markets value. It also includes:

Personal belongings up to €500

Fire brigade charges up to €1000

Replacement locks and alarms up to €750 (if keys are stolen from your home by force or violence)

Towing and storage of your vehicle up to €200

Audio equipment up to 5% or €650 of the value of your vehicle (whichever is the lesser)

Replacement car if your car is repaired by one of AXA's garages after an accident, fire or theft up to a maximum of 7 days. The replacement car is usually a Class-A or economy class 1 litre car

Medical expenses –up to €200

Glass cover is free of charge with Comprehensive cover (unlimited if you use an AXA approved repairer, €250 otherwise)

#### The following optional cover is also available for an additional premium

Glass cover under Third Party Fire and Theft cover (unlimited if you use an AXA approved repairer, €250 otherwise).

Protected No Claims Discount – allowing one claim without affecting your no claims discount.

Replacement car plus – allowing use of a hire car for up to 14 days.

Legal Cover – If you are the victim of a miscarriage of justice or an uninsured driver, legal cover will enable you to pursue damages.

Car and key rescue – 24 hour roadside/driveway assistance in Ireland or the UK and up to €1500 towards lock and key replacement if lost, damaged, stolen or broken in a lock in the car.

Injury to Driver – death €30,000, loss of sight/limb €10,000, temporary total disability €280 per month or hospital benefit €130 per week.

Open Driving – covers any person between 25-70 years of age who holds a full Irish/UK/EU/EEA or recognised country of exchange driving licence who is driving the insured vehicle with your permission.

Comprehensive driving of other cars –This provides glass, fire, theft and accidental damage for a borrowed car up to 2000cc and up to €50,000 provided the car is not owned by you or your spouse/partner and is not a hire car. You must be driving with the owner's permission.



### What is not insured?

- ✗ Death or bodily injury to anyone driving or in charge of your car
- ✗ Loss of use
- ✗ Wear and tear
- ✗ Loss or damage as a result of incorrectly fuelling your car or from the use of sub-standard or contaminated fuel, lubricant or parts
- ✗ Mechanical or electrical failure, breakdowns or breakages
- ✗ Loss or damage caused by theft or attempted theft if the car was taken by a family member or household member or taken by an employee or ex-employee of the owner of the car
- ✗ Loss or damage caused by theft or attempted theft if the keys (or keyless entry system) are left unsecured or left in or on an unattended car
- ✗ Any act of fraud or collusion
- ✗ Any wilful, negligent act
- ✗ Damage/Broken glass in sunroofs, damage to glass roofs, damage or broken mirror glass



## Are there any restrictions on cover?

- ! No cover will apply for any driver who is not meeting the conditions of his/her licence/learner permit
- ! No cover will apply if you or any insured driver was driving under the influence of illegal drugs or in excess of the drink driving limit
- ! No cover will apply when the car is used for purposes not shown on your certificate of insurance
- ! No cover will apply for any driver not covered under the policy/certificate
- ! No cover will apply for use by anyone who is disqualified from driving or getting a licence
- ! You will need to pay an amount of each claim, known as the excess



## Where am I covered?

- ✓ You and your named drivers are covered to drive your car in Ireland, the UK, Isle of Man and the Channel Islands
- ✓ Up to 31 days cover to drive in Europe within one insurance year



## What are my obligations?

- The information you give us must be honest and accurate
- You must pay your premium
- All claims or incidents must be reported to us immediately
- You must tell us of any convictions, prosecutions or penalty points applying to you or any driver
- You must tell us of any modifications made to your car
- You must take reasonable care of your vehicle and your belongings
- Drivesave policy holders must download the drivesave app to their mobile phone and begin recording trips within 7 days of inception. Failure to do so may result in policy cancellation or reduction in discounts



## When and how do I pay?

You can pay by debit/credit card or monthly instalments.



## When does the cover start and end?

The cover will start on the date your application or renewal is accepted and will end one year later. This will be shown on your schedule.



## How do I cancel the contract?

You must give us a written instruction and return your certificate of insurance.

You can cancel your policy within 14 days of purchase, we will refund your entire premium provided there are no claims.

If you cancel during the period of insurance, we will refund the premium (less an administration charge) on a proportionate basis provided there are no claims.

There will be no refund of premium for car and key rescue, legal cover, replacement car plus or injury to driver.

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