

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 death of, or bodily injury to, any person is unlimited and third party property damage is covered up to €30million, including costs and expenses
- ✓ Third party cover compliant with the minimum requirements for compulsory motor insurance while the vehicle is temporarily used in EEA/EU
- ✓ Third Party cover whilst Driving Other Cars not belonging to you, your spouse, partner or employer - 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
- ✓ 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

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 (comprehensive policies only), theft, attempted theft, fire, lightning or explosion. It also includes:

- Child car seats & equipment up to €600
- Personal belongings up to €750
- Fire brigade charges up to €1500
- 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 10% of the value of your vehicle
- Replacement car if your car is repaired by one of AXA's garages after an accident (comprehensive policies only), 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

In addition to the above if you have chosen comprehensive cover:

- Glass cover (unlimited if you use an AXA approved repairer, €400 limit otherwise)
- Wall charger cover up to €650 if your car is an EV/PHEV type
- Misfuelling - up to €350 for roadside draining and flushing the fuel tank
- Loss of or damage to a car not belonging to you, your spouse, partner or employer, up to €75,000 in value, you borrow from another person. You must be aged 25+. Certain occupations and vehicle types are excluded

Legal Assistance in respect of recovery of uninsured losses, defending motoring prosecutions, motor contract disputes, vehicle cloning and illegal clamping or towing

Injury to Driver – death €75,000; permanent disablement €25,000; loss of sight/limb €25,000; temporary total disability €250 per month; hospital benefit €500 per week

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, €400 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

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

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



What is not insured?

- ✗ Death or bodily injury to anyone driving or in charge of your car, unless comprehensive cover chosen
- ✗ Loss of use
- ✗ Wear and tear
- ✗ 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
- ✗ Mechanical or electrical failure, breakdowns or breakages
- ✗ Loss or damage caused by theft or attempted theft if the car was taken by a family or household member or taken by an employee or ex-employee of the owner of the car
- ✗ Any act of fraud or collusion
- ✗ Any wilful or deliberate act
- ✗ Broken or damaged glass in mirrors, sunroofs or panoramic roofs (under glass cover)
- ✗ Damage as a result of incorrectly fuelling your car or from the use of substandard or contaminated fuel, lubricant or parts
- ✗ You will be responsible for an amount (the “excess”), specified in your policy document or schedule, in respect of own damage and glass replacement claims



Are there any restrictions on cover?

- ! No cover will apply for any driver who does not hold the appropriate driving licence /learner permit or who is not complying with 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
- ! If your car is damaged beyond economic repair or unrecovered and we agree to settle your claim, the most we will pay is its market value at the time of loss, excluding modifications, unless we knew of them when agreeing cover.



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 90 days cover to drive in Europe within one insurance year



What are my obligations?

- You have a duty to answer all questions posed by us, honestly and with reasonable care
- You must notify us of any change to the information you have previously provided to us
- 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
- You must have an up to date NCT certificate for your car if required by law
- You and all drivers must advise the Driving Licence Authority of any notifiable medical condition or disability which could affect the ability to drive and the Driving Licensing Authority must have agreed to the issue of a licence
- You must observe and fulfill the terms and conditions of this policy



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 inform us and return your certificate of insurance.

You can cancel your policy within 14 working days of the date upon which we inform you the policy has been accepted, we will refund your entire premium.

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.