Private Car Insurance

Insurance Product Information Document

Company: **Accelerant Insurance Europe SA**

Product: Connect
Third Party Fire & Theft Motor Policy

Policies are underwritten by Accelerant Insurance Europe SA and are arranged and administered by Ornella Underwriting. Accelerant Insurance Europe SA is authorised by the National Bank of Belgium and regulated by the Financial Services and Markets Authority (FSMA) (Ref. 3193) in Belgium and is regulated by the Central Bank of Ireland for consumer protection rules. Ornella Underwriting Limited t/a Ornella Underwriting, Ornella, Bump Insurance, Patrona and Patrona Underwriting is regulated by the Central Bank of Ireland. Registered in Ireland under number C109191.

Complete pre-contractual and contractual information is provided in your proposal or statement of fact, certificate, policy schedule and policy document

What is this type of Insurance?

This insurance covers you and other drivers you tell us about for your liabilities to others arising in connection with the use of your vehicle. It also covers damage to your vehicle caused by accident, or its loss by fire, theft or attempted theft.

What is Insured?

Cover for you:

- ✓ Your liability to others while driving your car.
- ✓ Your liability to others while you are driving any other car.
- ✓ ***Personal accident***: benefit paid to you your representatives, provided you are aged 75 years or less, of €3,000 for death or serious injury resulting in the loss of arm or leg at or above the wrist or ankle, or the complete loss of sight in one or both eyes.
- ✓ ***Medical expenses*** - up to €250 that you incur as a result of an accident in your car.
- ✓ ***Personal belongings*** – cover for your property taken from your car or damaged by a fire in it of up to €500.
- ✓ ***Replacement locks*** - cover to assist with replacing locks or keys and fob devices of up to €500.
- ✓ ***Courtesy car*** - a replacement car for up to 7 days while yours is being repaired after an accident or damage.
- ✓ ***Fire brigade charges*** of up to €750.

Cover for other people:

- ✓ The liability of other drivers you tell us about while driving your car.

Cover for your car:

- ✓ Loss of or damage to your vehicle caused by fire or by theft.
- ✓ Windscreen cover - up to €400 to repair or replace the windscreen or windows in your car.
- ✓ Up to the lesser of 5% of the value of your car, or €650, to repair or replace in-car entertainment systems damaged in your car by Fire or Theft.

Additional covers provided by other insurers:

- ✓ ***Breakdown assistance*** **provided by Mawdy**
  Mapfre Asistencia Compania Internacional De Seguros y Reaseguros S.A trading as Mawdy is authorised by Direccion General de Seguros y Fondos de pensoines del Misisterio de Econonica y Hacienda in Spain and is regulated by the Central Bank of Ireland for conduct of business rules. Company registration number 903874.
- ✓ ***Legal expenses & Car Hire*** **provided by ARAG Legal Protection Limited on behalf of ARAG Insurance Company Limited**

What is not Insured?

- ✗ Any damage or liability if we did not agree to cover the driver of your car.
- ✗ Any damage to or liability arising from driving a car we did not agree to cover, unless you are personally driving a car under the driving of other cars benefit.
- ✗ Any liability you or a driver agrees to accept that was not already a liability.
- ✗ Any liability or damage if the driver does not have your permission to drive, does not hold a licence, or does not keep to the conditions of that licence.
- ✗ Any liability or damage if your car is used for a purpose we did not agree to cover.
- ✗ More than our share of any liability or damage if you have cover under other policies.
- ✗ Any liability or damage if a driver of your car, except you, has cover under other policies.
- ✗ Death of or injury to the driver of your car (except cover provided to you for personal accident) or damage to the driver's property (except damage to your car).
- ✗ Damage or injury caused deliberately, or that happens due to normal wear and tear, or gradually.
- ✗ Mechanical or electrical repairs
- ✗ Loss of or damage to your car costing more than €75,000 unless we agree to a higher amount.
- ✗ Loss of your car by theft costing more than €60,000 if your car does not have a tracking device.
- ✗ Loss of your car caused by not taking care of the keys, or if the keys are left in the car.
- ✗ Any liability if you are driving in any sort of competition or speed test.
- ✗ Any liability or damage that arises or happens as a result of war, terrorism, a nuclear explosion or release of radioactive material, a computer failure or virus.

Are there any restrictions on cover?

We will not pay more than:

- ! €30,000,000 for claims for damage to other people's property.
- ! 50% of your claim under this section after we deduct any excesses, if the appropriate roadworthiness certificate (for example the National Car Test (NCT)) for it has expired between 6 and 12 months, or 25% if the roadworthiness certificate has expired over 12 months, at the time your car was lost or damaged.
- ! the lesser of the market value of your car, and what you told us it was worth.

- ✓ *Legal Costs cover*- to pursue a motor related claim against someone else.
- ✓ *Car Hire cover*- if your car is not driveable following an event for which the policy provides cover.

ARAG Insurance Company Limited is an Irish branch of ARAG Allgemeine Versicherungs-AG. ARAG Insurance Company Limited is authorised by the Federal Financial Supervisory Authority, BaFin in Germany and is regulated by the Central Bank of Ireland for conduct of business rules. ARAG Legal Protection Limited is regulated by the Central Bank of Ireland.

- ! the lesser of 5% of the value of your car, or €650, to repair or replace in-car entertainment systems damaged in your car.
- ! €400 or for more than 2 claims annually for windscreens or windows.

Where am I covered?

If your car is registered in the Republic of Ireland:

- ✓ All covers you have bought apply in the Republic of Ireland.
- ✓ All covers you have bought except Breakdown Assistance and Motor Legal Expenses apply in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands, and during journeys between these places provided you are not driving a U.K. registered vehicle.
- ✓ Liability to others cover also applies in the European Union and in other countries that are members of the Green Card system.
- ✓ Cover for fire or theft damage to your car operates for one journey of up to 45 days in the European Union, and in other countries that are members of the Green Card system.
- ✓ Breakdown Assistance: The Republic of Ireland and Northern Ireland (not covered by Accelerant Insurance Europe SA).
- ✓ Motor Legal Expenses & Car Hire. (not covered by Accelerant Insurance Europe SA) For accident loss recovery and personal injury: The European Union, the United Kingdom, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland, and Turkey.

  If your car is not registered in the Republic of Ireland or if you are driving a borrowed car, cover applies to the Republic of Ireland Only

  For Motor legal defence, contract disputes and Car Hire: The Republic of Ireland.

What are my Obligations?

- You must be fully truthful and honest in your answers to questions we ask and furnish to us with any documents we request.
- You and the driver of your car must take all reasonable steps to avoid injury, loss or damage.
- You must keep your car in a safe and roadworthy condition and lock it when it is unattended.
- You must not submit any claim that is fraudulent or exaggerated.
- You must notify us immediately of any incident that might result in a claim.
- You or any person expecting to be covered must not admit liability for any accident.
- You or a driver of your car must not respond to any letter or court writ from any person claiming against you, them or both of you.
- You and the driver of your car must help us to defend a claim and cooperate with us in doing so, and to the best of your ability.
- You must allow us to defend or otherwise deal with any claim against you or another driver in any manner we see fit.
- You or the driver of your car must allow us to take legal action in your name, their name or both of your names to recover amounts we have to pay, where possible.
- You must repay any amount claimed that the law requires us to pay, but that this contract does not cover.
- You and any other driver of your car must not exceed the total maximum annual kilometres allowed if you have been given a limited mileage discount.

When and how do I pay?

You must pay or make arrangements to pay before cover starts. You must pay the premium to your broker who will advise you what payments methods they accept. Your broker may advise you about financing options. Such finance is not provided by us.

When does cover start and end?

Cover starts on a future date and time agreed between us once you have paid or made arrangements to pay the premium, Cover will last for one year, expiring at 23:59 hours the day before the start date anniversary, unless you or we cancel it beforehand.

How do I cancel the contract?

You can cancel the policy at any time. If you cancel within 14 days of the date when You are informed that this Policy has been concluded we will refund Your premium, less a proportionate amount for the days that You were insured by Us.

Outside of this 14-day period, If You have not made or incurred any claims during the current Period of Insurance your refund will be calculated according to the steps below:

Of the premium for the current period of insurance We or Ornella Underwriting Limited may keep:

1. The transaction fees which are not part of the premium.
2. Any premium in respect of these sections: Section 8:Windscreen and Windows, Section 9:Personal Accident, Section 10 – Breakdown Assistance and Section 11: Motor Legal Expenses
3. A proportionate premium for the period that You were insured by Us, for the remaining Sections, plus €25; and
4. A further cancellation transaction fee of up to €50 to be retained by Ornella Underwriting Limited.

   Any remaining balance for the current period of insurance will be refunded, providing that the remaining balance is €25 or more.

To cancel your policy, you must give Us notice in writing and send your certificate and insurance disc back to your broker and ask them to request us to cancel the policy