

# Private Motor Insurance



## Insurance Product Information Document

Company: Aviva Insurance Ireland DAC

Product: MotorChoice

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This is a summary of our insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

**What is this type of insurance?** MotorChoice is a private car insurance policy for any vehicle built mainly for carrying passengers and taxed for private use only. The policy also offers additional benefits (as set out below) depending on the cover you have chosen.



### What is insured?

#### Third party, fire and theft:

- ✓ **Death or bodily injury** – the amount an insured person may have to pay if legally liable for death of or injury to another person arising as a result of an accident caused by or in connection with the insured car;
- ✓ **Damage to property** – the amount an insured person may have to pay if legally liable, for damage arising as a result of an accident caused by or in connection with the car, up to a limit of €30,000,000;
- ✓ **Fire, theft or attempted theft** – loss of or damage to the insured car caused by these events or self-ignition, lightning or explosion;
- ✓ **Emergency treatment** – we will pay the cost for injuries caused by or arising out of using any car, which we cover under the policy;
- ✓ **Breakdown Rescue;**
- ✓ **Fire Brigade Charges** – up to €1,000 to control or put out a fire in your car, and to remove you or your passengers from the car;
- ✓ **Replacement lock cover** – Up to €1,000;
- ✓ **Towing charges** – we will pay the reasonable cost of protecting and removing your car to our nearest repairer if, as a result of any loss or damage insured, you cannot drive the car;
- ✓ **Radio, hi-fi, car-phone or CB equipment** – for loss or damage insured up to €650, or 5% of the current market value of the car, whichever is less;
- ✓ **Personal belongings** – up to €150 for any one event, for loss or damage as a result of fire or theft (or if you have comprehensive cover that happens by accident);
- ✓ **New Car replacement** – if your car is less than a year old when it is stolen (and not recovered) or if you have comprehensive cover and your car is damaged (in a single incident) and the cost of damages is more than 50% of the value of the car when new.

#### Comprehensive is all the above, plus:

- ✓ **Accidental damage** – loss of or damage to the insured car caused by accidental means;
- ✓ **Windscreen damage cover;**
- ✓ **Medical Expenses** – for accidental bodily injury suffered in direct connection with the car up to €130 for each person.

#### Optional covers/extras:

Unless otherwise stated, you must pay an extra premium for each:

- **Policy Excess options** – the standard excess is €300 (this is the amount you will have to pay



### What is insured? Continued...

- towards the cost of a claim). You can choose to increase (for a premium reduction) or decrease this excess amount;
- **Windscreen cover** – optional with third party, fire and theft cover;
  - **No claim discount protection options** such as: step-back and/or protected no-claim discount;
  - **JourneyWise accident cover** – provides personal accident cover in certain circumstances.
- You do not have to purchase the optional covers and/or extras in order to purchase the main product.



### What is not insured?

#### Main exclusions only

- ✗ The death of or bodily injury to any person driving the insured car, or in charge of it for the purpose of driving it;
- ✗ Damage to property owned by or in the possession or control of the insured person;
- ✗ Any accident, injury, loss, damage or liability which happens if any vehicle shown in the insurance certificate is, at the time of the accident, being driven or used other than as allowed under the terms of the insurance certificate;
- ✗ Damage or liability arising from war or terrorism;
- ✗ If the insured person has cover for the liability under another policy;
- ✗ Loss of use, wear and tear, mechanical, electrical or electronic breakdown, damage to tyres by braking, punctures, cuts or bursts;
- ✗ Loss in value and loss or damage over the current market value of the insured car at the time of the loss;
- ✗ Loss of or damage to the insured car caused by a learner permit holder who does not comply with the requirement to be accompanied at all times by a full driving licence holder while driving;
- ✗ Loss of or damage to the insured car where any person entitled to drive the car is at the time of the accident, giving rise to the claim, above the legal limit for alcohol/drug level under Road Traffic legislation or is convicted of or has a prosecution pending for an offence under the Road Traffic Acts involving alcohol or drugs arising from the accident or the occasion giving rise to the claim;
- ✗ Loss of or damage to the insured car caused by incorrectly fuelling the car, use of contaminated fuel or substandard parts;
- ✗ Any modifications unless they form part of the manufacturer's standard specification or are optional extras we have agreed to cover;



## What is not insured? Continued...

- ✘ Any loss of or damage to the car, which does not arise from an accidental, sudden or unforeseen cause.



## Are there any restrictions on cover?

- Your excess, which is shown in your schedule (a separate document, which gives details of the cover you have);
- An additional policy excess of €2,500 applies where you do not tell us if any driver, insured under the policy has received penalty points on his/her driving licence;
- If you have windscreen damage cover and choose not to use our aligned windscreen repairers for the replacement or repair a limit of €225 for any single event applies;
- In the event of loss of or damage to your car, which results in a claim under your policy, we do not provide a courtesy car unless you use Aviva Motor Services;
- Repair or replacing the car or any part of it is done by using a motor garage and/or a repair service of our choice. If we choose to pay a cash amount for loss or damage to the car, this amount will not exceed the amount our motor garage and/or a repair service states it would cost to repair or replace your car;
- Breakdown Rescue cover does not apply outside Republic of Ireland, Northern Ireland and Great Britain;
- You will lose all benefits under this policy if any claim is fraudulent in any way or if you or anyone acting on your behalf has used any type of fraud relating to this or any other insurance policy.



## Where am I covered?

- ✓ We will provide insurance as set out in your policy booklet for insured events, which may happen in the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man or the Channel Islands during the period of insurance;
- ✓ Identical cover in the EU for up to 31 days, during the period of insurance.



## What are my obligations?

- The answers in any proposal, statement of fact, declaration and any other document provided by you to us for this insurance must be true and complete;
- In relation to you or any driver who will drive, you must tell us if there is a material change in circumstances (which includes any new circumstances or changes in circumstances which alter the subject matter of the policy or the nature of the risk underwritten);
- You must take all reasonable steps to prevent accident, injury, loss or damage. You must ensure the car is kept in a roadworthy condition and that the car is properly compliant with all Road Traffic legislation at all times;
- You or any person whose driving is covered by the terms of the certificate must hold a licence to drive that vehicle or, if they have held a licence to drive that vehicle, must not have been disqualified from holding that licence;
- You or any person whose driving is covered by the terms of the certificate must comply with any restriction, condition and limit on their driving licence;
- You must let us know immediately about any event which may give rise to a claim under the policy and if you become aware of any prosecution or inquest in connection with the event;
- You must not admit, deny, negotiate or settle a claim without our written permission and you must co-operate fully with us in investigating and handling any claim.

The provision of insurance under your policy is conditional on you observing and fulfilling the general exceptions, conditions and terms of the policy. If by law we have to make a payment that we would not otherwise have had to make, we may seek recovery of that outlay incurred from you and/or the driver of the vehicle.



## When and how do I pay?

In order to proceed with policy cover you must contact your broker in advance of the required cover start date to arrange for the payment of the premium. Payment options may include a cheque or credit/debit card payment for the full premium or a schedule of periodic direct debit instalments (note: a service charge may apply to direct debit instalments). Payment methods depend on the options available to you from your broker.



## When does the cover start and end?

In return for your premium, the period of time covered by this policy is from the start date (as shown in your schedule) for a 12 month period and any further specified period, when you renew, that we agree to insure you for.



## How do I cancel the contract?

You may cancel this policy at any time by notifying and returning your certificate of motor insurance and windscreen disc to us. If you cancel your policy in the 14 working days after the start date of the policy or the day on which you receive your policy documents, whichever is later, we will work out the premium for the period for which we have insured you and refund any balance. If you cancel your policy at any other time, as long as no claim has happened during the current period of insurance, we will work out the premium for the period for which we have insured you and refund any balance that amounts to €20 or more.