

# Motor Insurance

## Insurance Product Information Document



Company: Arch Insurance (EU) DAC

Product: Fresh

Arch Insurance (EU) DAC is regulated by the Central Bank of Ireland. Registered in Ireland No. 505420  
Registered office: Level 2, Block 3, The Oval, 160 Shelbourne Road, Ballsbridge, Dublin 4, Ireland

**This document is only intended to provide a summary of the key information relating to this insurance product and is not personalised to your individual cover or needs. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.**

### What is this type of Insurance?

This is a **Motor Insurance** product for **Private Cars** which provides cover for injury to other people and/or damage to other people's property caused by the Insured Vehicle (the basic 'Third Party' cover) and damage caused to the Insured Vehicle (if you chose 'Comprehensive' or 'Fire & Theft' cover). If your Insurance Certificate specifies, you may drive any other vehicle with the owner's permission but cover will be restricted to 'Third Party'.



#### What is insured?

##### Cover for injury to other people and/or damage to other people's property

- ✓ Known as 'Third Party Only', this cover is compulsory and provides insurance for injury to third parties (i.e. someone other than you) and damage caused to a Third Party's property

##### Cover for damage to the Insured Vehicle

If your cover is 'Fire & Theft' it includes cover for

- ✓ Fire, Theft or attempted theft of the Insured Vehicle
- ✓ Replacement of Locks if your keys are stolen – up to €500
- ✓ Fire Brigade charges – up to €385
- ✓ Up to €150 for towing as a result of an accident

If your cover is 'Comprehensive' it also includes cover for

- ✓ Accidental damage to the Insured Vehicle
- ✓ Damage to your windscreen – up to €100 for repair or up to €150 for replacement which increases to €400 for replacement if our approved repairer is used.
- ✓ New for old vehicle replacement
- ✓ Medical Expenses – up to €200
- ✓ Personal Accident benefits
- ✓ Breakdown Assistance

##### Your 'No Claims Discount'

- ✓ Your 'No Claims Discount' will not be affected if you have a single Fire or Theft or Windscreen claim
- ✓ Otherwise your 'No Claims Discount' will be stepped back by 2 years if you make a claim
- ✓ If more than one claim occurs the 'No Claims Discount' is reduced to nil
- ✓ For a small additional premium you can purchase 'Protected No Claims Discount' cover which allows you to make one claim in any period of insurance without affecting your 'No Claims Discount'



#### What is not insured?

- ✗ The first €250 for any accidental damage claim
- ✗ The first €30 of any windscreen claim
- ✗ Wear and tear
- ✗ Mechanical, electronic or software failures
- ✗ Use of wrong fuel
- ✗ A deliberate act by anybody insured on this policy
- ✗ Loss of use of your vehicle
- ✗ Any costs over the market value of your vehicle
- ✗ Loss or damage caused by theft or attempted theft of the Insured Vehicle if you have not taken care to protect the Insured Vehicle or if it has been left unlocked or with the keys in it or attached to it
- ✗ Any amount over €30 million for damage to other people's property
- ✗ Any legal costs which have not been agreed with us in writing
- ✗ Loss of or damage to a vehicle being towed by a vehicle being driven by you
- ✗ Loss or damage to the Insured Vehicle resulting in you or any driver being convicted of or having a conviction pending for being under the influence of drink or drugs whilst driving.
- ✗ Loss or damage whilst using the vehicle in an un-roadworthy condition, with inappropriate tyres or tyres below the legal limit by law or without a valid National Car Test Certificate (NCT) if one is required by law



## Are there any restrictions in cover?

- ! The Insured Vehicle can only be used for the purpose specified on your Certificate of Insurance
- ! The Insured Vehicle can only be driven by those persons specified on your Certificate of Insurance
- ! Endorsements may apply to your policy. These will be shown on your Schedule.



## Where am I covered?

The full cover applies whilst you are using the vehicle in the Republic of Ireland, Northern Ireland, Great Britain, Isle of Man and the Channel Islands.

In addition, full cover applies if you use the vehicle in any country which is a member of the EU, provided that the period of foreign travel does not exceed 30 days from the date of leaving the Republic of Ireland after which the cover provided is limited to the minimum requirements of the relevant law in that country e.g. excluding cover for damage to the Insured Vehicle.

However subject to the payment of the appropriate additional premium We will provide the cover stated in the Schedule in respect of the Insured Vehicle for an agreed period in excess of 30 days whilst the Insured Vehicle is being used in any country which is a member of the EU.



## What are my obligations?

Your premium is based on the information you provide when you are taking out the policy and the information provided must be honest, accurate and complete. If your circumstances change, you must inform us immediately. If you are not sure whether you need to inform us you should contact your Insurance Broker for advice. If the information you provide is not honest, accurate and complete the policy may be invalid and your claim may not be dealt with.

You must take care of the Insured Vehicle and take all practical precautions to avoid loss of or damage to the Insured Vehicle.

You must inform your Insurance Broker immediately following an incident whether you intend making a claim or not.



## When and how do I pay?

You can pay your premium in a single sum or speak to your Insurance Broker about instalment options



## When does the cover start and end?

Your cover will start and end on the dates stated on your policy Schedule and Certificate of Insurance.



## How do I cancel the contract?

If you decide for any reason that the policy does not meet your needs you are entitled to cancel it within 14 days from the start date of cover. On the condition that no claims have been made or are pending, the premium will be returned in full. If you cancel after this period you will be entitled to a pro-rata return of premium unless a claim has been made or is pending in which case we will retain the premium in full. If cancellation is at your request and during the first period of insurance an administration charge of €75 will be deducted from any refund allowed. You must return your Certificate and Insurance Disc with your cancellation instructions.