

Motor Policy Wording Changes



New business effective 21/08/2025 Renewals effective 20/10/2025

Page in booklet	Description	Text in previous booklet	Text in new booklet
Pg. 2	CRO Details	No current wording.	Registered in Spain: Commercial Registry of Madrid, Volume 21275, Folio 45, Sheet M-377257. Registered office: Paseo de las Doce Estrellas 4, 28042 Madrid, Spain. Registered Irish Branch: 5 Town Hall Place, Farnham Street, Cavan, Co. Cavan, Ireland, H12V9F5. Registered number: 904632.
Pg. 3	Definition of a Computer data	No current wording.	Computer Data - information, facts, concepts, code, software or any other information of any kind that is solely recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.
Pg. 3	Definition of a Computer System	No current wording.	Computer System - any computer, hardware, communication system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud repository or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.
Pg. 3	Definition of a Cyber Act	No current wording.	Cyber Act - an unauthorised and malicious or criminal act or series of related unauthorised and malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.
Pg. 3	Definition of Cyber Incident	No current wording.	Cyber Incident - any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System.

Pg. 3	Definition of an Information Technology Event	No current wording.	Information Technology Event – any loss, alteration or damage to, or a reduction in the functionality, availability or operation of, a computer system, hardware, program, software, data, information repository, microchip, integrated circuit, or similar device in computer equipment or non-computer equipment, whether the property of the policyholder or not.
Pg. 7	Protected no-claims bonus	You can pay an extra premium for a protected no-claims bonus extension once you have earned a no-claims bonus of four years or more. You will keep that no-claims bonus as long as no more than one claim arises during the period of insurance for which the extra premium applies. Although you can protect your no-claims bonus, your premium may still be affected by any claims we pay. This cover only applies if it is shown in your schedule of insurance.	You can pay an extra premium for a protected no-claims bonus extension once you have earned a no-claims bonus of four years or more. You will keep that no-claims bonus as long as no more than one claim arises during the period of insurance for which the extra premium applies. Although you can protect your no-claims bonus, Protected No Claims Bonus protects the number of years No Claims Bonus and the discount you are entitled to for these years, but is not a guarantee that the premium will not change, your premium may still be affected by any claims we pay. This cover only applies if it is shown in your schedule of insurance.
Pg. 9	General conditions which apply to the whole policy (Policy Changes)	6. If the terms of your policy change in any way, we may charge you an administration fee of €30. 7. We will not refund any amounts less than €10, and we will not charge any amounts which are less than €10 which arise as a result of a change to the risk. We will only refund any premium if we have received all the documents we need to carry out the alteration.	6. If the terms of the policy change in any way, there may be an administration fee. Your administration fee is shown in your schedule of insurance. 7. We will not refund any amounts less than €10, and we will not charge any amounts which are less than €10 which arise as a result of a change to the risk.
Pg. 13	General exceptions which apply to the whole policy (Driver Licence Rules)	3. We will not cover the driver unless; a) they hold a valid licence to drive the vehicle; and b) they meet the conditions and any limits of the driving licence.	3. We will not cover the driver unless; a) they hold a valid licence to drive the vehicle; and b) they meet the conditions and any limits of the driving licence. c) they are accompanied by a fully licenced driver at all times, if the driver holds a learner permit.

Pg. 14	General exceptions which apply to the whole policy - Cyber Risks	No current wording.	<p>9. Failure of computers and electrical equipment, information technology hazards and cyber risks</p> <p>(i) Any loss or damage caused directly or indirectly from: a. any personal and business computer, other electrical equipment, part or program failing to correctly recognise any date as its true calendar date; or</p> <p>b. computer viruses; or</p> <p>c. an information technology event.</p> <p>(ii) Any direct or indirect loss, damage, liability, claim, cost or expense of whatsoever nature, including but not limited to any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any computer data and any amount pertaining to the value of such computer data, caused solely by a cyber act and / or a cyber incident.</p>
Pg. 15	Section 1 Loss of or damage to the insured vehicle - Charging Cables	No current wording.	<p>Charging Cables</p> <p>We will cover loss or damage to your electric car charging cable, up to a limit of €500, we will not reduce your no-claims bonus for one (1) claim of this kind in any one period of insurance.</p>
Pg. 16	Section 1 Loss of or damage to the insured vehicle - New Car Replacement	<p>If within 12 months of having bought the vehicle as new, it is damaged, and the cost of repairs will be more than 60% of the manufacturer's list price, including taxes, we will replace it with a new vehicle of the same make and model. However, we will not pay for a replacement vehicle if the replacement cost is more than the market value. We will only do this if a replacement vehicle is available in the Republic of Ireland and if you or the legal owner agree. If a replacement vehicle is not available, we will pay either the value declared by you or the market value of the vehicle immediately before the loss happened, whichever is the lower.</p>	<p>If within 12 months of having bought the vehicle as new, it is damaged, provided there is not more than 25,000kms on the odometer, and the cost of repairs will be more than 60% of the manufacturer's list price, including taxes, we will replace it with a new vehicle of the same make and model. However, we will not pay for a replacement vehicle if the replacement cost is more than the market value. We will only do this if a replacement vehicle is available in the Republic of Ireland and if you or the legal owner agree. If a replacement vehicle is not available, we will pay either the value declared by you or the market value of the vehicle immediately before the loss happened, whichever is the lower</p>

Pg. 16	Section 1 Loss of or damage to the insured vehicle - Loss of Keys	<p>Loss of keys</p> <p>You can pay an extra premium to have loss of keys cover. This cover applies if shown in your schedule of insurance.</p> <p>If the car keys or lock transmitter of the vehicle are lost or stolen, we will pay the cost of replacing</p> <ul style="list-style-type: none"> a) the door and boot locks; b) the ignition and steering lock; and c) the lock transmitter; <p>as long as we are satisfied that the person who may have your keys or transmitter knows where the vehicle is. The most we will pay is €850.</p>	<p>Loss of keys</p> <p>You can pay an extra premium to have loss of keys cover. This cover applies if shown in your schedule of insurance.</p> <p>If the car keys or lock transmitter of the vehicle are lost or stolen, we will pay the cost of replacing</p> <ul style="list-style-type: none"> a) the door and boot locks; b) the ignition and steering lock; and c) the lock transmitter; <p>The most we will pay is €850 in any one period of insurance. Please note that this cover is subject to an excess which is displayed in your Schedule.</p>
Pg. 17	Section 1 Loss of or damage to the insured vehicle - Hire Car after Theft	If your vehicle has been stolen and is not recovered within 24 hours, we will provide a replacement car for up to five days or until your car is recovered whichever is sooner.	If your vehicle has been stolen and is not recovered within 24 hours, we will provide a replacement car for up to ten days or until your car is recovered whichever is sooner.
Pg. 17	Section 1 Loss of or damage to the insured vehicle - Courtesy Car	<p>If your vehicle is repairable under this section of your policy, and if one is available, we may provide you with a courtesy car while your vehicle is being repaired by one of our recommended repairers. If your vehicle is not driveable but is repairable, we will aim to provide you with a courtesy car within three working days of accepting that you have a valid claim under this section of the policy.</p> <p>Where repairs to the vehicle are delayed due to parts being required from an overseas distributor, we will provide courtesy car cover up to a maximum cost of €320 only. It is your responsibility to make sure you meet the car hire conditions. These may include, but are not limited to, having a full driving licence without endorsements, paying a deposit by credit-card and returning the car to the pick-up point.</p> <p>Once you tell us the registration number, the courtesy car will be automatically insured under this policy, if it is supplied by one of our recommended repairers. If the courtesy car is lost or damaged, we will decide how and where the courtesy car is repaired or replaced.</p>	<p>If your vehicle is repairable under this section of your policy, and if one is available, we may provide you with a courtesy car while your vehicle is being repaired by one of our recommended repairers. If your vehicle is not driveable but is repairable, we will aim to provide you with a courtesy car within three working days of accepting that you have a valid claim under this section of the policy. We will provide a car for up to a maximum of 10 days.</p> <p>If your vehicle is declared a Total Loss, we will provide you with a courtesy car within 3 working days of accepting that you have a valid claim under this policy up to a maximum of 7 days. It is your responsibility to make sure you meet the car hire conditions. These may include, but are not limited to, having a full driving licence without endorsements, paying a deposit by credit-card and returning the car to the pick-up point.</p>

<p>Pg. 17</p> <p>...Contd...</p>	<p>Section 1 Loss of or damage to the insured vehicle - Courtesy Car</p>		<p>Once you tell us the registration number, the courtesy car will be automatically insured under this policy, if it is supplied by one of our recommended repairers. If the courtesy car is lost or damaged, we will decide how and where the courtesy car is repaired or replaced.</p>
<p>Pg. 20</p>	<p>Section 2 Liability to other people- Driving other cars</p>	<p>If your certificate of insurance says so, we will also cover you, the policyholder, for your liability to other people while you are driving any other private motor car which you do not own or have not hired under a hire-purchase or lease agreement,as long as:</p> <ol style="list-style-type: none"> 1. the other car is not owned by your spouse / partner/cohabitant or employer or hired to them under a hire- purchase or lease agreement; 2. you currently hold a full Irish, full United Kingdom (UK) or full European Union (EU) driving licence; 3. the use of the other car is covered in your certificate of insurance; 4. there is a current insurance policy in place in another person's name that covers the other car; 5. you are not covered under any other policy to drive the other car; 6. you have the owner's permission to drive the other car; 7. the other car is not more than 15 years old; 8. the other car is in a roadworthy condition and holds a valid NCT; 9. the vehicle is not being driven outside the territorial limits; and 10. you still have the insured vehicle and it holds a valid NCT and is in a roadworthy condition. <p>This extension applies while being driven within the territorial limits and only to private passenger cars.</p>	<p>If your certificate of insurance says so, we will also cover you, the policyholder, for your liability to other people while you are driving any other private car which you do not own or have not hired under a hire-purchase or lease agreement, as long as:</p> <ol style="list-style-type: none"> 1. the other private car is not owned by your spouse / partner/cohabitant or employer or hired to them under a hire- purchase or lease agreement; 2. you currently hold a full Irish, full United Kingdom (UK) or full European Union (EU) driving licence; 3. the use of the other private car is covered in your certificate of insurance; 4. there is a current insurance policy in place in another person's name that covers the other private car; 5. you are not covered under any other policy to drive the other private car; 6. you have the owner's permission to drive the other private car; 7. the other private car is not more than 15 years old; 8. the other private car is in a roadworthy condition and holds a valid NCT; 9. the vehicle is not being driven outside the territorial limits; and 10. you still have the insured vehicle and it holds a valid NCT and is in a roadworthy condition.

Pg. 20 ...Contd...	Section 2 Liability to other people- Driving other cars	It does not include: <ul style="list-style-type: none"> • vans; • car-vans; • crew cabs; • jeep-type vehicles with no seats in the back; • vans adapted to carry passengers; or <ul style="list-style-type: none"> • any vehicles taxed commercially 	This extension applies while being driven within the territorial limits and only to private passenger cars. It does not include: <ul style="list-style-type: none"> • vans; • car-vans; • crew cabs; • jeep-type vehicles with no seats in the back; • vans adapted to carry passengers; or <ul style="list-style-type: none"> • any vehicles taxed commercially.
Pg. 22	Section 2 Liability to other people - Exceptions to section 2	New Exceptions	<p>5. We will not cover any claim resulting from carrying, preparing, selling or supplying of any goods, food or drink from the Insured Vehicle.</p> <p>6. We will not cover death or bodily injury to any person while being carried in or on any trailer, semi-trailer or caravan, whether attached or not to the insured vehicle or any other vehicle covered by this policy.</p> <p>7. We will not cover liability for death, injury or damage when the Insured Vehicle is not on a public road and is in the process of being loaded or unloaded by any person other than the insured, the driver or attendant of the Insured Vehicle.</p> <p>8. We will not cover Death or Bodily injury to any person driving or in charge of the vehicle.</p>
Pg. 29	Under Privacy, we updated wording to include MAWDY	Breakdown Assistance is administered by MAPFRE ASISTENCIA Compañía Internacional de Seguros y Reaseguros, S.A., trading as 'MAWDY'. For information on how we use and share your data, please visit www.mawdy.ie/PN.pdf	Breakdown Assistance is administered by MAPFRE ASISTENCIA Compañía Internacional de Seguros y Reaseguros, S.A., trading as 'MAWDY'. For information on how MAWDY use and share your data, please visit www.mawdy.ie/PN.pdf

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