

CV Policy Wording Changes

New Business effective 31/07/2025 Renewals effective 21/09/2025



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	Definitions - 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	Definitions - 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	Definitions - Computer System		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	Definitions - 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	Definitions - Information Technology	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. 5	Your Insurance Cover - Breakdown Assist Cover	No current wording.	Addition of Breakdown Assist cover - section 5 only applies if It is shown in the schedule.
Pg. 7	Protected no claims bonus	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 the schedule.	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 the schedule.
Pg. 8	General Conditions - Cancellations	We do not refund any amount which is less than €10.	We do not refund any amount which is less than €10. We will not refund any amounts less than the amount shown in your schedule of insurance.

Pg. 13	General Exceptions which apply to the while policy 3. C	No current wording.	3. We will not cover the driver unless; c. Drivers with Learner permits must be accompanied by a Fully licensed driver at all times.
Pg. 14	General Exceptions which apply to the while policy 9	No current wording.	<p>Cyber Risk: Failure of computers and electrical equipment, information technology hazards and cyber risks</p> <p>2 (i) Any loss or damage caused directly or indirectly from:</p> <ul style="list-style-type: none"> a. any personal and business computer, other electrical equipment, part or program failing to correctly recognise any date as its true calendar date; or b. computer viruses; or c. an information technology event. <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	Setion 1 Loss of or damage to the insured vehicle - Charging Cables	No current wording - New section	<p>Charging Cables</p> <p>We will cover loss or damage to your electrc 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 - Loss of Keys	If the vehicle keys or lock transmitter of the vehicle are lost or stolen, we will pay the cost of replacing: a. the door and boot locks; b. the ignition and steering lock; and c. the lock transmitter; 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.	If the vehicle keys or lock transmitter of the vehicle are lost or stolen, we will pay the cost of replacing: a. the door and boot locks; b. the ignition and steering lock; and c. the lock transmitter; 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 in anyone period of insurance. Please note that this cover is subject to an excess which is displayed in your Schedule.
Pg. 19	Section 2 Liability to other people. Exceptions to section 2, point 7	No current wording	7. Except to the extent required by the Road Traffic Acts, this policy does not cover death or bodily injury to any person while being carried in or on any trailer or semi-trailer or caravan or vehicle being towed.
Pg. 20	Section 2 Liability to other people. Exceptions to section 2, point 9	No current wording.	9. We will not cover Death or Bodily injury to any person driving or in charge of the vehicle.
Pg. 21	Trailers - Loss of or damage to the trailer.	We will not pay for loss or damage to: e. any trailer resulting from its sinking, slipping, toppling or overturning at any site where the insured vehicle or trailer is located for the purpose of work, where such trailer has a hydraulic tipper mechanism.	We will not pay for loss or damage to: e. any trailer resulting from its sinking, slipping, toppling or overturning at any site where the insured vehicle or trailer is located for the purpose of work, where such trailer has a hydraulic tipper mechanism unless we agree to do so in writing.

Pg. 25/28	Section 5 Breakdown Assistance	No current wording.	<p>Section 5 Breakdown Assistance</p> <p>Using this breakdown assistance will not affect your no-claims bonus.</p> <p>Definitions:</p> <p>For the purpose of this section, the following definitions apply as well as those on page 3.</p> <p>a. You, your – any person driving the vehicle who is driving with the policyholder's permission</p> <p>b. Passengers – all non-fare-paying passengers (not including hitch-hikers) in the vehicle at the time you need assistance.</p> <p>c. Labour – the cost of the call-out and up to one hour's labour charged by the repairer we instruct, as long as the repair is carried out at the scene and not at the repairer's premises. A repair may only be carried out at the scene if the vehicle is in a safe position to do the repair.</p> <p>d. Breakdown – mechanical breakdown, flat battery, fire, attempted theft, malicious damage, punctures, lost keys, stolen keys, keys broken in the lock or locked in the vehicle.</p> <p>e. Vehicle – The vehicle described in the Schedule of this policy, designed for the carriage of goods, with a total maximum laden weight of 3,500kg and be no larger than 7 metres long, 3 metres high and 2.25 metres wide.</p> <p>f. Recovery Provider – Any representative of ours whom we appoint to assist you.</p> <p>g. Territorial Limit – The Republic of Ireland and Northern Ireland.</p> <p>The Light Commercial Vehicle Breakdown Assistance provided under this policy applies to private vehicles up to and including a gross vehicle weight of 3500kg, which can be driven with a Private Car or Category B driver's licence.</p> <p>RedClick Vehicle Breakdown Assistance is a 24-hour emergency breakdown and accident recovery service. It is there to assist you in your time of need. The choice of assistance supplied depends on the options available to us at the time of the request for assistance.</p>
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Pg. 25/28 contd...	Section 5 Breakdown Assistance contd...	No current wording.	<p>Please have the following information available when you call:</p> <ol style="list-style-type: none"> (1) your exact location (2) the registration number of the insured vehicle (3) your policy number (4) a telephone number where you can be contacted (5) a description of the problem <p>Benefits</p> <p>In the event of the insured vehicle being immobilised as a result of an accident, mechanical or electrical breakdown, fire, theft, or any attempted theft, malicious damage, punctures, lost keys, stolen keys, or keys broken in the lock or locked in the vehicle, occurring within the territorial limits, we will arrange and pay for the following benefits:</p> <ol style="list-style-type: none"> 1. We will provide up to one hour's free labour either at the roadside, your home or place of work if the insured vehicle can be repaired onsite. You or an insured driver must be with the insured vehicle when the repairer arrives to avail of the benefits under this cover. 2. If the insured vehicle has broken down at home or away from home and cannot be repaired onsite, we will pay the cost of towing the insured vehicle (excluding trailers) to the nearest garage capable of repairing the vehicle or your own garage, whichever is closer, but not exceeding 50km from the breakdown site. <p>Completion of your journey within Ireland and Northern Ireland</p> <p>If repairs cannot be carried out at the roadside, MAWDY will at your request, or the request of your passengers, assist you to make arrangements for accommodation and alternative transport. This will be at your own expense.</p>
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Pg. 25/28 contd...	Section 5 Breakdown Assistance contd...	No current wording.	<p>Message relay MAWDY will pass on two urgent messages for you.</p> <p>Conditions to section 5</p> <ol style="list-style-type: none"> 1. No benefit shall be payable unless we have been notified and have authorised assistance after being notified through the Redclick Vehicle Breakdown Assistance phone line 091 560 636. 2. Territorial limits of cover: Republic of Ireland and Northern Ireland. 3. The policy number must be quoted when calling for assistance. 4. Vehicles eligible for assistance will be private vehicles up to and including a gross vehicle weight of 3500kg, which can be driven with a Private Car or Category B driver's licence. 5. You must be with the insured vehicle when the repairer arrives. If you are not with the vehicle and our repairer cannot assist, any subsequent assistance will be at your own cost. 6. We may refuse assistance in circumstances where: <ol style="list-style-type: none"> a. a driver appears intoxicated; b. the insured vehicle is inaccessible or in an off-road location; c. the insured vehicle cannot be transported safely or legally without hindrance using a standard car transporter and equipment; d. the insured vehicle is not being used in accordance with the use set out in the Redclick policy; e. the insured vehicle is modified or customised so that it cannot be recovered, for example changes to the wheel arches, wheel or tyre sizes, front and rear bumper height, and original ride height. 7. If we have to make a forced entry to the insured vehicle because you are locked out, you must sign a declaration, which confirms that we are not responsible for any damage. 8. The insured vehicle must at all times be maintained in a good mechanical order and roadworthy condition and be regularly serviced.
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Pg. 25/28 contd...	Section 5 Breakdown Assistance contd...	No current wording.	<p>9. We will not be responsible to provide you with the services outlined under 'Completion of your journey within Ireland and Northern Ireland' if we are unable to do so as a result of the commercial conditions imposed by vehicle hire companies. For example, requiring the driver to provide a full licence free of endorsements, a credit card deposit, or the requirements to return a hire vehicle to a pick-up point.</p> <p>10. We cannot accept responsibility for the care or transportation of any goods carried (including pet animals or livestock) within the insured vehicle.</p> <p>11. We will not arrange for or incur any additional cost to transport goods, pets or any other animals carried in the insured vehicle. It will be your responsibility to arrange and pay for alternative transport for goods, pets, or any animals if the insured vehicle has to be towed.</p> <p>12. In the event of the insured vehicle being taken to a location of your choice, no further recovery arising from the same breakdown will be provided.</p> <p>13. If you cancel a breakdown assistance call-out, you are not eligible for another call-out for that same assistance.</p> <p>14. We will always use best endeavours to recover the insured vehicle. The insured vehicle must not be fitted with modifications beyond the original manufacturer's specifications which could impede the recovery.</p> <p>15. You are eligible for a maximum of 3 breakdown assists, per registered vehicle, during the period of insurance.</p> <p>Exceptions to section 5 We will NOT pay for:</p> <ol style="list-style-type: none"> 1. any consequential loss arising from using the assistance services (consequential loss is an additional loss caused by a Recovery Provider assisting or failing to assist you); 2. expenses, which are recoverable from any other source;
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Pg. 25/28 contd...	Section 5 Breakdown Assistance contd...	No current wording.	<p>3. recurring breakdown assistance requests due to the same cause where a permanent professional repair has not been undertaken to correct the fault</p> <p>4. any breakdown assistance requests arising where the insured vehicle is carrying more passengers or towing a greater weight than that for which it was designed as stated in the manufacturer's specifications;</p> <p>5. any breakdown assistance requests arising directly out of the unreasonable driving of the insured vehicle on unsuitable terrain;</p> <p>6. any vehicle designed as a tool of trade, non-registered or registered as a work vehicle;</p> <p>7. any accident or breakdown brought about by an avoidable or wilful or deliberate act committed by you;</p> <p>8. the cost of repairing the insured vehicle other than outlined in the benefits above;</p> <p>9. the cost of any parts, tyres, keys, lubricants, fluids, fuel or EV electrical charge;</p> <p>10. Any breakdown assistance requests caused by fuels, mineral essences or other flammable materials, explosives or toxins transported by the insured vehicle.</p> <p>11. Failing to provide any of the benefits outlined in this Section for reasons beyond our reasonable control, including (but not limited to) your assistance during a natural catastrophe, or us being unable to reach you because roads have been closed.</p> <p>12. Any winching costs or specialist equipment. For example, any vehicle or equipment (other than a standard recovery vehicle) which is required to move an insured vehicle which has left the road or is overturned or without wheels, would be considered specialist equipment. Once the insured vehicle has been removed to a suitable location, normal service will be provided.</p> <p>13. Loss or damage to the contents of the insured vehicle.</p>
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Pg. 25/28 contd...	Section 5 Breakdown Assistance contd...	No current wording.	<p>14. Recovering an insured vehicle carrying commercial loads. It is the responsibility of the driver to arrange for alternative transport for the commercial load if the vehicle has to be towed.</p> <p>15. Recovery of trailers or any attachments to the insured vehicle.</p> <p>16. Breakdown assistance requests if you knowingly provide false or misleading information.</p> <p>17. Any breach of this section of the policy or failure on our part to perform any obligation as a result of</p> <ul style="list-style-type: none"> a. acts of god, b. government control, restrictions or prohibitions, or any other act or omission of any public authority (including government) whether local, national or international, or the default of any supplier, agent or other person c. labour disputes or difficulties (whether or not within the company) d. any other cause whatsoever where such cause is beyond our reasonable control.
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If you have any questions, please contact your dedicated Broker Distribution Representative.



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