Car Insurance

RedClick

Insurance Product Information Document

Company: RedClick Product: Motor Policy

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This document provides a summary of the key information relating to our Private Motor Vehicle policy. Complete pre-contractual and contractual information on the product you purchase is provided in the full policy documentation.

What is this type of insurance?

This is insurance for a private car. The type of cover we offer is below:

(a) Third party, fire and theft: This provides for damage/loss caused to your vehicle as a result of attempted theft, theft or fire. Cover for third party property damage as a result of an insured loss is €30 million and unlimited cover for third party personal injury.

(b) Comprehensive Cover: This provides all of the above, along with cover for accidental damage to your vehicle.

What is insured?

Comprehensive benefits:

- ✓ Accidental damage (the market value up to the sum insured shown in your schedule)
- ✓ New car replacement
- ✓ Breakdown assistance and home start
- ✓ Windscreen cover
- ✓ Fire brigade charges (up to €2,200)
- ✓ Loss of Keys (up to €850)
- ✓ Foreign Use (EU cover up to 93 days)
- ✓ Personal accident cover (up to €6,500)
- ✓ Courtesy car cover for duration of repairs in an approved repairers up to a max of 10 days
- ✓ Medical expenses (up to €135)
- ✓ Car hire (up to 10 days following theft of your vehicle)

Third party, fire and theft:

- ✓ Fire, theft and attempted theft damage (the market value up to the sum insured shown in your schedule)
- ✓ New car replacement
- ✓ Breakdown assistance and home start
- ✓ Fire brigade charges (up to €2,200)
- ✓ Loss of Keys (up to €850)
- ✓ Foreign Use (EU cover up to 93 days)
- ✓ Electric car charging cables up to €500

Optional extras:

No Claims Bonus Protection

Windscreen Cover (third party fire and theft)

All covers subject to eligibility criteria. Full benefits and restrictions are outlined in your policy booklet

What is not insured?

- ✗ Any use of the vehicle for a purpose not stated on the certificate of insurance
- ✗ Any driver not holding a valid licence to drive the vehicle or not meeting the conditions and any limits of the driving licence
- ✗ Theft or attempted theft if the vehicle is left unattended and left unlocked or the keys to the ignition are left with the vehicle
- ✗ Your personal belongings, including handbags, jackets and mobile phones
- ✗ Loss or damage as a result of the vehicle being filled with the wrong or contaminated fuel
- ✗ Loss of value, wear and tear, mechanical or electrical breakdown, or damage to tyres as a result of using brakes or by road punctures, cuts or bursts
- ✗ Loss or damage arising from any failure of computers and electrical equipment, information technology hazards and cyber risks
- ✗ Death or bodily injury or liability for death, injury or damage when the insured vehicle is used for any purpose excluded in the policy booklet

Are there any restrictions on cover?

You will not be covered for any of the following:

- ! The first amount of each claim (known as the excess), as shown in the schedule
- ! Any breakdown cost or help that has not been agreed through our 24-hour helpline
- ! If your certificate of insurance shows driving other cars cover, specific restrictions apply
- ! If windscreen cover applies we will not pay for any amount over €150 for replacement or €50 for repair if the work is not carried out by our approved windscreen specialists
- ! New car replacement cover applies if your car is less than a year old and it has damage that costs more than 60% of its value
- ! Driving other cars and Breakdown Assistance not available with foreign use cover

Where am I covered?

✓ You are covered in the Republic of Ireland, Northern Ireland and Great Britain (including the Isle of Man and Channel Islands).

What are my obligations?

•You must answer all questions honestly and accurately, during the quote process and during the lifetime of the policy. If the position or answer in relation to any of these questions changes, you must inform us without delay.

•You must pay the premium(s) on time and in full
•You, or any other insured person, must co-operate fully with our investigations
•You must notify us of any changes to the risk such as change of vehicle(s), driver(s) or change of address
•You must take all reasonable steps to prevent accidents, injuries, loss or damage.
•You must ensure the vehicle is kept in a roadworthy condition and if necessary has a valid NCT certificate
•You must report any accident, injury, loss or damage immediately or on the next working day by calling Lo-Call 1800 77 1800
•You must also inform An Garda Siochana immediately if any person is injured in an accident

When and how do I pay?

You can pay for your insurance in full when taking out the policy through your broker (if applicable). You can pay the premium by credit card, debit card or direct debit..

When does the cover start and end?

The start and end dates of this policy are stated on the policy schedule and on the certificate of insurance. The term of the policy is 12 months unless otherwise agreed with us.

How do I cancel the contract?

You may cancel your policy at any time by contacting your broker. You have a legal obligation to return your certificate of insurance and insurance disc when cancelling an insurance policy.

If you want to cancel within the first 14 working days of a new business or renewal policy, we will refund your premium for any period of insurance remaining. If you cancel your policy at any other time, we will refund your premium for any period of insurance remaining, less an administration fee. Terms and conditions apply to cancellations, please refer to your policy booklet.