

Product Benefits

Car Insurance



Windscreen Cover 1800 944 435

00 800 88 0 88 228 (If calling from outside the Republic of Ireland)

- Covers all windows including side windows
- Glass roofs and sunroofs not covered
- Up to 2 claims during Insurance year (regardless of repair or replacement)
- Also covers €150 for replacement (less any excess) or €50 for repair if work is not carried out by our approved windscreen specialists.

Comp: Standard

TPF&T: Yes @ €29.57

Driving other cars

If stated on the Certificate of Insurance.

- Covers full licence policy holders' liability to drive cars they do not own. (In a third party capacity only).
- Cover for private passenger vehicles (cars/people carriers/ jeeps with seats in the rear)
- Drivers must have the permission of the owner
- Cars must be roadworthy and have valid NCT
- Cars must not be more than 15 years old
- The car must have a valid insurance policy in force.

Comp: Standard

TPF&T: Standard

Breakdown + Homestart 1800 70 60 80

00353 91 560636 (If calling from Northern Ireland or the United Kingdom)

We will arrange and pay for:

- One hour's labour at the roadside or at your home
- Towing the vehicle to the nearest competent repairer or to a garage of your choice, whichever is closer
- Covered for 3 call outs per insurance year
- Covered in the territorial limits of the policy (ROI/NI + UK)
- A replacement car can be issued for up to 48hrs while repairs are completed. Subject to availability.

Comp: Standard

TPF&T: Standard

New Car Replacement

- The vehicle is within 12 months of having been bought new
- The vehicle is damaged and the cost of repairs are beyond economic repair (more than 60% of the manufacturers list price) or;
- The Vehicle is stolen and not recovered.

Comp: Standard

TPF&T: N/A

Policy Excess

- Applies to Accidental Damage and Fire & Theft claims
- €300 excess applies for both Comprehensive and Third Party Fire and Theft
- €300 applies for all ages - no age implications
- Not applicable on Breakdown
- €25 excess applies for windscreen replacement.

Comp: Standard

TPF&T: Standard

Direct Debit

- 7.70% new business service charge
- 9.75% renewal service charge

Comp: Standard

TPF&T: Standard

Step Back NCD

In the event of a fault claim your bonus is stepped back

- 5 years or more NCD becomes 2 years
- 4 years NCD becomes 1 year
- 3 years or less becomes 0 years.

Comp: Standard

TPF&T: Standard

Claims

- Dedicated 24 hour claims notification line
- Dedicated claims representative
- Contacted within 24 hours of claim notification, or the next working day
- Nationwide network of approved repairers.

Comp: Standard

TPF&T: Standard

Please check the policy booklet as full terms and conditions of the above benefits apply.

Liberty Seguros, Compania de Seguros Y Reaseguros, S.A, trading as Liberty Insurance is authorised by the General Directorate of Insurance and Pension Funds in Spain and is regulated by the Central Bank of Ireland for conduct of business rules.

