



# Broker Guide

## Private Motor

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### About RedClick

We're RedClick, part of the Generali Group, one of the world's largest insurance companies, present in over 50 countries and taking care of more than 70 million customers worldwide.

We are a team of more than 400 professionals across our offices in Dublin, Cavan, and Enniskillen taking care of over 250.000 customers within Ireland helping them spend more time doing the things they love.

We deliver this by placing individual care at the centre of what we do, with immediacy and efficiency.

### About Generali

Generali is one of the largest global insurance and asset management providers. It is a global insurance group, founded in 1831, over 190 years ago!

### About this guide

This document is designed to provide an overview of the RedClick Motor product. It is not a comprehensive defined specification of all underwriting, product rules and procedures as a significant proportion of these are driven by inbuilt system rules. If in doubt about any aspect of risk acceptance or administration, please contact our Broker Support team via Webchat by visiting: [www.connect.redclick.ie](http://www.connect.redclick.ie) and click on the webchat icon, call 1890 907 679 or email your motor query to [PrivateMotorBroker@redclick.ie](mailto:PrivateMotorBroker@redclick.ie).

### Private Car Insurance

At RedClick, we offer top quality products and always strive to provide outstanding support for your customers.

### Dedicated Broker Team

As well as competitive cover for your clients, you also get the added benefit of having a dedicated Broker Team on hand to provide the best-in-class service to you.

To speak to your Broker Support Team today, call [1800 90 76 79](tel:1800907679).

### Key Features & Benefits

Great reasons to get Car Insurance at RedClick:

- Breakdown assistance, including home start, as standard.
- An Ireland-wide Guaranteed Repair Network.
- Cover for all drivers aged 17 and older (subject to acceptance criteria), full and learner permit/provisional licenses.

### Policy Overview

Product	Private Motor		
Policy Period	12 months		
Covers Available	Third Party Fire & Theft or Comprehensive		
Policyholders	Policies transacted on Applied must be in the name of an individual. For Corporate policyholders contact the Broker Support Team		
Age of Drivers	All drivers must be 17 or over		
Licence Types	Full (EU) or equivalent licence recognised under Irish RTA legislation and Provisional/Learner Permit		
Areas of Use/Kept Overnight	All areas within the Republic of Ireland		
Vehicles	Certain vehicles may refer, or decline based on underwriting rules. UK & NI registered vehicles can be accepted for a limited period. We are obliged to notify Revenue where a vehicle is insured under a UK or NI registration more than 42 calendar days. We do not cover vehicles over 20 years old.		
Vehicles Value	Cover	Min Value	Max Value
	Third Party Fire & Theft	N/A	€24,000
	Comprehensive	€1,501	€100,000
Vehicle Ownership	The policyholder, their spouse, civil partner, co-habitant partner and a lease company (> 12 months) can be the registered owner of the vehicle		
Car-vans	We no longer accept car-vans. Risks covering car-vans should be declined at new business stage. You should not add any car-vans at midterm stage.		
Imported Vehicles	We no longer accept vehicles imported from outside Ireland or United Kingdom. These should be declined at new business stage. Please note not all imported vehicles will refer at quotation stage so it is important to establish at that point if the vehicle is an import or not.		

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<b>Vehicle Modifications</b>	<p>Certain modifications will automatically refer or decline however we will not offer cover for vehicles which have the following modifications:</p> <ul style="list-style-type: none"> <li>• Car-Van Conversion</li> <li>• Non-standard engine replacement</li> <li>• Nitrous oxide kit</li> <li>• Seats/window removal</li> <li>• Blueprinted</li> <li>• Misc Engine alter increase power</li> <li>• Engine Change</li> <li>• Strengthening brackets</li> <li>• Exhaust system change increase HP</li> <li>• Gearing/Transmission changes</li> <li>• Misc. Engine alterations</li> <li>• Other changes not listed</li> <li>• Vehicle accessory</li> <li>• Air Filters</li> <li>• Bull bars</li> <li>• Dual Control</li> <li>• Fibre Glass Panel</li> <li>• LPG Conversion</li> </ul> <p>Please note not all these modifications are system driven so it's important to reference the above list for vehicles which have modifications.</p> <p>If a vehicle has been adapted for use by a disabled person/s for example the installation of hand controls or adapted doors normal terms should apply once the vehicle has been adapted in line with manufacturer's specifications. The value of the vehicle should also be adjusted to reflect the modifications. If the adaptations are not in line with manufacturers recommendations, you should refer to Liberty broker support team with details of the adaption made to the vehicle.</p>
<b>Class of Use</b>	Class 1 (SDP and SDP&C), Class 1F, Class 2* and Class 3*. See definitions of classes of use on page 9 Use restrictions apply to certain occupations, see page 16 for details.
<b>Occupations</b>	The "Driving of Other Cars" extension is excluded for certain occupations see page 16 for details.
<b>Previous Claims</b>	Risks with open claims or at fault claims (claims paid for loss of or damage to the insured vehicle (excluding windscreen claims) and/or payments to third parties for death or bodily injury or damage to third party vehicles or property) with a date of loss within the last 3 years are outside our acceptance criteria.
<b>Motor Convictions</b>	One or more motor convictions in the last 3 years are outside our acceptance criteria. Any drivers who have been disqualified from driving or from obtaining a licence in the last 7 years are outside of our acceptance criteria.

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<b>Penalty Points</b>	7 or more active Penalty Points are outside our acceptance criteria. Any drivers who have been disqualified from driving or from obtaining a licence in the last 7 years are outside of our acceptance criteria.
<b>Disqualifications</b>	Any drivers who have been disqualified from driving or from obtaining a licence in the last 7 years are outside of our acceptance criteria.
<b>Non-Motor Convictions</b>	All non-motor convictions should be referred to RedClick Broker Support Team.
<b>Medical Conditions</b>	Medical conditions/physical disabilities can be accepted provided the driver has a valid driving licence.
<b>Main User</b>	The main user of the vehicle must be the Policyholder or Spouse/Civil Partner/Co-habitant.
<b>Additional Drivers</b>	Up to 6 drivers (including the policyholder) can be covered.
<b>Named Driving Experience</b>	Discounts allowed for previous Named Driving Experience and ex- Company Car drivers.
<b>Excess</b>	Standard policy excess of €300 or value stated in the schedule, for loss of or damage to the insured vehicle. No additional excess for age or licence types. No voluntary Excess available.
<b>Levy</b>	With effect from the 23 December 2023 the levy changed from 7% to 3%. Customers are charged a 3% levy which is set out on their premium breakdown. RedClick Insurance meet all obligations to contribute to the Motor Insurance Insolvency Compensation Fund (MIICF) and to the Insurance Compensation Fund (ICF)

## Summary of Cover

### Cover Types Available

We provide **Third Party Fire and Theft (TPFT)** and **Comprehensive (Comp)**. The following describes the basic cover these cover types provide. Please refer to the policy booklet for full details.

TPFT - TPO plus cover for the insured vehicle in the event of the loss or partial loss because of fire or theft or attempted theft only.

Comp – TPFT plus cover against the loss or damage (accidental or malicious) to the insured vehicle.

### Change of Cover Mid-Term (No change of vehicle)

There is no option to upgrade cover midterm unless a change of vehicle is being completed. The client will only have the option to change their cover at initial quote stage, when changing their vehicle midterm and at renewal stage.

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		COMP	TPFT
Third Party Liability	For injury or death to other people and for damage to the property of other people	✓	✓
Fire & Theft	Loss or damage to the insured vehicle caused by Fire or Theft	✓	✓
Accidental Damage	Accidental damage to the insured vehicle	✓	
Windscreen Breakage	<ul style="list-style-type: none"> <li>We will cover the cost of glass replaced or repaired by our approved repairer – AllGlass (Tel. 1800 94 44 35) or €150 if replaced by anyone else (or €50 if repaired)</li> <li>Limit of 2 windscreen claims (repair or replacement) in any one policy period</li> <li>€25 excess applies for windscreen replacement. No excess applies for</li> </ul>	✓	✓ Available for additional premium
Breakdown Cover (091 560 636)	<p>If the vehicle cannot be driven because of a breakdown, we will arrange and pay for:</p> <p>One hour's labour at the roadside or at your home. and Towing the vehicle to the nearest competent repairer or to a garage of your choice, whichever is closer.</p> <p>A breakdown in Ireland / N Ireland where the vehicle cannot be repaired, and policyholder is more than 3 km from home we will pay for one of the following (Limited to €150). <del>Breakdown cover is only available in Ireland, UK</del></p>	✓	✓
New Car Replacement	<p>If within 12 months of having bought the vehicle as new, it is damaged or stolen and the cost of repairs will be more than 60% of the manufacturer's list price.</p> <p>Only covered if loss is result of fire or theft for TPFT.</p>	✓	✓ Damaged because of Fire or Theft only
Hire Car after Theft	If the insured vehicle has been stolen and is not recovered within 24 hours, we will provide a replacement car for up to five days or until the car is recovered whichever is sooner.	✓	
Trailer/Towing Cover	We will cover the towing of trailers to meet the requirements under the Road traffic act	✓	✓
Personal Accident	€6,500 in respect of the policyholder's death, permanent loss of sight or loss of limb/s	✓	
Medical Expenses	Medical expenses up to €135	✓	

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Hotel Expenses	€65 for the driver (or €135 for all the people in the vehicle) towards the cost of hotel expenses following an accident	✓	
Accident Recovery	The reasonable cost of protecting the vehicle and moving it to the nearest repairer and the reasonable cost of delivering it to you after the repair following an accident. Only covered if loss is result of fire or theft for TPET	✓	✓
Loss of Keys	Limit of €850 if the car keys or lock transmitter of the vehicle are lost or stolen and client must pay €300 excess	✓	✓
Fire Brigade Charges	Local-authority charges for putting out a fire in your vehicle or for removing the driver or passengers from your vehicle using cutting equipment. The most we will pay is €2,200. Only covered if loss is result of fire or theft for TPET	✓	✓
Foreign Use	<p>Full cover provided for the following countries for up to 93 days:</p> <p>Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Rep, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Lithuania, Luxembourg, Malta, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland, Holland</p> <p>If a policyholder advises they are going abroad, please advise them they can find the details of our appointed claims representatives' on <a href="http://www.dekra-claims-services.com">http://www.dekra-claims-services.com</a> If they want the specific contact details, please contact the Broker Support Team who will advise of these details. Driving other cars &amp; breakdown cover does not apply while using the car outside the territorial limits.</p>	✓	✓
Radio, audio and navigation equipment	Limit of 5% of vehicle sum insured or €635 whichever is the lower. Excludes mobile phones and accessories. Only covered if loss is result of fire or theft for TPFT.	✓	✓
Driving Other Cars	Third Party liability cover is available to policyholders. Restricted to Private passenger vehicles driven in Ireland UK, Channel Islands and Isle of Man. 1. Does not apply for certain occupations 2. Only applicable for policyholders with full Irish/UK or EU licence.	✓	✓
Standard Excess	€300 or value stated in the schedule	✓	✓



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The policy cover for each of the above items is defined in and subject to Exceptions and Conditions as set out in the Policy Booklet.

## Optional Covers Available

**Windscreen** – Available at inception and midterm where a change of vehicle is completed. Also available where a customer requests to add windscreen within 7 days of New Business inception and 3 days of renewal.

Windscreen is standard on Comprehensive policies and can be added as an optional extra on Third-Party Fire and Theft.

A claim under this section will not impact clients No Claims Bonus

**No Claims Bonus Protection** – only available when NCD is 4 years plus – Only available at inception and up to 7 days after inception and 3 days of renewal.

Coverage can't be removed midterm unless No Claims Discount is removed/reduced to under 4 years.

**Open Drive** – Available at inception and midterm if client meets acceptance criteria.

Coverage can be removed midterm.

For an extra premium the client can add Open Drive to their policy. This will allow any person who holds a full licence between the age of 25 – 70 to drive the vehicle. Open drive cannot be offered on term 2 or term 3 vehicles.

## Classes of use

Class	Summary	Definition	Exclusions
Class 1	Class 1 use allows the insured and their spouse to use the vehicle for social domestic and pleasure purposes and limited business use.	Use for social, domestic and pleasure purposes. Use in connection with the policyholder's and the policyholder's spouse's business and use for towing (other than for hire or reward) of any one disabled mechanically propelled vehicle or trailer. Use necessitated by the overhaul, upkeep and/or repair of the insured vehicle for the policyholder. E.G. Client occasionally uses their vehicle to travel between offices for work. They don't carry any products or samples with them.	Use for hire or reward, racing, pace making, speed testing, rallying, reliability trials, the carriage of goods or samples in connection with any trade or business, commercial travelling, sales promotion or soliciting of orders. Use for any purpose in connection with the motor trade other than use necessitated by the overhaul upkeep and/or repair of the vehicle.

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Class 1F	Class 1F use is similar to class 1 use apart from the provision for use in connection with the policyholder's business relates specifically to farming.	Social, Domestic and Pleasure purposes. Use in connection with the policyholder's business as a farmer (excluding nurserymen and market gardeners) including the carriage of goods in connection with the business and the policyholder's spouse's business. Use for towing (other than for hire or reward) of any one disabled mechanically propelled vehicle or trailer. Use necessitated by the overhaul, upkeep and/or repair of the insured vehicle for the policyholder.	Use for hire or reward, racing, pace making, speed testing, rallying, reliability trials or commercial travelling. Use for any purpose in connection with the motor trade other than use necessitated by the overhaul upkeep and/or repair of the vehicle.
Class 2	Class 2 use in addition to the activities covered under class 1 covers the insured and their spouse to carry goods and samples in connection with their trade or business.	Use for social, domestic and pleasure purposes. Use in connection with the policyholder's and the policyholder's spouse's business including the carriage of goods or samples (Including use by your employees for such purposes) but excluding commercial travelling, sales promotion and soliciting of orders. Use for towing (other than for hire or reward) of any one disabled mechanically propelled vehicle or trailer. Use necessitated by the overhaul, upkeep and/or repair of the insured vehicle for the policyholder. E.G. Occupations that would warrant class 2 would be a nurse doing house calls carrying equipment in their vehicle, a teacher who needs to carry students for school excursions or afterschool activities, a childminder who collects/drops children to school.	Use for hire or reward, racing, pace making, speed testing, rallying, reliability trials, commercial travelling, sales promotions or soliciting of orders. Use for any purpose in connection with the motor trade other than use necessitated by the overhaul upkeep and/or repair of the vehicle.
Class 3	Class 3 use in addition to the activities covered in class 1 & 2, covers the insured and their spouse to use the vehicles in connection with commercial travelling, sales promotions or soliciting orders. Usually, this class of use would be used by travelling sales representatives.	Use for social, domestic and pleasure purposes. Use in connection with the policyholder's and the policyholder's spouse's business including the carriage of goods or samples and commercial travelling, sales promotion and soliciting of orders (Including use by your employees for such purposes). Use for towing (other than for hire or reward) of any one disabled mechanically propelled vehicle or trailer. Use necessitated by the overhaul, upkeep and/or repair of the insured vehicle for the policyholder. E.G. A Sales representative who spends a lot of the time on the road. They would be carrying goods/samples and calling to different shops/business soliciting for orders.	Use for hire or reward, racing, pace making, speed testing, rallying or reliability trials. Use for any purpose in connection with the motor trade other than use necessitated by the overhaul upkeep and/or repair of the vehicle.

## New Business

Quotations on Applied will be guaranteed where the vehicle registration number has been included.

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Please refer to this guide and the Notes & Benefits tab in the Applied quote for additional information regarding quotation.

Any quotation that returns a referral can be referred to our Broker Support team

All guaranteed quotations are valid for 30 days.

## No Claims Discount (NCD):

- Evidence of the previous insurer's Proof of NCD document (or letter of NCD or previous insurer's renewal notice for non-ROI insurers where the NCD years earned is shown) must be received and retained. In the event of an audit this proof will be requested by RedClick.
- Where the documentation is from a foreign insurer, the documentation must be provided to RedClick for validation. There is no need for the NCD to be translated, this will be completed by RedClick.
- An NCD earned on a policy which has expired more than 2 years prior to quotation is not acceptable.
- Where the registration number on the NCD document differs from the registration number of the vehicle being insured, a valid reason must be provided as to the difference and verified that the NCD is not being used on another vehicle.
- NCDs can be transferred from the following policy types
  - Commercial Vehicle (where the vehicle is <= 3.5-ton GVW)
  - Taxi/Hackney
  - Motor Trade Road Risk (where the Motor Trade policy was held in the proposer's own individual name – policyholder name on the MT NCB must match the policyholder's name on the private car policy)  
However, the other policy must be lapsed or cancelled.
- An NCD earned in any EU nation or in any of United Kingdom, USA, Canada, Australia or New Zealand is acceptable and a copy of same maintained on file.
- In the event of a fault claim, the NCD will be stepped back at renewal as follows:

NCD Entitlement at New Business or Last Renewal	NCD Entitlement at Renewal Following a Fault Claim
5+	2
5	2
4	1
3	0
2	0
1	0

- Two or more fault claims in the same period of insurance will result in the NCD being reduced to zero.
- A fault claim is a claim where we have made payments that have not been fully recovered.

## Protected No Claims Discount:

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- Where a policyholder has 4 or more years NCD, the NCD can be protected.
- Protecting the NCD will result in an additional premium.
- Protecting the NCD allows one unlimited fault claim in the period of insurance without affecting the NCD.
- If there are 2 or more claims during the period of insurance, the 4 years NCB will reduce to 1 year No Claims Bonus. If the NCB is 5 plus years it will reduce to 2 years No Claims Bonus.
- NCD Protection can be purchased at New Business or within 7 days of the inception date or at Renewal date or within 3 days of the renewal date.
- We may take account of any claims made when calculating the renewal premium even if the NCD has been protected.

## Named Driving / Ex-Company Car Discount

Applies if the policyholder has been a named driver on someone else's policy.

- Can only be used on one vehicle/policy at any time.
- Discounts are only acceptable from Republic of Ireland/Northern Ireland/United Kingdom/EU, USA, Canada, Australia and New Zealand. There must be no more than 2 years in between driving periods and no more than 2 years since expiry.
- EU Named Driving Discounts do not have to be translated into English by the policyholder.
- Named Driving Discount (RedClick Insurance or external) earned on a Commercial policy can be used on a Private Motor policy regardless of the gross vehicle weight of the vehicle it was earned on.
- Named Driver Experience earned on a Motorbike policy cannot be used on a Private Motor policy.
- Named Driving Discount cannot be used if the customer has valid No Claims bonus in place, i.e. completed a full policy years insurance in their own name within last 2 years. (If they never completed the year then they can reuse their Named Driving Discount).
- Driver does not have any previous claims.
- For Ex-Company car driving experience we require 2 letters – one from employer confirming length of time and sole use of vehicle and one from insurer confirming length of time on policy and claims history.

In some cases, we will accept Named Driving Experience earned on a Motor trade policy. To decide if we will allow the discount, we need the following information:

- Is the policy still in force or when did it expire?
- Number of year's discount?
- Was the motor trade policy in the customer own business name or were they driving for someone else?
- Are there young drivers on the policy?
- What was the role of the driver within this motor trade?
- Did they have the sole use of a vehicle for SD&P use as well as business and can they provide evidence of the same?

When you have gathered the above information, you should refer to the Broker Support Team for consideration.

### Licence Types

Licence Type	Acceptable for quote & cover
Full Irish	Yes
ROI Learner Permit	Yes, but valid only for use in the country it was issued in
Full E.U.	Yes
Full other (international & UK)	For up to 12 months after entering country.

### Full other licences (International & UK licenses)

If a driver holds a Full International Licence they can drive on this licence for 12 months upon entry into Ireland.

- New Business – a referral will generate if a driver has a Full UK or International Licence. Please contact the Broker Support Team when quote goes into referral and once it has been confirmed driver is in country less than 12 months the referral will be cleared which will allow you to proceed with the quote on Relay. OK to quote but the licence will need to be changed to a ROI licence by the next renewal.
- Mid Term – same process applies.
- Renewal – Any policy that has a Full UK or International licence holder noted will be asked to produce a copy of their licence to ensure it has been switched to an ROI licence. If the policyholder has not changed their licence for a ROI licence, we will be unable to offer renewal terms. If a named driver on the policy has not yet changed their licence for a ROI licence, we can offer the renewal quote, but only if this driver has been removed.

### MTPL

New legislation came into effect on 1st April 2025 to ensure that Driver Numbers are captured and validated for every driver on a car insurance policy.

This change will impact all customers and is a change for many who have not had to provide their Driver Number before.

Whether a policy is on Full Cycle EDI or off Full Cycle EDI, we require that you adhere to the steps below for Irish and Non-Irish Licences for all renewals and new business from the effective date, 1 April 2025.

#### Irish Licences

- All Driver Numbers, for the main and all additional drivers must be validated through the “Hub”.
- To ensure a successful validation, all details including first name, surname, date of birth and Driver Number must be entered correctly.
- Manual validation will be supported in the scenarios below by sending an image of the licence to us by email to PrivateMotorBroker@redclick.ie.

#### Scenarios:

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- When the “Hub” is down on Applied and you receive a notification, then the manual verification question will need to be populated.
- Where the customer is insisting the Date of Birth/Surname is correct but not matching on the NDLS, the customer must be advised to contact the NDLS to ensure the incorrect information is corrected. If it isn't corrected, the validation will fail at the next renewal.

*NDLS Online form: <https://www.ndls.ie/contact-form.html>*

*NDLS Customer service: 0818 700 800.*

*NDLS Postal Address: National Drivers Licence Service, PO BOX 858, Southside Delivery Office, Cork*

In both scenarios above, you must also keep a copy of the licence on file.

### Non-Irish Licences

- You must gather and store a copy of the non-Irish licence prior to the inception of a policy.
- The Non-Irish Licence must be visually validated at the point of sale/renewal.
- Non-Irish Licences are validated by ticking “Have you manually verified the Driver Number and Date of Birth?” in Applied.
- You should enter the Driver Number from the licence along with the country of issue and these details will be used to validate.
- We will not follow up with you on Non-Irish Licences as you should have this prior to the inception of a new policy or renewal of an existing policy.
- We will not renew or incept a new business or process any mid-term adjustments for a policy where a non-Irish Licence has not been validated.

In the case of non-EU (including UK) licenses you should also confirm residency. To protect all drivers, we will not incept or renew a policy where the Driver Number has not been successfully validated prior to inception or renewal.

Similarly, we are unable to backdate any policy which has not had the Driver Number(s) validated before renewal or inception. This applies to both Irish and non-Irish licences.

## Driving Other Cars (DOC)

DOC only applies to policyholders who have a Full ROI, UK or EU licence. Please also refer to the occupations section for list of occupations for which DOC is not available.

### Terms & Conditions

If a customer has the Driving Other Cars extension, their Certificate will show this cover. It is the policyholder's responsibility to check their certificate themselves before driving. If you are asked to confirm if cover applies, check the certificate on visual or the documents issued to client outlining if the DOC extension is included.

- the other car is not owned by your spouse / cohabitant or employer or hired to them under a hire- purchase or lease agreement.
- you currently hold a full Irish, United Kingdom (UK) or European Union (EU)
- driving licence.
- the use of the other car is covered in your certificate of insurance.

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- there is a current insurance policy in place in another person's name that covers the other car.
- you are not covered under any other policy to drive the other car.
- you have the owner's permission to drive the other car.
- the other car is not more than 15 years old; (Effective 26 January 2021)
- the other car is in a roadworthy condition and holds a valid NCT.
- the vehicle is not being driven outside the territorial limits; and
- you still have the insured vehicle, and it holds a valid NCT and is in a roadworthy condition.

This extension applies while being driven within the territorial limits and only to private passenger cars. It does not include:

- vans; car-vans; crew cabs
- jeep-type vehicles with no seats in the back
- vans adapted to carry passengers or
- any vehicles taxed commercially.

Driving of Other Cars (DOC) is excluded for the following occupations. Class 1 use is the only class of use available for these occupations.

Fitter	Taxi Driver	Tyre Inspector
Body Fitter	Car Salesman	Tyre Technician
Exhaust Fitter	Car Dealer	Bodyshop Manager
Fitter - Tyre/Exhaust	Car Valet	Car Body Repairer
Motor Fitter	Car Park Attendant	Parts Man
Plant Fitter	Chauffeur	Parts Manager
Tyre Fitter	Courier	Parts Supervisor
Windscreen Fitter	Door To Door Collector	Auto Electrician
Mechanic	Ambulance Driver	Waste Dealer
Bus Mechanic	Bus Driver	Car Body Repairer
HGV Mechanic	Coach Driver	Cycle Repairer
Mobile Motor Mechanic	Crane Driver	Repair Man
Motor Mechanic	Despatch Driver	Car Wash Attendant
Tractor Mechanic	Forklift Truck Driver	Service Manager
Minicab Driver	HGV Driver	Bus Valet
Motor Dealer	Hire Car Driver	Car Builder
Motor Engineer	Lorry Driver	Coach Sprayer
Motor Mechanic	Minibus Driver	Collector - Door to Door
Motor Racing organiser	Plant Driver	Garage Attendant
Motor Trader	Rally Driver	Garage Foreman
Panel Beater	Tanker Driver	Garage Manager
Car Delivery Driver	Tractor Driver	Petrol Station Attendant
Delivery Courier	Train Driver	Professional Racing Driver
Delivery Driver	Van Driver	Professional Racing Motorcyclist

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Delivery Roundsman	Driving Examiner	Recovery Vehicle Co-Ordinator
Fast Food Delivery Driver	Driving Instructor	Vehicle Assessor
Wholesale Newspaper Delivery Driver	Driving Instructor (HGV)	Vehicle Engineer
Scrap Dealer	Tyre Builder	Vehicle Technician

## Granting Cover

- The start time must be a minimum of 30 minutes in the future if incepting for the same date as the quotation date, or for a future date within the quote guarantee period.
- Backdating of cover is not permissible.
- The following documentation must be received and retained within 14 days, where relevant,
- Proposal Form (fully completed and signed)
- Proof of NCD
- Named Driving / Ex-Company Car Driving experience
- Copy of Driving Licence(s)
- Any other documentation relevant to the risk

## Occupations

Risks with drivers who have the following occupations should be declined at NB stage. If a customer wishes to add a driver permanently mid-term with any of these occupations/business types, the risk should be declined. Temporary drivers with the below occupations can be accepted.

Policies which are due for renewal which have drivers with these occupations should be referred to RedClick for consideration.

Referred Occupation	Referred Occupation	Referred Occupation
Actor	Stage Director	Film Technician
Actress	Television Director	Model
Artist	Film Producer	Musician
Professional Boxer	Producer	Classical Musician
Broadcaster	Radio Producer	Radio Controller
Costume Designer	Television Producer	Radio Operator
Fashion Designer	Disc Jockey	Radio Presenter
Diplomat	Mobile Disc Jockey	TV Editor
Film Director	Embassy Staff	Television Presenter
Radio Director	Entertainer	Opera Singer
Landscape Architect	Landscape Gardener	Tarmac
Song Writer	Script Writer	Door To Door Collector
Semi-Professional Sportsman	Journalist	Collector - Door to Door
Sports Commentator	Writer	Repair Man



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Sportsman	Golfer	Garden Designer
Sportswoman	Footballer	Gardener
Professional Racing Motorcyclist	Motor Racing organiser	Screen Writer
Professional Racing Driver	Professional Wrestler	Market Trader
Jockey		

## Apprenticeships

Please note that if a driver is an apprentice their occupation should be noted as whatever occupation their apprenticeship is in for example Apprentice Fitter should be noted as Fitter.

## Class of Use Restricted Occupations

The following occupations can only be covered as Class 1 and the Driving Other Cars optional extra will not be available for the policyholder. The class of use restriction also applies to any driver named on the policy with one of the following occupations.

Referred Occupation	Referred Occupation	Referred Occupation
Fitter	Taxi Driver	Tyre Inspector
Body Fitter	Car Salesman	Tyre Technician
Exhaust Fitter	Car Dealer	Bodyshop Manager
Fitter - Tyre/Exhaust	Car Valet	Car Body Repairer
Motor Fitter	Car Park Attendant	Parts Man
Plant Fitter	Chauffeur	Parts Manager
Tyre Fitter	Courier	Parts Supervisor
Windscreen Fitter	Door To Door Collector	Auto Electrician
Mechanic	Ambulance Driver	Waste Dealer
Bus Mechanic	Bus Driver	Car Body Repairer
HGV Mechanic	Coach Driver	Cycle Repairer
Mobile Motor Mechanic	Crane Driver	Repair Man
Motor Mechanic	Despatch Driver	Car Wash Attendant
Tractor Mechanic	Forklift Truck Driver	Service Manager
Minicab Driver	HGV Driver	Bus Valet
Motor Dealer	Hire Car Driver	Car Builder
Motor Engineer	Lorry Driver	Coach Sprayer
Motor Mechanic	Minibus Driver	Collector - Door to Door
Motor Racing organiser	Plant Driver	Garage Attendant
Motor Trader	Rally Driver	Garage Foreman
Panel Beater	Tanker Driver	Garage Manager
Car Delivery Driver	Tractor Driver	Petrol Station Attendant
Delivery Courier	Train Driver	Professional Racing Driver

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Delivery Driver	Van Driver	Professional Racing Motorcyclist
Delivery Roundsman	Driving Examiner	Recovery Vehicle Co-Ordinator
Fast Food Delivery Driver	Driving Instructor	Vehicle Assessor
Wholesale Newspaper Delivery Driver	Driving Instructor (HGV)	Vehicle Engineer
Scrap Dealer	Tyre Builder	Vehicle Technician

## Mid Term Adjustments

Any midterm adjustment (MTA) to the risk is subject to the same acceptance criteria as above.

### Permanent MTAs:

Most MTAs can be transacted via Relay, however in some circumstances a referral may occur. In this instance the policy should be referred to the Broker Support Team @ 1800 90 7679.

Any request for a backdated MTA must be referred to the Broker Support Team @ 1890 90 7679.

### Temporary Substitution of Vehicle:

Brokers have authority to proceed with temporary substitution of vehicle once the substitute vehicle does not breach any of the rules set out below.

- A temporary substitution of vehicle must be to another private motor car and can be for any reason. It cannot be another vehicle owned by the policyholder.
- Temporary substitution can be up to 2 weeks in length and limited to 3 temporary substitutions in any one period of insurance
- The temporary vehicle must be roadworthy and have a valid NCT where applicable

We may allow a temporary substitution onto a commercial van (limited to a maximum carrying capacity of 2 tonne) for up to 3 days, if the policyholder is moving house and the policy risk address is changed at the same time. A charge of €50 plus levies apply. The temporary substitution must be referred to RedClick to complete.

### Free Substitution

Where the temp sub falls into the below category, it is deemed a “no charge” (or “free”) substitution and any broker who maintains a call recording system does not need to notify the Broker Support team of the sub, provided if it is being carried out for no more than 14 days.

The broker can simply notepad all relevant details of the sub on their system:

- Cover is not increasing
- The substitute vehicle value is not increasing by more than €20,000
- The substitute vehicle engine size is not increasing by more than 500cc

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Note: In the event of a claim or audit, the broker will need to be able to provide evidence of the call recording in which the PH requested the sub.

### Substitution

For any substitution that does not meet the above criteria, details of the substitution must be emailed to the Broker Support team within 24 hours (or next working day) of the sub being notified by the customer. Customer notification needs to be retained in the broker offices for audit purposes. The following charge applies for this type of substitution:

Temporary Vehicle Charges	
Full Payment	€ 35.37
Direct Debit 7.7%	€ 38.09
Direct Debit 9.75%	€ 38.82

The email must include the following:

- Policy number
- Name of policyholder
- Registration number of vehicle coming off cover
- Registration number of substitute vehicle
- Make & Model of substitute vehicle
- Engine size of substitute vehicle
- Year of manufacture
- Value of substitute vehicle
- Time and date when the substitution begins
- Time and date when the substitution ends
- Reason for temporary substitution
- Should a charge apply

Where there is a request for a significant change in a vehicle, a common-sense approach must be taken, and the risk should be referred to RedClick before committing to cover. Examples of this would be:

- Temporary substitution to a significantly higher-powered vehicle
- Temporary substitution to a high-powered vehicle with a young driver named on the policy
- Temporary vehicle that has a significantly higher value than the vehicle on cover
- Temporary vehicle that has non-standard features
- Cover been increased from TPFT to Comprehensive

### Temporary Additional Driver

Please refer to the Broker Support team to add the driver to the policy.

Regrading **Temporary Drivers**, please see charges below depending on licence types and duration of substitution.

Temporary Driver Charges				
Licence Type	Up to 24hrs	2-7 days	8-14 days	15-28 days
<b>Full Licence</b>				
Full Payment	€34.18	€43.80	€57.75	€77.01
Direct Debit 7.7%	€36.81	€47.17	€62.60	€82.94
Direct Debit 9.75%	€37.51	€48.07	€63.38	€84.52
<b>Provisional Licence / Learner Permit</b>				
Full Payment	€38.99	€53.43	€67.38	€96.26
Direct Debit 7.7%	€41.99	€57.54	€72.57	€103.68
Direct Debit 9.75%	€42.79	€58.64	€73.95	€105.65

\*Full Licence charges are also applicable to Full International & Full EU licences

If the policy is on Direct Debit, applicable service charges will be placed on the Full Payment amount.

### Temporary Additional Vehicle

We do not offer cover for Temporary Additional vehicles.

### Suspended / Laid-up Cover

Brokers do not have the option to suspend a policy via Applied so will need to contact the Broker Support Team to do so.

- Broker must have the most recent certificate & disc back before the policy can be suspended or laid up.
- The earliest the policy can be suspended from is the date the documents are received back by broker.
- Once broker has the documents the Broker Support Team can accept the instruction to suspend either verbally or by email.
- The policy must be taken off Full Cycle if suspended or laid up.
- During the period of suspension all covers cease to be in force.
- During the period of been laid up all aspects of cover relating to liability and breakdown are suspended leaving the remaining covers in force.

### MTA Premiums:

We do not charge an additional premium less than €10 (inclusive levy)

We do not refund any premium less than €10 (inclusive of levy)

### Cancellation

All requests to cancel a policy must be referred to the Broker Support Team @ 1800 90 7679 or [brokercancellations@redclick.ie](mailto:brokercancellations@redclick.ie)

#### Cancellation by the policyholder

The customer can cancel the policy by contacting the Broker by phone or in writing. We do not need the cert and disc to be returned to process the cancellation. If the customer wishes to cancel the policy, we will apply either our short period or pro rata rates in accordance with our requirements under the Consumer Insurance Contracts Act 2019. Customer requested cancellations are subject to cancellation fees, which can be found in the relevant policy document.

#### Cooling off Period

A cooling off period is a period of time which is allotted to consumers to allow them to change their mind following the purchase of a product. Under Section 11 of the Consumer Insurance Contracts Act 2019, a consumer is entitled to cancel a contract of insurance by giving notice in writing of cancellation to the insurer, within 14 working days after the date the consumer is informed that the contract has begun. These customers will be issued a pro rata refund.

- We will not charge the administration fee where the policy is cancelled within the first 14 working days.
- Cancellations occurring after the first 14 working days of the first policy term or at any time during subsequent years are refunded on a pro-rata basis less an administration fee of €50
- If the policy is cancelled after the first 14 days, we will refund any optional windscreen cover. We do not return any premium < €10 (inclusive of levy)
- The policy can be cancelled without the return of the Certificate of Insurance and Insurance Disc once there is a call recording or written record (including email) of the cancellation request.

#### Cancellation by the Broker

- If a policy is cancelled during the policy term for non-payment, then the cancellation will be pro-rata. No cancellation fee is applicable.
- Cancellations for non-receipt of documentation will be on a pro-rata basis. No cancellation fee is applicable.

#### NTU Cancellation

An NTU Cancellation (Not Taken Up) can only be completed if we receive the request on or before the policy start date and it has been confirmed that no documents have been issued to the client. We will not accept NTU cancellation requests after the start date of the policy and any cancellation request received then will be subject to a pro rata cancellation rates.

## Private Motor

### Cancellation by RedClick

### Cancellation for Non-Payment

- If a policy is cancelled for non-payment, then the cancellation will be pro-rata. No cancellation fee is applicable.

### Cancellation for Other Reasons:

- We may choose to cancel the policy by sending 10 days' notice in writing to the policyholder's last known address. Copy will be sent to the broker.
- We may also cancel the policy 'ab initio' for non-disclosure of material fact, by sending 10 days' notice including the reason(s) in writing to the policyholder's last known address. Copy will be sent to the broker.
- Cancellations for non-disclosure will be refunded in full for any voided period of insurance. Enforced mid-term cancellations will be refunded on a pro-rata basis and no cancellation fee is applicable.

### Premium Payment

In respect of full payment policies, we issue a statement of account to each broker at the beginning of the month & payment is to be received no later than 25th of each month based on broker's credit terms & conditions.

### Policy Payment by Instalment:

The following rules apply when the premium is financed through a RedClick instalment plan.

- Direct Debit Mandate and Deposit must be received from the Broker within 10 days following the inception date.
- If the Deposit is not received in this timeframe, it will delay collection of monthly instalments as we cannot apply to the bank until the deposit is paid & posted to the account.

### Instalment Default:

- If an instalment is returned unpaid from the bank, all correspondence goes directly to the client and an email will be sent to the broker confirming default & cancellation date
- All customers are given 21 days to remedy a default. If payment is not received this will result in the policy being cancelled for non-payment.

### Instalment Plan Details:

- The service charge on the policies will be 7.7% on the full premium with an initial deposit of 20% followed by 10 monthly instalments.
- Should the policy be renewed as continuous direct debit the premium will be payable in 12 monthly instalments. The renewal direct debit service charge is 9.75%.

### Claims

#### Claims process

We're here 24/7, 365 days a year with exceptional Claims support.

At RedClick, we understand that insurance should not only mean providing best-in-class products but also offering top class support in the event of a claim. When your customer needs to report a motor or home claim, get roadside assistance or find out more about the progress of a claim, they, and you, can take confidence in knowing that we're with you every step of the way.

- Customers are provided with a dedicated 24-hour claims notification line.
- We appoint a dedicated claims representative to manage all aspects of our customers' claim from notification to settlement and closure.
- Customers are contacted within 24 hours of claim notification, or the next working day.
- We have a nationwide network of approved repairers to ensure the highest standards of work and customer service.
- Other benefits of using an approved repairer are:
  - Repair work completed is guaranteed by RedClick
  - Provision of replacement vehicle for the duration of the repairs at no cost to the customer
- We strive to settle all claims as quickly and as cost effectively as possible to prevent costs escalating.

### Webchat

We have a webchat service designed to make life easier for brokers. This addition to the RedClick dedicated broker website, RedClick Connect, provides an extra channel for communication, complementing our existing phone and email support.

The launch of webchat is part of our commitment to providing Brokers with simple effective resources that will help you deliver outstanding service to your customers.

We understand the busy nature of Brokers work and webchat is an additional tool, not a replacement for the traditional support channels.

Webchat is accessible via RedClick Connect and is serviced by experienced Broker Support Team staff where a variety of queries be resolved in real time.

Brokers can access the webchat service now via RedClick Connect, the dedicated broker website.

Please visit: [www.connect.redclick.ie](http://www.connect.redclick.ie) and click on the icon



# Broker Guide

Private Motor

## Useful Contacts

<b>Private Motor Team</b>
Tel: 1800 90 7679 Email: PrivateMotorBroker@redclick.ie
<b>Commercial Motor Team</b>
Tel: 1800 90 7679 Email: cvbroker@redclick.ie
<b>Cancellation Team</b>
brokercancellations@redclick.ie
<b>Claims Notifications Team</b>
Tel: 1800 77 1800 Email: irlmotornotifications@redclick.ie
<b>RedClick Glass Line</b>
Tel: 1800 94 4435
From outside ROI: 00 800 88 0 88 228
<b>Motor Breakdown Line:</b>
Tel: 1800 70 60 80
From outside ROI: 00353 91 56 0636
<b>RedClick Connect our Broker website:</b>
<a href="http://www.connect.redclick.ie">www.connect.redclick.ie</a>