

Motor Insurance

Insurance Product Information Document

Company: Arch Insurance (EU) DAC

Product: Fresh

Arch Insurance (EU) DAC is regulated by the Central Bank of Ireland. Registered in Ireland No. 505420
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This document is only intended to provide a summary of the key information relating to this insurance product and is not personalised to your individual cover or needs. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

This is a **Motor Insurance** product for **Private Cars** which provides cover for injury to other people and/or damage to other people's property caused by the Insured Vehicle (the basic 'Third Party' cover) and damage caused to the Insured Vehicle (if you chose 'Comprehensive' or 'Fire & Theft' cover). If your Insurance Certificate specifies, you may drive any other vehicle with the owner's permission but cover will be restricted to 'Third Party'.



What is insured?

Cover for injury to other people and/or damage to other people's property

- ✓ Known as 'Third Party Only', this cover is compulsory and provides insurance for injury to third parties (i.e. someone other than you) and damage caused to a Third Party's property

Cover for damage to the Insured Vehicle

If your cover is 'Fire & Theft' it includes cover for

- ✓ Fire, Theft or attempted theft of the Insured Vehicle
- ✓ Replacement of Locks if your keys are stolen – up to €500
- ✓ Fire Brigade charges – up to €385
- ✓ Up to €150 for towing as a result of an accident

If your cover is 'Comprehensive' it also includes cover for

- ✓ Accidental damage to the Insured Vehicle
- ✓ Damage to your windscreen – up to €100 for repair or up to €150 for replacement which increases to €400 for replacement if our approved repairer is used.
- ✓ New for old vehicle replacement
- ✓ Medical Expenses – up to €200
- ✓ Personal Accident benefits
- ✓ Breakdown Assistance

Your 'No Claims Discount'

- ✓ Your 'No Claims Discount' will not be affected if you have a single Fire or Theft or Windscreen claim
- ✓ Otherwise your 'No Claims Discount' will be stepped back by 2 years if you make a claim
- ✓ If more than one claim occurs the 'No Claims Discount' is reduced to nil
- ✓ For a small additional premium you can purchase 'Protected No Claims Discount' cover which allows you to make one claim in any period of insurance without affecting your 'No Claims Discount'



What is not insured?

- ✗ The first €250 for any accidental damage claim
- ✗ The first €30 of any windscreen claim
- ✗ Wear and tear
- ✗ Mechanical, electronic or software failures
- ✗ Use of wrong fuel
- ✗ A deliberate act by anybody insured on this policy
- ✗ Loss of use of your vehicle
- ✗ Any costs over the market value of your vehicle
- ✗ Loss or damage caused by theft or attempted theft of the Insured Vehicle if you have not taken care to protect the Insured Vehicle or if it has been left unlocked or with the keys in it or attached to it
- ✗ Any amount over €30 million for damage to other people's property
- ✗ Any legal costs which have not been agreed with us in writing
- ✗ Loss of or damage to a vehicle being towed by a vehicle being driven by you
- ✗ Loss or damage to the Insured Vehicle resulting in you or any driver being convicted of or having a conviction pending for being under the influence of drink or drugs whilst driving.
- ✗ Loss or damage whilst using the vehicle in an un-roadworthy condition, with inappropriate tyres or tyres below the legal limit by law or without a valid National Car Test Certificate (NCT) if one is required by law



Are there any restrictions in cover?

- ! The Insured Vehicle can only be used for the purpose specified on your Certificate of Insurance
- ! The Insured Vehicle can only be driven by those persons specified on your Certificate of Insurance
- ! Endorsements may apply to your policy. These will be shown on your Schedule.



Where am I covered?

The full cover applies whilst you are using the vehicle in the Republic of Ireland, Northern Ireland, Great Britain, Isle of Man and the Channel Islands.

In addition, full cover applies if you use the vehicle in any country which is a member of the EU, provided that the period of foreign travel does not exceed 30 days from the date of leaving the Republic of Ireland after which the cover provided is limited to the minimum requirements of the relevant law in that country e.g. excluding cover for damage to the Insured Vehicle.

However subject to the payment of the appropriate additional premium We will provide the cover stated in the Schedule in respect of the Insured Vehicle for an agreed period in excess of 30 days whilst the Insured Vehicle is being used in any country which is a member of the EU.



What are my obligations?

You have a legal duty to answer all questions asked by us in connection with your application for insurance honestly and with reasonable care. You must also ensure that any information voluntarily provided by you or on your behalf is provided honestly and with reasonable care.

Failure to comply with these requirements and / or any negligent or fraudulent misrepresentation could invalidate your Policy or affect your insurance cover or premium. It could also result in a claim being declined or the amount payable in respect of a claim being reduced or difficulty obtaining insurance in the future. Further information is provided in the Policy Booklet.

You must also (as more fully set out in the Policy Booklet):

- Tell us if any of the information you provided before policy cover commenced or renewed subsequently changes (for example, a change of car or motoring convictions)
- Take reasonable steps to safeguard the vehicle against loss, damage and breakdown and to prevent injuries
- Pay the premium or premium instalments on time
- Tell us about any incidents connected to this insurance within 48 hours of their occurrence, including where any incident is likely to give rise to a claim
- Provide all information and assistance that we may require



When and how do I pay?

You can pay your premium in a single sum or speak to your Insurance Broker about instalment options



When does the cover start and end?

Your cover will start and end on the dates stated on your policy Schedule and Certificate of Insurance.



How do I cancel the contract?

If you decide for any reason that the policy does not meet your needs, you may cancel the policy within 14 working days from the start date of cover (the "Cooling-off Period"). Provided that no claims have been made or are pending, the premium for the unexpired term will be returned to you and no cancellation fee will apply.

You can otherwise cancel your policy at any time by writing to us. We will cancel the policy on the date we receive your request in writing along with your certificate and disc. Please note that if you cancel in the first year of insurance (outside the Cooling-off Period) a cancellation fee of €75 will apply.