

Motor Insurance



Insurance Product Information Document

Company: AIG Europe S.A.

Product: AIG Direct, Private Motor Insurance

Level of Cover: Comprehensive & Third Party Fire and Theft

AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances, and is regulated by the Central Bank of Ireland for conduct of business rules.

The purpose of this Insurance Product Information Document is to briefly outline to you the significant features, benefits, limitations and exclusions of our AIG Car insurance policy.

The policy schedule, completed application form and policy wording document sets out this important information for you in more detail. It is important to read these documents carefully.



What is insured?

Comprehensive cover includes all of the below and gives you extra protection for:

- ✓ Accidental damage – Loss of or damage to the insured car caused by accidental means; (sums insured up to your car's market value at time of loss)
- ✓ New car replacement cover (Please refer to policy wording for full terms)
- ✓ Medical expenses – (up to €150 per person).
- ✓ Personal belongings – (up to €300)
- ✓ Replacement locks for lost or stolen keys – (up to €500)
- ✓ Fire brigade charges – (up to €1,500)
- ✓ Car hire cover – Up to 7 days cover in the event of total loss
- ✓ Step-back no claims protection (with 3 years no claims bonus)
- ✓ Unlimited windscreen cover
- ✓ Personal accident cover (up to €10,000 for you and your spouse)
- ✓ Breakdown rescue cover

Third party fire and theft cover includes:

- ✓ Death or bodily injury – the amount an insured person may have to pay if legally liable for death of or injury to another person arising as a result of an accident caused by or in connection with the insured car
- ✓ Damage to third party property
- ✓ Fire, theft or attempted theft
- ✓ Emergency treatment - we will pay the cost of it, for injuries caused by or arising out of using any car, which we cover under the policy

Optional covers/extras

- ✓ Full no claim discount (NCB) protection with 3 year no claims bonus (You get to keep your NCD even if you make a claim)

For a full list of what you are insured for please see your Policy Document



What is not insured?

- ✗ The death of or bodily injury to any person driving the insured car, or in charge of it for the purpose of driving it
- ✗ Any accident, injury, loss, damage or liability which happens if any vehicle shown in the insurance certificate is, at the time of the accident, being driven or used other than as allowed under the terms of the insurance certificate
- ✗ Damage or liability arising from war or terrorism
- ✗ If the insured person has cover for the liability under another policy
- ✗ Loss of use, wear and, tear, mechanical, electrical or electronic breakdown, damage to tyres by braking, punctures, cuts or bursts
- ✗ Loss of or damage to the insured car where the driver of your car is under the influence of alcohol or drugs or in breach of licence conditions
- ✗ Any loss of or damage to the car, which does not arise from an accidental, sudden or unforeseen cause

For a full list of exclusions please refer to your Policy Document



Are there any restrictions on cover?

- ! An excess will apply
- ! If you have windscreen damage cover and choose not to use our aligned windscreen repairers for the replacement or repair a limit of €225 for any single event applies
- ! In the event of loss of or damage to your car, which results in a claim under your policy, we do not provide a courtesy car unless you use AIG Motorist Insurance Services (MIS)
- ! Repair or replacing the car or any part of it is done by using a motor garage and/or a repair service of our choice. If we choose to pay a cash amount for loss or damage to the car, this amount will not exceed the amount our motor garage and/or a repair service states it would cost to repair or replace your car
- ! Breakdown rescue cover does not apply outside Republic of Ireland, Northern Ireland and Great Britain
- ! You will lose all benefits under this policy if any claim is fraudulent in any way or if you or anyone acting on your behalf has used any type of fraud relating to this or any other insurance policy

Please refer to your Policy Document for full information



Where am I covered?

- ✓ We will provide insurance as set out in your policy wording for insured events, which may happen in the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man or the Channel Islands during the period of insurance
- ✓ Full policy cover in the EU for up to 45 days, during the period of insurance. This excludes breakdown assistance cover which is operative only in the Republic of Ireland, Northern Ireland and mainland United Kingdom



What are my obligations?

- When applying for your policy and completing your application form (including mid-term adjustments or renewal), you must answer all questions honestly and with reasonable care. Please note that failure to do so may result in your policy being cancelled or we may refuse to deal with any claims or reduce the amount of a claim payment, as detailed under the **Impact of Misrepresentation** section, which you should read carefully.
- You are required to contact us if you or anyone else insured by this policy has a change in health after you have taken out this insurance
- The answers in any proposal, Completed application form or **Important Information** for this insurance or any information you have provided must be true and complete as far as you know and you must return any required document we request within the time limits advised
- You must take all reasonable steps to prevent accident, injury, loss or damage, and must keep your car in a roadworthy condition. While unattended, the car must not be left unlocked, or the keys to the ignition left with or in the car, or windows or sunroof left open. You must ensure the car is kept in a roadworthy condition and that the car is properly compliant with all road traffic legislation at all times
- You or any person whose driving is covered by the terms of the certificate must hold a licence to drive that vehicle or, if they have held a licence to drive that vehicle, must not have been disqualified from holding that licence
- You must let us know immediately about any event which may give rise to a claim under the policy with all the details we may need and also if you become aware of any prosecution or inquest in connection with the event
- You must not admit, deny, negotiate or settle a claim without our written permission
- You must co-operate fully with us in investigating and handling any claim including sending us all documents, proof, information and any letter or legal summons or similar document we may reasonably need
- You must contact us immediately or as soon as reasonably possible, if any of the answers or information provided is inaccurate or has changed beyond what was reasonably contemplated when the contract of insurance was concluded as this may affect the cover provided and any claims made by you on your policy



When and how do I pay?

In order to proceed with policy cover you must contact AIG Direct in advance of the required cover start date to arrange for the payment of the premium. Payment options may include a cheque, credit/debit card payment or by direct debit. (Note: a service charge may apply to direct debit instalments).



When does the cover start and end?

Your policy start and end dates will be confirmed in your policy schedule. Unless otherwise specified on your policy documents, the duration of your insurance contract will be 12 months. Your exact period of insurance including cover start and end date will be outlined on your policy schedule



How do I cancel the contract and what is my cooling off period?

You have 14 consecutive days from the start date of the policy, or the day you receive your documents, whichever is later, to write to AIG if you want to cancel Your Car insurance Policy. This is known as a “cooling off” period. You may also cancel Your Policy at any time by providing written confirmation and returning Your certificate of insurance and Disc. Cover will cease from the date of Your instruction or the receipt of the Certificate of Insurance whichever is later