

PRIVATE MOTOR VEHICLE POLICY SUMMARY

This is a summary of the policy and does not contain the full terms and conditions of the cover. Full details can be found in the policy booklet, a copy of which is available on request or at **25Plus.ie**.

Significant feature and benefits – For full details, please refer to the policy booklet

Cover	Benefits
Legal liability for death or injury to any other person, including the passengers	✓
Legal liability for damage to other people's property up to €30,000,000	✓
Own Damage, Fire and Theft claims	✓
New car replacement	✓
Audio/Visual equipment, computer or computer games, telecommunications and navigational equipment up to €750	✓
Foreign Use – (in most EC countries for up to 45 days)	✓
Loss of Keys up to €500	✓
Personal Effects including handbag cover up to €150	✓
Personal Accident Cover up to €10,000	✓
Courtesy Car while your vehicle is being repaired to a maximum of €200	✓
Windscreen Cover	✓

Significant and unusual exclusions or limitations

The policy contains some exclusions and limitations. A summary of the most significant or unusual exclusions are listed below:

Significant and unusual exclusions and limitations	Section
<ul style="list-style-type: none"> The first amount of each claim for loss or damage (known as the "excess"). The excess will be shown on the schedule 	1
<ul style="list-style-type: none"> Loss of or damage to your car if the car is unoccupied and the ignition key is in or on your car Loss of use of your car Loss of value of your car following repair Mechanical, electrical and electronic fault, breakdown, malfunction, failure or breakage or claims arising from incorrectly re-fuelling your car. The unauthorised taking away of your car by a family member 	1
<ul style="list-style-type: none"> Being used for any purpose that your current Certificate of Motor Insurance does not permit Being driven by any person who is not described in your current Certificate of Motor Insurance as a person entitled to drive In or on any part of any airport which is used for the take off and landing of aircraft Being driven in an unroadworthy condition 	See General Exceptions
<ul style="list-style-type: none"> Your windscreen will be subject to a policy excess and unless replaced by one of our recommended repairers the amount payable will not exceed €225 	Section 3A

<ul style="list-style-type: none"> We will not provide cover for loss or damage arising out of an accident where the driver was convicted, or has a prosecution pending, under the Road Traffic Legislation relating to the level, concentration or quantity of alcohol or drugs in the body 	Section 1A
<ul style="list-style-type: none"> Loss of value, wear and tear, mechanical or electrical breakdown, damage to tyres as a result of using brakes or by road punctures, cuts or bursts or damage caused by your vehicle being filled with the incorrect fuel 	Section 1A
<ul style="list-style-type: none"> If your certificate of insurance says so, we will also cover you, the policyholder, in the event of an emergency, for your liability to other people while you are driving any other private motor car which you do not own or have not hired or leased, as long as <ol style="list-style-type: none"> the vehicle is not owned by your employer or hired to them under a hire-purchase or lease agreement you currently hold a Full European Union (EU) Licence the use of the vehicle is covered in the certificate of insurance cover is not provided by any other insurance you are not connected in any way with the Motor or Licence Trade you have the owners permission to drive the vehicle the vehicle is in a roadworthy condition; and you still have your vehicle and it is not damaged beyond cost-effective repair The vehicle driven must be of the same size and cylinder capacity as the insured vehicle or alternatively no higher than a 2000cc vehicle <p>This extension applies while being driven within the territorial limits and only to private passenger vehicles. It does not include</p> <ul style="list-style-type: none"> Vans Car – Vans Jeep – type vehicles with no seats in the back; or Vans adapted to carry passengers 	Section 7

What happens if I change my mind?

The policy provides you with a 14-day reflection period to decide whether you wish to continue for the full policy year. This is subject to certain terms, including a pro-rata time on risk charge and/or a relevant administration fee. Full details are shown in the full policy wording which is available on request.

Cancellation Rights

You may cancel this policy at any time and all cover will immediately cease from that date. You must immediately return the certificate of motor insurance and insurance disc to **25Plus.ie**.

Any premium refund will be calculated on a pro-rata basis provided no claim has been made or has arisen under this **policy** prior to such cancellation during the current period of insurance. All returns will be subject to a €25 administration charge unless cancelled within the first 14 days.

In the event of a total loss claim under this policy, all remaining premiums for the period of this policy will immediately become due. We reserve the right to deduct this amount from the claims settlement.

Making a Claim

Claims Number	01 859 9700
Windscreen Number	01 859 9899

How do I complain?

We aim to provide a first class service at all times. However, if you have any complaint regarding the standard of service you have received under your policy, the following procedure is available to you to resolve the situation.

In the first instance please contact:

The Personal Lines Manager
AIG Europe Limited
30 North Wall Quay
IFSC
Dublin 1

If after such a contact you remain dissatisfied, you should write to:

The Customer Complaints Officer
AIG Europe Limited
30 North Wall Quay
IFSC
Dublin 1
Phone 01 208 1400

If after such a contact you remain dissatisfied, you should write to:

The General Manager
AIG Europe Limited
30 North Wall Quay
IFSC
Dublin 1

At any stage you can contact the following

- a) The Irish Insurance Federation
Insurance House
39 Molesworth Street
Dublin 2
Phone: 01 6761820
Fax: 01 6761943
Email: fed@iif.ie
- b) The Central Bank of Ireland
P.O Box 559, Dame Street
Dublin 2
Phone: 1890 777 777
Fax: 01 671 6561
Email: enquiries@centralbank.ie
- c) The Financial Services Ombudsman's Bureau
3rd Floor, Lincoln House
Lincoln Place
Dublin 2
Phone: 1890 882090
Fax: 01 6620890
Email: enquiries@financialombudsman.ie

You will not prejudice your rights to take legal proceedings if you refer your complaint to the Ombudsman Service.

This insurance is underwritten by AIG Europe Limited. Registered in England and Wales. Company number:01486260. Registered office: The AIG Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom.

AIG Europe Limited, Ireland Branch, Registered branch office, 30 North Wall Quay, IFSC, Dublin 1, Ireland. Branch registration number 906664. Tel 00353 (1) 208 1400.

AIG Europe Limited is authorised and regulated by the Financial Conduct Authority of the United Kingdom and is regulated by the Central Bank of Ireland for conduct of business rules.