

Private Car Policy Summary

keyfacts

Some important facts about your Private Car insurance are summarised below. **This summary does not describe the full terms and conditions of your policy.** These are contained within your policy document so please take time to read the policy document to make sure you understand the cover it provides.

Your Private Car policy is underwritten by RSA Insurance Ireland Limited and is valid for one policy year.

Cover is provided on a Comprehensive (Comp), Third Party Fire & Theft (TPFT), or Third Party Only (TPO) basis and your choice will be detailed in your policy schedule.

Standard Features and Benefits	Policy Section	Significant or Unusual Exclusions and Limitations	Comp	TPFT	TPO
Legal Liability for Death of or Injury to any Third Party including Passengers	1	- Death of or Injury to your Employees except as required by the Road Traffic Acts	Yes	Yes	Yes
Legal Liability for Damage to Third Party Property	1	- Damage to any towed vehicle - Any Amount in excess of £20 million	Yes	Yes	Yes
Legal Liability whilst a Trailer is Attached to your Car	1		Yes	Yes	Yes
Loss of or Damage to your Car by Fire, Theft or Attempted Theft	2 and 3	- Theft or Attempted Theft while the Ignition Keys are left in or on your Car - Loss due to Deception - Your Car must be missing for 14 days before being considered permanently lost by Theft	Yes	Yes	No
Accidental Damage and Malicious Damage to your Car	2	- Your excess as shown in the Schedule - Wear and Tear, Mechanical or Electrical Breakdown - Damage to Tyres by Braking or Punctures - Damage arising from driving your Car under the influence of Drink or Drugs	Yes	No	No

Additional Features and Benefits	Policy Section	Significant or Unusual Exclusions and Limitations	Comp	TPFT	TPO
Foreign Use ó Full policy cover in a number of European countries at no extra charge	4	- Cover is for up to 30 days	Yes	Yes	Yes
Windscreen Cover ó Covers broken glass and directly associated scratching of the bodywork without affecting No Claims Bonus. No excess is applicable if the glass is repaired rather than replaced	6A	- An excess of £60 if the glass is replaced - A limit of £150 will apply unless our recommended windscreen companies are used	Yes	No	No
Personal Effects ó Covers you or the owner of personal effects damaged by fire, theft or accidental means	6D	- A maximum amount of £100 for any one occurrence - Money, stamps, tickets, documents or securities - Goods or Samples in connection with a business - Property insured under any other policy	Yes	No	No

Additional Features & Benefits	Policy Section	Significant or Unusual Exclusions or Limitations	Comp	TPFT	TPO
Audio Equipment ó In the event of damage to your Car	2 and 3	- Must be permanently fitted - Any amount in excess of £500	Yes	Yes	No
Immediate Repair Authorisation and a Three-Year Guarantee on Repairs		- When you use a Europa General Aligned Repairer	Yes	Yes	No
Free Courtesy Car		- When you use a Europa General Aligned Repairer	Yes	Yes	No
New Car Replacement ó If your Car is stolen and not recovered or damaged beyond economical repair	2	- Within 12 months of the vehicles first registration as new. - You must be the first registered keeper - A replacement vehicle must be available in the UK	Yes	Yes	No
Driving Other Cars ó Provides Third Party Only cover for driving, with the owner's permission, a car that does not belong to you and is not hired or leased to you	6	- If indicated in your certificate of insurance - Only applies to the Policyholder	Yes	No	No
Protected No Claims Bonus ó We will not reduce your No Claims Discount at renewal date if no more than one accident or claim has been notified in the current policy year.	6C	- You must have no motoring offences or pending prosecutions - You must have earned at least 1 year no claims bonus	Optional	Optional	Optional

Cancellation Right

We hope you are happy with the cover this policy provides. However, if you should decide not to proceed you have the right to cancel it within 14 days of receiving the policy documents and receive a refund of premium. Your Certificate of Insurance must be returned. Any refund of premium given will be subject to a charge for any period that cover has been in force plus reasonable administration charges.

You may cancel this insurance outside of the 14-day period where a short period cancellation scale may apply. If you cancel your policy following a claim there will be no refund of premium.

Claims Notification

You should report any accident or loss under the policy as soon as reasonably possible to your broker or to Europa General Underwriters (N.I.) Limited, 89-91 Academy Street, Belfast, BT1 2LS. Windscreen damage can be reported directly to Autoglass (0800 363636) or RAC Auto Windscreens (0800 919700). Your Certificate of Insurance will be required.

Complaints Procedure

Our focus is on the delivery of optimum service to all our customers but we recognise that things may go wrong occasionally. In such circumstances please initially contact your insurance broker with your concerns. If you are unhappy with the decision you receive please write with full details (including policy number) to: The Underwriting Manager, Europa General Underwriters (NI) Ltd, 89-91 Academy Street, Belfast, BT1 2LS. If you still feel that the matter has not been resolved to your satisfaction please contact the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Financial Services Compensation Scheme

In the event that we are unable to meet our liabilities to you, you may be able to seek compensation from the Financial Services Compensation Scheme, 7th Floor, Lloyd's Chambers, Portsoken Street, London, E1 8BN.