

## Your policy summary

### Significant features and benefits

This is a summary of the significant features and benefits of your Liberty policy and does not contain the full terms and conditions of the cover. You can find full details in the [policy booklet](#); please let us know if you would like us to send you a copy.

Cover	Comprehensive	Third party fire and theft	Third party only
<b>Legal liability for death or injury</b> to any other person, including passengers	✓	✓	✓
<b>Legal liability for damage</b> to other people's property up to €10,000,000	✓	✓	✓
<b>Foreign use</b> – full policy cover in most European countries for up to 93 days – see section one of the policy booklet	✓	✓	✓
<b>Legal fees and costs</b> incurred with our consent, in connection with a claim against your policy	✓	✓	✓
<b>Accident Recovery-</b> we will pay reasonable costs to move the vehicle to the nearest repairer, if the vehicle cannot be driven.	✓	✓	X
<b>Fire brigade charges</b> – up to €2,200	✓	✓	X
<b>Own damage caused by fire or theft</b>	✓	✓	X
<b>Own damage (excluding fire and theft damage)</b>	✓	X	X
<b>Medical expenses</b> – up to €135 per person	✓	X	X
<b>Breakdown assistance</b> – 24-hour roadside assistance, home start, vehicle recovery and journey completion	Optional	Optional	Optional
<b>Loss of keys</b> - up to €850. A claim will not impact your No Claims Bonus.	Optional	Optional	Optional
<b>No claims bonus protection</b> – available to policies with four or more years no claims bonus.	Optional	Optional	Optional

### Significant exclusions or limitations

The policy contains some exclusions and limitations. A summary of the most significant exclusions are listed below. This summary does not contain the full list of exclusions or limitations. Please see the relevant sections of the policy booklet for full details.

### General conditions which apply to the whole policy

If an accident happens as a result of the driver being under the influence of drink or drugs, then:

- the driver must repay all amounts we have paid to cover the claim arising from the accident; and
- we may cancel your policy.

### Section two- Own damage. Please refer to your schedule of insurance

The most we will pay will be the market value of the vehicle immediately before the loss or damage happened. We will not pay for:

- the first amount of each claim for loss or damage (known as the "excess"). The excess will be shown on your schedule;
- loss of value, wear and tear, mechanical, electrical, electronic, computer or computer software failure or breakdown, or damage to tyres as a result of using brakes or by road punctures, cuts or bursts;

- loss of or damage to personal belongings;
- loss or damage arising from the vehicle being filled with the wrong or contaminated fuel or any other substance;
- loss or damage by any driver that has been disqualified from driving or has failed to disclose penalty points or motoring convictions; or
- theft or attempted theft if the vehicle is left unattended and left unlocked or the keys to the ignition (or device for the keyless entry system) are left in or near the vehicle.

### **Section three – Fire cover. Please refer to your schedule of insurance**

The most we will pay will be the market value of the vehicle immediately before the loss or damage happened. We will not pay for:

- the first amount of each claim for loss or damage (known as the “excess”). The excess will be shown on your schedule;
- loss or damage which is not caused by fire, theft, lightning or explosion;
- loss or damage by any driver that has been disqualified from driving or has failed to disclose penalty points or motoring convictions;

### **Section four – Theft cover. Please refer to your schedule of insurance**

The most we will pay will be the market value of the vehicle immediately before the loss or damage happened. We will not pay for:

- the first amount of each claim for loss or damage (known as the “excess”). The excess will be shown on your schedule;
- loss or damage which is not caused by theft or attempted theft;
- theft or attempted theft if the vehicle is left unattended and left unlocked or the keys to the ignition (or device for the keyless entry system) are left in or near the vehicle;
- loss or damage by any driver that has been disqualified from driving or has failed to disclose penalty points or motoring convictions;

### **General exceptions**

We will not cover the rider unless they hold a valid licence or valid learner permit to drive the vehicle and are not currently banned from riding and they meet the conditions and any limits of the driving licence.

### **Cancellation rights**

You may cancel your policy at any time by contacting us by phone or in writing. You have a legal obligation to return your Certificate of Insurance. If you cancel your policy in the first year of insurance within the first 14 working days, we will refund your premium for any period of insurance remaining. If you cancel your policy at any time after the first 14 working days, we will refund your premium for any period of insurance remaining less an administration fee.

Please refer to your policy booklet for further details on cancellations.

### **Making a claim**

In the event of any accident or loss you should call our Claims Department on 01 5534020.

If you need roadside assistance following a breakdown call the Breakdown Assistance helpline on 1800 70 60 80.