

# Car Insurance

## Insurance Product Information Document

Company: Liberty Insurance

Product: Liberty Personal Motor Policy



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This document provides a summary of the key information relating to our Liberty Personal Motor policy. Complete pre-contractual and contractual information on the product you purchase is provided in the full policy documentation. You can find the policy booklet at [www.libertyinsurance.ie/manage-my-policy/policy-documents](http://www.libertyinsurance.ie/manage-my-policy/policy-documents)

### What is this type of insurance?

This is insurance for a private car. The type of cover we offer is below:

- (a) **Third Party Only:** Provides the minimum cover required by law. Cover for third party property damage as a result of an insured loss up to €30 million and unlimited cover for third party personal injury.
- (b) **Third Party, Fire and Theft:** This provides for damage/loss caused to your vehicle as a result of attempted theft, theft or fire. Cover for third party property damage as a result of an insured loss is €30 million and unlimited cover for third party personal injury.
- (c) **Comprehensive:** This provides the covers outlined in (a) and (b) above, along with cover for accidental damage to your vehicle.



#### What is insured?

##### Third Party Only:

- ✓ Legal liability to other people's property (up to €30 million)
- ✓ Legal liability for death or injury to passenger(s) or third party individuals as a result of an accident by or in connection with the motor vehicle
- ✓ Foreign Use (EU cover up to 93 days)

##### Third Party, Fire and Theft:

All of the above, plus:

- ✓ Fire, theft and attempted theft damage (up to the market value of your vehicle)
- ✓ Fire brigade charges (up to €2,200)

##### Comprehensive:

All of the above, plus:

- ✓ Accidental damage (up to the market value of your vehicle)
- ✓ New car replacement
- ✓ Windscreen cover
- ✓ Courtesy car cover for duration of repairs with an approved repairer
- ✓ Medical expenses (up to €135 for each person injured)
- ✓ Car hire (up to 5 days following theft of your vehicle)

##### Optional extras:

- Breakdown Assistance and Home Start
- Driving Other Cars
- No Claims Bonus Protection
- Windscreen Cover (Third Party Only or Third Party Fire and Theft)
- Personal Accident (up to €6,500)
- Loss of Keys (up to €850)
- Open Drive
- Increased Excess options



#### What is not insured?

- ✗ Any use of the vehicle for a purpose not stated on the certificate of insurance
- ✗ Any driver not holding a valid licence to drive the vehicle or not meeting the conditions and any limits of the driving licence
- ✗ Theft or attempted theft if the vehicle is left unattended or left unlocked or if the keys to the ignition (or device for the keyless entry system) are left in or near your vehicle while unattended
- ✗ Your personal belongings, including handbags, jackets and mobile phones
- ✗ Loss or damage as a result of the vehicle being filled with the wrong or contaminated fuel or any other substance
- ✗ Loss of value, wear and tear, mechanical or electrical breakdown, or damage to tyres as a result of using brakes or by road punctures, cuts or bursts



#### Are there any restrictions on cover?

You will not be covered for any of the following:

- ! The first amount of each claim (known as the excess), as shown in the schedule
- ! Any breakdown cost or help that has not been agreed through our 24-hour helpline
- ! If your certificate of insurance shows driving other cars cover, specific restrictions apply
- ! Driving other cars and Breakdown Assistance not available with foreign use cover
- ! If windscreen cover applies we will not pay for any amount over €150 for replacement, or €50 for repair, if the work is not carried out by our approved windscreen specialists
- ! New car replacement cover applies if your car is less than a year old and it has damage that costs more than 60% of its value



## Where am I covered?

- ✓ You are covered in the Republic of Ireland, Northern Ireland and Great Britain (including the Isle of Man and Channel Islands) and other EU countries.



## What are my obligations?

- You must answer any questions we may ask and disclose any pre-existing damage that you are aware of which may affect your insurance contract
- You must pay the premium(s) on time and in full
- You must disclose all relevant information which could influence our acceptance of the risk or the terms offered such as previous accident/claim, conviction or penalty point history
- You must notify us of any changes to the risk such as change of vehicle(s), driver(s) or change of address
- You must take all reasonable steps to prevent accidents, injuries, loss or damage
- You must ensure the vehicle is kept in a roadworthy condition and if necessary has a valid NCT certificate
- You must report any accident, injury, loss or damage immediately or on the next working day by calling 01 5534020
- You must also inform An Garda Síochána immediately if any person is injured in an accident.



## When and how do I pay?

You can pay for your insurance when taking out the policy online or over the phone. You can pay the premium in full or by monthly instalments by credit or debit card.



## When does the cover start and end?

The start and end dates of this policy are stated on the schedule of insurance and on the certificate of insurance. The term of the policy is 12 months unless otherwise agreed with us.



## How do I cancel the contract?

You can cancel the insurance contract at any time by contacting us by phone or in writing. You have a legal obligation to return your insurance certificate and disc when cancelling an insurance policy.

If you want to cancel your policy within the first 14 days, we will refund your premium for any period of insurance remaining.

If you want to cancel your policy after 14 days, we will refund your premium for any period of insurance less an administration fee.

Terms and conditions apply to cancellations please refer to your policy booklet.