

## Private Motor 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 €30,000,000	✓	✓	✓
<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>New car replacement</b> – if your car is less than a year old and it has damage that costs more than 60% of its current market value, we will replace it with a new car	✓	✓	X
<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>Audio equipment radio receivers or transmitters, electronic navigation or radar detection equipment</b> – up to €635 or 5% of the current market value of the vehicle (whichever is lower)	✓	✓	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>Hire car after theft</b> – If your car is stolen, we will provide you with a hire car for up to five days after the theft.	✓	X	X
<b>Medical expenses</b> – up to €135 per person	✓	X	X
<b>Hotel expenses</b> - up to €65 for the driver (or €135 for all the people in the vehicle)	✓	X	X
<b>Courtesy car-</b> provided if repairs are carried out by one of our recommended repairers.	✓	X	X
<b>Windscreen cover</b> – a €25 excess applies to glass replacement claims	✓	Optional	Optional
<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>Personal accident cover</b> – up to €6,500	Optional	Optional	Optional

<b>Driving other cars – Third Party Only</b>	Optional	Optional	Optional
<b>No claims bonus protection</b> – available to policies with four or more years no claims bonus.	Optional	Optional	Optional
<b>Open drive</b>	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.

#### Section one – Liability to others

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

- a. the driver must repay all amounts we have paid to cover the claim arising from the accident; and
- b. 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 or electrical 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; or
- loss or damage if any learner permit holder driving or in charge of the vehicle is not accompanied by a full driving licence holder in accordance with the Road Traffic Acts and any other regulations which apply to such learner permit holders.

#### 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; or
- loss or damage if any learner permit holder driving or in charge of the vehicle is not accompanied by a full driving licence holder in accordance with the Road Traffic Acts and any other regulations which apply to such learner permit holders.

### **Section 5 – Windscreen cover**

If you have this cover on your policy and need your windscreen repaired or replaced, you should call our approved windscreen specialists on the number shown below. We will need to confirm all claims before any repair or replacement work is carried out.

### **General exceptions**

We will not cover the driver unless they hold a valid licence or valid learner permit to drive the vehicle and are not currently banned from driving 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 and disc. 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.

### **Automatic Renewal**

**Your policy will automatically renew.** We will automatically use the card or bank account details that we retain securely on file to charge you for the renewal premium due on the renewal date. Your premium may change year on year. **You must advise us before the renewal date if you do not wish to renew your policy.** We will send you a renewal notice a minimum of twenty (20) working days before your renewal date.