

## 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 €7500	✓
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"> <li>The first amount of each claim for loss or damage (known as the "excess"). The excess will be shown on the schedule</li> </ul>	1
<ul style="list-style-type: none"> <li>Loss of or damage to your car if the car is unoccupied and the ignition key is in or on your car</li> <li>Loss of use of your car</li> <li>Loss of value of your car following repair</li> <li>Mechanical, electrical and electronic fault, breakdown, malfunction, failure or breakage or claims arising from incorrectly re-fuelling your car.</li> <li>The unauthorised taking away of your car by a family member</li> </ul>	1
<ul style="list-style-type: none"> <li>Being used for any purpose that your current Certificate of Motor Insurance does not permit</li> <li>Being driven by any person who is not described in your current Certificate of Motor Insurance as a person entitled to drive</li> <li>In or on any part of any airport which is used for the take off and landing of aircraft</li> <li>Being driven in an unroadworthy condition</li> </ul>	<b>See General Exceptions</b>
<ul style="list-style-type: none"> <li>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</li> </ul>	<b>Section 3A</b>

<ul style="list-style-type: none"> <li>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</li> </ul>	<b>Section 1A</b>
<ul style="list-style-type: none"> <li>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</li> </ul>	<b>Section 1A</b>
<ul style="list-style-type: none"> <li>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"> <li>the vehicle is not owned by your employer or hired to them under a hire-purchase or lease agreement</li> <li>you currently hold a Full European Union (EU) Licence</li> <li>the use of the vehicle is covered in the certificate of insurance</li> <li>cover is not provided by any other insurance</li> <li>you are not connected in any way with the Motor or Licence Trade</li> <li>you have the owners permission to drive the vehicle</li> <li>the vehicle is in a roadworthy condition; and</li> <li>you still have your vehicle and it is not damaged beyond cost-effective repair</li> <li>The vehicle driven must be of the same size and cylinder capacity as the insured vehicle or alternatively no higher than a 2000cc vehicle</li> </ol> <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"> <li>Vans</li> <li>Car – Vans</li> <li>Jeep – type vehicles with no seats in the back; or</li> <li>Vans adapted to carry passengers</li> </ul> </li> </ul>	<b>Section 7</b>

### 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**

All accident, theft and windscreen claims are handled by Motorists Insurance Services Ltd. They can be contacted on **01 872 0179**

### **How do I complain?**

Chartis Europe Limited wants to give you the best possible service. If you feel you have cause for complaint, you should contact the Personal Lines Manager at Chartis Europe Limited, Ireland Branch.

If after such contact you remain dissatisfied, you may also write to the Customer Complaints Officer at Chartis Europe Limited, Chartis House, Merrion Road, Dublin 4.  
Phone 01 208 1400.

If the complaint is not resolved to your satisfaction, you should contact the General Manager, Chartis Europe Limited, Chartis House, Merrion Road, Dublin 4.

At any stage, you may contact any of the following:

a) The Irish Insurance Federation  
Insurance House,  
39 Molesworth St.,  
Dublin 2.  
Phone: 01- 6761820.  
Fax: 01- 6761943.  
E-mail: [fed@iif.ie](mailto: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.  
E-mail: [enquiries@centralbank.ie](mailto:enquiries@centralbank.ie)

c) The Financial Services Ombudsman's Bureau  
3rd. Floor,  
Lincoln House,  
Lincoln Place,  
Dublin 2.  
Lo Call: 1890- 882090.  
Phone: 01- 6620899.  
Fax: 01- 6620890.  
E-mail: [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie)

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

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**This insurance is underwritten by Chartis Europe Limited. Registered in England and Wales. Company number: 01486260. Registered office: The Chartis Building, 58 Fenchurch Street, London EC3M4AB, United Kingdom.**

**Chartis Europe Limited, Ireland Branch, registered branch office Chartis House, Merrion Road, Dublin 4, Ireland. Branch registration number 906664. Tel: +353 1 208 1400**

**Chartis Europe Limited is authorised and regulated by the Financial Services Authority of the United Kingdom, and is regulated by the Central Bank of Ireland for conduct of business rules.**

It will assist us in dealing with any complaint if the policy number shown in the schedule is quoted in all communications in relation to the complaint.

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