

Car Insurance

Insurance Product Information Document

Company name: **Tokio Marine Kiln** Product: **Car Insurance Policy**

Tokio Marine Kiln Syndicates Ltd. Registered in England. Authorised by the Prudential Regulation Authority. Regulated by the Financial Conduct Authority and Prudential Regulation Authority: Register number: 204909

This document provides a summary of key information for this Car Insurance Policy. Full terms and conditions of the cover you purchase will be outlined in your pre-contract and contract documents. These include your proposal form or statement of fact, policy document and schedule.

What is this type of insurance?

Our Car Insurance policy is a private motor insurance product. The main cover types it provides are:

- (a) **Comprehensive** – gives you wide protection for accidental damage to or loss of your car.
- (b) **Third party, fire and theft** – offers basic protection, insuring damage to or loss of your car from theft, attempted theft, or it catches fire.

Third party insurance is the minimum cover required by law and is covered by both options. Cover for damage to third party property is covered for up to €30million and cover for injury to a third party is unlimited.



What is insured?

Comprehensive benefits

- ✓ Accidental damage - (sum insured up to your car's market value less the excess, at time of loss)
- ✓ Car breakdown assistance
- ✓ Temporary replacement car – (up to €200)
- ✓ Windscreen and window glass - (up to €380, €30 excess for windscreen replacement)
- ✓ Personal Effects - (up to €350)
- ✓ Personal accident - (up to €5,000)
- ✓ Fire brigade charges - (up to €1500)

Third party, fire and theft benefits

- ✓ Fire and theft damage - (sum insured up to your car's market value at time of loss)
- ✓ Personal Effects - (up to €350)
- ✓ Car breakdown assistance
- ✓ Fire brigade charges - (up to €1,500)

Optional extras

- No claim discount protection
- Additional third party fire and theft options (standard with comprehensive):
 - Windscreen and window glass

Please refer to your documents for full scope of benefits. All covers subject to eligibility criteria.



What is not insured?

- ✗ Wear, tear, depreciation, mechanical, electrical, electronic or computer breakdown or malfunction
- ✗ Damage to tyres; wear, tear, breaking, punctures, cuts or burst. punctures or damage to tyres from braking.
- ✗ Loss or damage where the driver of your car is under the influence of alcohol or drugs.
- ✗ Damage caused by goods being carried in your car.
- ✗ Liability, loss or damage arising from radioactivity, war, terrorism or date-related electronic breakdown.



Are there any restrictions on cover?

- ! It is possible for cover to be restricted to third party only. If this applies to you it will be noted on your policy documents.
- ! In the event of an accidental damage claim, you'll need to pay us the excess amount noted in your policy schedule.
- ! We may choose to make a payment, repair, replace or reinstate losses and will retain any remaining salvage value.
- ! Most claims will affect your no claim discount. The impact will be in line with our NCD scale or any NCD protection cover you purchase.
- ! If you have third party cover to drive other cars, vehicle restrictions apply.



Where am I covered?

- ✓ The policy applies in Republic of Ireland, the United Kingdom and other European Union territories.



What are my obligations?

The following obligations will apply at the start and for the duration of your insurance contract.

Your duty

- You must answer all questions truthfully, advise us of any relevant information or changes- which may affect your insurance contract.
- You will need to send us any valid documents we request from you in the time we set out.

Policy cover

- You will need to check your policy documents to see what level of cover you have purchased and which drivers and uses are covered. Any use outside this will not be covered. If you are unsure if cover is in place always contact your broker for clarification.

Looking after your car

- You must take care of your car at all times, taking all reasonable steps to protect it and keep it in a road worthy condition.

Payment

- You must pay all amounts due in the period of insurance on time and in full.

Claims

- You must notify us immediately about any accident or event which may give rise to a claim.
- In the event of theft or malicious damage, you must notify An Garda Síochána immediately.
- You will need to give us full information and assistance during the claims process.



When and how do I pay?

You will pay your premium in full as a one off payment or direct debit when taking out your policy with the broker.



When does the cover start and end?

The start and end date will be outlined in your policy schedule.



How do I cancel the contract?

Write to your broker and return your insurance certificate and disc. On receipt of the cancellation instruction, certificate and disc we will cancel the policy from the date these documents are received. We will not refund any of your premium if the policy is cancelled following a claim whether settled or not. A cancellation charge of € 20 will apply.