

Private Car Insurance

Insurance Product Information Document

Company: Arch Insurance (EU) DAC

Product: Flexi Car

Third Party Only Motor Policy

Policies are underwritten by Arch Insurance (EU) DAC. Arch Insurance (EU) DAC is regulated by the Central Bank of Ireland. Policies are arranged and administered by Patrona Underwriting Limited. Patrona Underwriting Limited is regulated by the Central Bank of Ireland.

Complete pre-contractual and contractual information is provided in your proposal or statement of fact, certificate, policy schedule and policy document.

What is this type of Insurance?

This insurance covers you and other drivers you tell us about for your liabilities to others arising in connection with the use of your car.



What is Insured?

Cover for you:

- ✓ Your liability to others while you are driving your car.
- ✓ Death benefit paid to your representatives of €5,000 provided you are aged 75 years or less.

Cover for other people:

- ✓ The liability of other drivers you tell us about while driving your car.

Additional Benefits:

- ✓ **Medical expenses** - up to €250 that you incur as a result of an accident in your car.

Additional cover provided by another insurer:

- ✓ **Legal expenses provided by ARAG Legal Protection Limited on behalf of ARAG Insurance Company Limited** - to pursue a motor related claim against someone else.

ARAG Insurance Company Limited is an Irish Branch of ARAG Allgemeine Versicherungs-AG. ARAG Insurance Company Limited is authorised and regulated by the Federal Financial Supervisory Authority, Bafin in Germany (firm ref no. VU5455) and by the Central Bank of Ireland for Conduct of Business rules. ARAG Legal Protection Limited is regulated by the Central Bank of Ireland.



What is not Insured?

- ✗ Damage to your car.
- ✗ The liability of any drivers you didn't tell us about.
- ✗ Any liability arising while anyone including you is driving a car you did not tell us about (known as "Driving other Cars").
- ✗ Any liability or damage if you were not fully truthful when setting up, changing, renewing or making a claim under the policy.
- ✗ Any liability you or a driver agrees to accept that was not already a liability.
- ✗ Any liability if the driver doesn't have your permission to drive, doesn't hold a licence or doesn't keep to the conditions of that licence.
- ✗ Any liability or damage if your car is used for a purpose we didn't agree to cover.
- ✗ More than our share of any liability or damage if you have cover under other policies.
- ✗ Any liability or damage if a driver of your car, excluding you, has cover under other policies.
- ✗ Death of or Injury to the driver of your car (except cover provided to you for death) or damage to the driver's property.
- ✗ Damage or injury caused deliberately, or that happens due to normal wear and tear, or gradually.
- ✗ Any liability if you are driving in any sort of competition or speed test.
- ✗ Any assistance if you break down or cannot start your car.
- ✗ Any liability or damage that arises or happens as a result of war, terrorism, a nuclear explosion or release of radioactive material, a computer failure or virus.



Are there any restrictions on cover?

We will not pay more than:

- ! €30,000,000 for claims for damage to other people's property.



Where am I covered?

- ✓ All the cover you buy operates in Ireland
- ✓ All the cover you buy except Breakdown Assistance operates in the United Kingdom, the Isle of Man and the Channel Islands. provided you are not driving a U.K. registered vehicle.
- ✓ Cover for liability to others operates throughout the European Economic Area (EEA) which includes the entire EU and some other countries.
- ✓ Cover for liability to others operates in other countries that have made agreements with the EU provided you have purchased optional Foreign Use Cover



What are my obligations?

- You must be fully truthful in your answers to questions we ask and give us any documents we ask for.
- You and the driver of your car must take all reasonable steps to avoid injury, loss or damage.
- You must keep your car in a safe and roadworthy condition and lock it when it is unattended.
- You must not submit any claim that is fraudulent or exaggerated.
- You must notify us of any incident that might result in a claim as soon as it occurs.
- You must tell your insurance broker if your personal details change. For example, you must tell us if you change your car, your address, who you want to be covered to drive your car, or if you have any penalty points or convictions.
- You or any person expecting to be covered must not admit liability for any accident.
- You or a driver of your car must not respond to any letter or court writ from any person claiming against you or them.
- You and the driver of your car must help us to defend a claim and cooperate with us to do so.
- You must allow us to defend or otherwise deal with any claim against you or another driver in any manner we see fit.
- You or the driver of your car must allow us to take legal action in your or their name to recover amounts we have to pay if we can do so.
- You must repay any amount claimed that the law requires we pay, but this contract does not cover.



When and how do I pay?

You must pay or make arrangements to pay before cover starts. You must pay the premium to your broker who will advise you what payment methods they accept. Your broker may advise you about financing options. Such finance is not provided by us.



When does cover start and end?

Cover starts on the date and time agreed with your broker and once you have paid or made arrangements to pay the premium. Cover will last for one year, expiring at 23:59 hours the day before the start date anniversary, unless you or we cancel it beforehand.



How do I cancel the contract?

You must send your certificate and insurance disc back to your broker and ask them to request us to cancel the policy.