

Car Insurance Scheme



Policy features and benefits

Please read this document carefully. This doesn't contain the full terms and conditions of cover, but highlights the main features, benefits, cover level and significant or unusual exclusions that apply to the Policy as a whole. A significant exclusion is something which may affect your decision about whether this policy meets your needs. Full terms and conditions can be found within the Policy Booklet available on request.

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Get the level of cover you need with the Cornmarket Car Insurance Scheme. With our **Premium** and **Standard** policy options you can choose the cover and price that's right for you.

Benefit	Premium	Standard
Protected No Claim Bonus	✓	x
Protected No Claim Bonus (fire/theft)	✓	✓
Protected No Claim Bonus (windscreen)	✓	✓
Step-back Bonus Protection	✓	✓
Open Driving	Optional	Optional
Windscreen cover*	Unlimited	Unlimited
Excess	€250**	€500**
Motor Breakdown Rescue	✓	✓
Driving other cars (Comprehensive)***	✓	x
Driving other cars (Third Party)	✓	✓
Legal expenses (DAS)	✓	✓
Driving in Europe	✓	✓
Personal Effects and Clothing	✓	x
Fire Brigade charges	✓	✓
Personal Accident Benefit	✓	x
New Car Replacement	✓	✓

*If you do not use an aligned repairer, the maximum amount that will be paid is €200.

**On the Premium policy, the policy excess is €250. Where an additional driver holds a Learner Permit this excess is increased by €125. If you are under 25 years of age with Comprehensive cover, an excess of €315 will apply. On the Standard policy, the policy excess is €500. Where an additional driver holds a Learner Permit this excess is increased by €125.

***Benefit only applies where cover is comprehensive.

Cornmarket car insurance scheme is devised and administrated by Cornmarket Group Financial Services Ltd. Underwritten by Allianz plc. Allianz plc is regulated by the Central Bank of Ireland. The insurers reserve the right to amend policy terms and conditions. For full terms and conditions please refer to policy guide/insurance certificate.

The details provided in this booklet are correct as of the effective date of the policy. For full details of your insurance cover, please read your Statement of Fact, your Schedule, and your Policy Terms and Conditions as together they form the basis of your contract with Allianz Insurance Limited who is the underwriter of your car insurance policy.

How to start your policy: New customer

Enclosed you will find your quotation, statement of fact and product suitability statement. The statement of fact has been completed on the basis of the information you have provided to us.

Step 1

Please read the attached statement of fact form carefully and ensure all details are correct and that the cover requested meets with your requirements. If the details are incorrect or don't meet your requirements, please contact our helpline on **(01) 408 4040**.

Return all documents to:

Cornmarket Group Financial Services Ltd., Christchurch Square, Dublin 8

Step 2

Return the following documents:

- Your original proof of No Claims Bonus from your previous insurer
- A photocopy of the front and back of your driving licence (as well as a copy for each named driver under the policy)
- Any other supporting documentation stipulated in the Important Message Box of your quotation
- Payment: Pay by post or phone. See Payment Options listed on page 9.

How to renew your policy: Existing customer

Check your cover details

Your renewal notice is based on the most recent information supplied by you. If these details have changed (e.g. change of car, change of cover required etc.), please contact us immediately so we can update your details and issue you with a revised renewal notice if necessary. If you have an open driving policy, you can receive an additional discount if you restrict driving to yourself and your partner only. Under this option, your partner must be specifically named.

Now that you have checked your Cover Details and are happy, please proceed to payment options available to you, on the next page, to complete your renewal.



How to pay

Renewing online

Log on to **cornmarket.ie** and click on the 'Renew Your Policy' button and follow the easy steps. All you need is:

- A credit/charge/debit card*
- Your policy number
- Your renewal pin – which is supplied on your renewal notice.

If your renewal date has passed, or if you experience difficulty using our online facility, please contact the Customer Service Helpline on **(01) 408 4020**.

Pay by direct debit

For new customers a deposit of 30% is required and payments are taken from your bank account over 10 months. Premiums for existing members will be paid from your bank account over 11 months. Charges are detailed on the enclosed direct debit mandate.

Pay by post

Cheques or Bank Drafts can be made payable to Cornmarket Group Financial Services Ltd. Please send all payments to: **Cornmarket Group Financial Services Ltd., Christchurch Square, Dublin 8.**

Pay by telephone

Credit/charge/debit card*

Your annual premium can be paid in full by credit/charge/debit card. Please call the relevant number to you.

Existing policies: **(01) 408 4020**

or New policies: **(01) 408 4040**

*A charge of up to €10 may be levied on payment transactions by credit/charge/debit card in order to cover the cost charged by the card provider.

Premium car insurance

Significant features of our Premium Car Insurance Product

Depending on the terms, exceptions and conditions of this policy, the following will apply:

1. Protected no claim bonus (Automatically included)

In any consecutive three-year renewal period you may incur one unlimited Third Party or Accidental Damage claim without impact on Your No Claim Discount Entitlement.

2. Step-back no claim bonus protection

In any three year period you may have:

- One claim up to €10,000. This will result in your No Claim Bonus being stepped back by 3 years, for example from 5 years to 2 years
- One claim of €10,001 or more. This will result in your No Claim Bonus being stepped back by 4 years, for example from 5 years to 1 year.

3. Protected no claim bonus

Fire/theft/windscreen

No penalty on the No Claim Bonus for fire/theft or windscreen claims.

4. Windscreen cover

If your windscreen/ glass is damaged you will be fully covered for the replacement or repair when you use an *aligned repairer. If you do not use an aligned repairer, the maximum amount that will be paid is €200.

No excess applies for windscreen repairs or replacements.

* Allianz plc aligned repairers are:

Autoglass 1850 363 655

Mr Windscreen 1850 51 23 45

Allglass 1890 809 808

5. Excess

The standard policy excess is €250. Where an additional driver holds a Learner Permit this excess is increased by €125. If you are under 25 years of age with Comprehensive cover, an excess of €315 will apply.

6. Motor breakdown rescue

A 24-hour accident and breakdown service providing:

- Breakdown, attempted theft and accident assistance
- Driveway assistance
- Towing
- Message relay service
- Completion of journey or overnight accommodation or a replacement car for up to 48 hours.

The above options are at the discretion of the assistance company.

Freephone 1800 377 700

MAPFRE ASISTENCIA Compania Internacional De Seguros Y Reaseguros, S.A., trading as MAPFRE ASSISTANCE Agency Ireland, is authorised by Direccion General de Seguros y Fondos de Pensiones del Ministerio de Economia y Hacienda in Spain and is regulated by the Central Bank of Ireland for conduct of business rules.

7. Driving other cars

Comprehensive policies now have automotive comprehensive cover for the policyholder whilst driving other cars, where the vehicle value does not exceed €50,000 and the vehicle's engine size does not exceed 3,500cc. Third Party Fire and Theft policies have automatic third party cover for the policyholder whilst driving other private motor cars. Motorcycles, vans/minibuses/ commercial vehicles are excluded and the vehicle must not belong to the policyholder or the policyholder's employer and must not be hired to him/her under a hire purchase agreement.

8. New car replacement

We will replace your car with a new car of the same specification (subject to availability) if within twelve months of its purchase as new, and provided it has not travelled more than 24,000 Kilometres, it is:

- a) Accidentally damaged within the meaning of Your Policy cover to an extent greater than 60% of the manufacturer's last published list price (inclusive of Value Added Tax)
- b) Lost by theft and not recovered within 14 days of the loss being reported to us.

9. Trailer cover

Third party cover to tow a trailer or caravan.

10. Car hire

Free courtesy car for a maximum of 5 days, applicable only when an aligned repairer is used. Free courtesy car for a maximum of 14 days following theft where car is not recovered.

11. Green card

Valid for driving within the EU for a single trip of up to 30 days. Contact our helpline in advance of your journey if you require an extension of this policy cover.

12. Personal accident benefit

For injuries sustained by the driver (policyholder and/or spouse) of the insured car. We will pay €12,700 in the event of death, loss of sight, of limbs and permanent total disablement.

13. Medical expenses

Cover for €127 per week for medical costs per passenger injured up to maximum of 10 weeks.

14. Personal effects

Cover for personal effects up to €200 if stolen from the boot of the car or locked glove compartment.

15. Replacement locks

Cover up to €750 is provided towards the cost of replacing locks and/or re-coding of car keys or any devices of similar function for your car. (certain conditions apply)

16. Fire brigade charges

We will pay up to €1,000 to cover the cost of fire brigade charge which you have to pay as a result of the fire brigade being called to control

or put out a fire in your car, and to remove you or your passengers from the car. We will pay this benefit only if there is a valid claim on your policy for the event.

17. Legal expense cover

- Accident loss recovery and personal injury
- Motor Legal Defence
- Motor contract disputes
- Legal advice helpline service
- Counselling helpline service.

Locall 1850 670 747

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority of the United Kingdom and regulated by the Central Bank of Ireland for conduct of Business rules.

18. Liability to third parties and legal costs

Damage to third party property is covered up to €3,000,000.

19. Accidental damage

If your policy is comprehensive, cover is provided for loss of or damage to the insured vehicle. The maximum payment for any loss or damage under this section will be the market value of your car immediately preceding the incident but will not exceed any value declared to us prior to the loss.

20. Driving options – named drivers

Allows named drivers to be added to the policy. Subject to terms and conditions. Additional charges may apply.

21. Provisional licence holders

Comprehensive cover is available.

22. Partners

May also avail of the scheme once their occupation is 'class 1'. Call the helpline for details

23. Scheme vehicle acceptance criteria

The maximum value allowed on the scheme is €99,999 for comprehensive and third party policies. Vehicles must be a standard private car with a maximum of 9 seats including the driver's seat and windows in the back. Certain cars are excluded, e.g car-vans, kit cars, coaches, mini buses, personnel carriers etc. Call the helpline for details.

Standard car insurance

Significant features of our Standard Car Insurance Product

Depending on the terms, exceptions and conditions of this policy, the following will apply:

1. Step-back bonus protection

In any three year period you may have:

- One claim up to €10,000. This will result in your No Claim Bonus being stepped back by 3 years, for example from 5 years to 2 years
- One claim of €10,001 or more. This will result in your No Claim Bonus being stepped back by 4 years, for example from 5 years to 1 year.

2. Protected no claim bonus Fire/theft/windscreen

No penalty on the No Claim Bonus for fire/theft or windscreen claims.

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If your windscreen / glass is damaged you will be fully covered for the replacement or repair when you use an *aligned repairer. If you do not use an aligned repairer, the maximum amount that will be paid is €200.

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Policy exclusions & conditions

Policy exclusions

There are some instances where cover will be restricted or excluded. This may influence your decision about whether this policy meets your needs. This list is not exhaustive. For full details please refer to the policy booklet as other exceptions, conditions and exclusions may apply which you may deem more relevant to you and your circumstances.

Allianz will not pay for:

- Any accident, injury, loss, damage or liability which happens if any vehicle shown in the certificate is, at the time of the accident, being driven or used other than as allowed under the terms of the certificate
 - Any liability you have under an agreement which you would not have if the agreement did not exist
 - Any accident, injury, loss, damage or liability (except under Section 2 of the policy booklet) arising during or as a result of an earthquake, riot, civil commotion, sonic boom, radioactivity, war or terrorism
 - Loss in value, wear and tear, mechanical, electrical or electronic breakdown
 - Damage to tyres by braking, punctures, cuts or bursts
 - Loss of use
 - Loss or damage over the current market value of the car at the time of the loss or the amount shown under 'Vehicle' in the policy schedule, whichever is the lesser
- Any modifications unless forming part of the manufacturer's standard specification or are optional extras agreed with Allianz
 - Any more than Allianz's share of liability if there is any other policy covering the loss or damage at the time of a claim
 - Any accident, injury, loss, damage or liability where any person insured driving or using the vehicle at the time of an accident has a breath, blood or urine alcohol/drug level above the legal limit shown in the Road Traffic Acts and any further regulations.

Policy conditions

The following is a brief summary of the conditions which apply to the whole policy. For full details please refer to the policy booklet:

Claims

This condition sets out:

- a) Your obligations in relation to notification of a claim, such as, the requirement to notify Allianz immediately about any event which may give rise to a claim and what to do when legal documentation and/or correspondence is served on you
- b) Your obligations throughout the claims process, for example, you must give Allianz whatever information or assistance is reasonably requested, you must forward on all communications (e.g. letters, legal summons or similar documents) from other parties immediately and not make any admission, denial, or negotiation of payment under this Policy.

Arbitration

All differences arising out of this policy shall be referred to the decision of an Arbitrator, or if the parties cannot agree upon a single Arbitrator, to the decision of two Arbitrators, one to be appointed by each of the parties within one month after having been requested. The Arbitrators shall appoint an Umpire who will sit with the Arbitrator at their meeting and in case of disagreement, the Arbitrators shall submit to the decision of the Umpire and the making of an award shall be a condition precedent to any right of action against us. Claims not referred to the Arbitrator within twelve calendar months from the date on which we have refused to provide cover shall be deemed to have been abandoned.

You may not take legal action against us over the dispute before the Arbitrator has reached a decision. This does not affect your right to refer any claim to the office of the Financial Ombudsman.

Replacement or Extra Car

You must immediately give Allianz full details of any replacement or extra private car or there will be no cover for that car, pay any extra premium due and notify Allianz when you get rid of the car so as to qualify for a refund of premium (if any).

Other Insurance

If any loss or damage is covered by any other insurance, We will not pay more than our proportion.

Value calculation

In the event that your vehicle is damaged beyond economic repair, Allianz will calculate the value of the vehicle at the time of the loss on the basis of the current market value (for a vehicle of the same make and model) or where applicable the limit of the value (sum insured) placed by you on the vehicle as shown in the policy schedule, whichever is less. Please Note: Allianz will not pay for loss or damage over the current market value even if the sum insured on your motor insurance policy schedule may be greater.

Duty of disclosure and consequences if this duty is not fulfilled

In relation to you or any driver who will drive the car, you must tell us any facts which are likely to affect whether we agree to provide cover, or how we assess the risk proposed for insurance, including but not limited to:

- a) Medical details or history
- b) Previous insurance claims
- c) Any convictions, offences (other than spent convictions) or prosecutions pending of any nature (for example, but not limited to, fraud, theft, penalty points, driving convictions, or the handling of stolen goods)
- d) The main user of the vehicle or any vehicle modifications.

If you are not sure whether you should tell us about something, please tell us anyway. This is for your own protection because, if you do not give us all the information we need, your policy may not provide you with the cover you

need, a claim may not be paid, the policy could be declared invalid and void or may be cancelled, and you may encounter difficulty trying to purchase insurance elsewhere.

The policy is underwritten by Allianz plc. Allianz plc is regulated by the Central Bank of Ireland. Registered in Ireland NO. 143108. The details provided are correct at time of going to print (January 2018). The Insurers reserve the right to amend policy terms and conditions available on renewal date. For full policy terms and conditions, please refer to policy guide/ membership certificates.

Existing Policies: Call us on **(01) 408 4020**

New Policies: Call us on **(01) 408 4040**

or visit **cornmarket.ie**

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Cornmarket Group Financial Services Ltd. is regulated by the Central Bank of Ireland. A member of the Irish Life Group Ltd. which is part of the Great-West Lifeco Group of companies. Telephone calls may be recorded for quality control and training purpose