



cornmarket
group financial services ltd

MOTORBROKER ALLIANZ CAR INSURANCE



Thank you for contacting us in relation to your car insurance. Attached is your quotation, statement of fact and product suitability statement. The statement of fact has been completed on the basis of our telephone conversation. A summary of the policy details are shown overleaf.

HOW TO START YOUR POLICY

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.

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 below.

HOW TO PAY FOR YOUR POLICY

1. DIRECT DEBIT

Premiums can be collected from your bank account over 10 months. You must also send a deposit with your completed direct debit mandate. Charges are detailed on the enclosed direct debit mandate.

2. CHEQUE/BANK DRAFT

To be made payable to Cornmarket Group Financial Services Ltd. Please send all payments to: Cornmarket Group Financial Services Ltd., Christchurch Square, Dublin 8.

3. PHONE (01) 408 4040

Credit or Debit Card*: Your annual premium can be paid in full by credit or debit card.

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

Summary of policy, features and benefits

- **ALLIANZ AUTO ASSIST MOTOR ACCIDENT & THEFT EMERGENCY SERVICE:** Included for all policies.
- **ALLIANZ BREAKDOWN ASSISTANCE:** Automatically included on Comprehensive policies – includes Roadside & Driveway assistance, journey continuation in Ireland up to the value of €150.
- **STEP-BACK NO CLAIMS DISCOUNT:** In any consecutive three-year renewal period a policyholder may incur:
 - One claim up to €10,000: NCD step-back by 3 years
 - €10,001 or greater: NCD step-back by 4 years.
- **REPLACEMENT LOCKS:** Up to €750 if the car keys are stolen.
- **FIRE BRIGADE CHARGES:** Up to €500.
- **DRIVING OF OTHER CARS:** Third party only cover for proposers aged 25 and over.
- **WINDSCREEN COVER:** Automatically included for Comprehensive policies. Optional extra for Third Party, Fire and Theft policies.
- **NEW CAR REPLACEMENT:** We will replace the car as new – if damaged to an extent greater than 60% within 12 months of its purchase as new, and if it has not travelled more than 24,000 kilometres.
- **MOTOR TAX:** Following a total loss, we will refund the unexpired portion of the Motor Tax, if the customer cannot recover a refund from the Licensing Authority.
- **DRIVERS AGED UNDER 25:** Must be named on a policy. Cover is restricted to Third Party, Fire and Theft. The additional excess of €190 will apply.

MAPFRE ASISTENCIA Compañía de Seguros y Reaseguros SA trading as MAPFRE ASSISTANCE Agency Ireland and MAPFRE WARRANTY is regulated by the Dirección General de Seguros y Fondos de Pensiones del Ministerio de Economía y Hacienda, Spain, and is subject to the Central Bank of Ireland's conduct of business rules. Reg No. 903874.

Optional covers – additional charges will apply

(PLEASE NOTE: YOU DO NOT HAVE TO PURCHASE OPTIONAL EXTRAS IN ORDER TO PURCHASE THE MAIN PRODUCT)

- **WINDSCREEN COVER FOR THIRD PARTY, FIRE & THEFT POLICIES** is available, call for details.
- **ALLIANZ NO CLAIMS DISCOUNT PROTECTION:** In any three-year renewal period a policyholder may incur one unlimited Third Party or Accidental Damage claim without impact on his/her No Claims Discount. However, where more than one unlimited claim occurs in a three-year renewal period, the No Claims Discount will be stepped-back by three years. Call for details.
- **LEGAL EXPENSES COVER:** Available for only €4.65. Legal expenses insurance will provide cover for legal costs and expenses. Costs covered include fees and expenses of solicitors, barristers and expert witnesses together with court and opponent costs if they are awarded against you in a civil claim.
 - a. Accident loss recovery and personal injury
 - b. Motor legal defence
 - c. Motor contract dispute
 - d. Legal advice service
 - e. Counselling service.

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. Devised and administered by Cornmarket Group Financial Services Ltd. The details provided are correct at the time of going to print (May 2017). 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.

If you have any questions regarding any of the benefits of the **MOTORBROKER ALLIANZ CAR INSURANCE** policy, please call us on **(01) 408 4020** or alternatively email us at **car.insurance@cornmarket.ie**