



ZURICH CAR INSURANCE



HOW TO START YOUR POLICY: NEW MEMBER

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

STEP 1: Please read the proposal 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: Complete any unanswered questions on the proposal form and sign and date it. If you make any amendments to the form, please ensure that you initial and date any changes.

STEP 3: Return your completed proposal form along with the following documents:

- Your original proof of No Claims Bonus from your previous insurer signed and dated
- A photocopy of the front and back of your driving licence as well as a copy of each named driver under the policy
- Any other supporting documentation stipulated in the Important Messages box of your quotation
- Payment: Pay by post or by telephone – see below for details.

Return all documents to: **Cornmarket Group Financial Services Ltd., Christchurch Square, Dublin 8.**

HOW TO RENEW YOUR POLICY: EXISTING MEMBER

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.

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

HOW TO PAY FOR YOUR POLICY: PLEASE NOTE WE ARE UNABLE TO ACCEPT PAYMENT BY CASH



PAY BY POST: NEW & EXISTING MEMBER

OPTION 1: DIRECT DEBIT

Premiums will be paid 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.

OPTION 2: CHEQUE/BANK DRAFT

This 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: NEW & EXISTING MEMBER

OPTION 1: CREDIT/CHARGE/DEBIT CARD*

Your annual premium can be paid in full by credit/charge/debit card.

**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. There is no charge for Laser card transactions.*

OPTION 2: LASER CARD

Your annual premium can be paid by Laser card. Please call us now on (01) 408 4020

SUMMARY OF POLICY, FEATURES AND BENEFITS

DRIVING OPTIONS – NAMED DRIVERS

Allows named drivers (from the age of 25) with full or provisional licences to be added to the policy.

DRIVING OTHER CARS

Automatic third party cover for the policyholder is included whilst driving other private motor cars (that you do not own/lease).

WINDSCREEN COVER

Windscreen cover is standard on Comprehensive policies and available for an additional premium on Third Party Fire and Theft policies. If you use a recommended windscreen repairer (contact Zurich 24 Hour Emergency Helpline on 1890 208 408) cover is unlimited. If you do not use the recommended windscreen repairer the maximum amount payable is €225.

COST OF CAR HIRE FOR LOSS OR DAMAGE CLAIMS

Temporary replacement car (up to 1800cc max) available for up to 10 days where the insured car is the subject of a loss or damage claim on Comprehensive policies or damage by fire or theft only of Third Party Fire and Theft policies. Contact Zurich 24-Hour Emergency Helpline on 1890 208 408.

FREE GREEN CARD

Valid for up to 60 days driving within the EU in any one period of insurance.

PARTIAL NO CLAIMS BONUS PROTECTION

Allows for up to two unlimited claims within a 3 year period without affecting your No Claims Bonus at renewal. No penalty on your No Claims Bonus for one fire or theft claim in any one year and no penalty for windscreen claims. Available for an additional premium as an optional extra.

STEP BACK NO CLAIMS BONUS

Automatically included. In the event that you claim (excluding claims within the partial No Claims Bonus limit), you will not lose your full No Claims Bonus. Instead your No Claims Bonus will be stepped back by 2 years for the first claim in any one year. No discount will be allowed on the following renewal should a second claim arise in any one year.

EXCESS

Standard policy excess is €250 for own damage. For drivers under 25 or drivers with a Provisional Licence, the excess is €375. No excess applies to windscreen, fire, theft and attempted theft claims.

PERSONAL ACCIDENT

For injuries sustained by the driver and/or passenger (policy holder and/or spouse) of the insured car. Certain limits apply (Comprehensive policies only).

MEDICAL EXPENSES

Cover for up to €200 medical costs per passenger injured (certain conditions apply). Available only on Comprehensive policies.

PERSONAL EFFECTS

Cover for handbags, including cash (covered up to €150), sports equipment, clothing and childcare accessories up to €400 if stolen from the boot of the car or locked glove compartment. Comprehensive policies only and mobile phones excluded.

NEW CAR CONCESSION

(Comprehensive policies only). Where vehicle is less than 12 months old and damaged by more than 60% of its market value or stolen and not recovered, a new vehicle will be provided of same make and model (if available) on a New for Old basis.

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.

LEGAL EXPENSE COVER

Accident Loss Recovery, Personal Injury and Motor Legal Defence.

If you have any questions regarding any of the benefits of the Zurich Car Insurance policy please call one of our Helpline numbers below for full details or alternatively email car.insurance@cornmarket.ie

Dublin (01) 408 4020 | Cork (021) 455 3335 | Galway (091) 562 727



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Galway Office.
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A member of
the Irish Life
Group Ltd.