



cornmarket
group financial services ltd

Here to help you

CAR INSURANCE

Pay Less for Great Cover



MOTORBROKER – AVIVA

MOTORBROKER – AVIVA

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OPTIONAL EXTRAS: additional premiums apply

Please Note: You do not have to purchase optional extras in order to purchase the main product.

MOTOR BREAKDOWN RESCUE

A 24-hour accident and breakdown rescue service providing:

- Breakdown, attempted theft and accident assistance
- Driveaway 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.

Motor Breakdown Rescue is provided separately by Cornmarket Group Financial Services Limited through Mapfre Assistance Agency Ireland and does not form part of the main Aviva Motorbroker product. Breakdown assistance cover is underwritten/provided by MAPFRE ASISTENCIA Compania de Seguros y Reaseguros SA trading as MAPFRE ASSISTANCE Agency Ireland. MAPFRE ASSISTANCE Agency Ireland is regulated by the Direccion General de Seguros y Fondos de Pensiones del Ministerio de Economia y Hacienda, Spain, and is subject to the Central Bank of Ireland's conduct of business rules. MAPFRE ASISTENCIA Agency Ireland. Registered in Republic of Ireland. Reg No 903874.

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.

Legal Expenses Cover is provided separately by Cornmarket Group Financial Services Ltd. through DAS Legal Expenses Insurance Company Limited and does not form part of the main Aviva Motorbroker product. Legal expenses cover is underwritten by DAS. 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.

WINDSCREEN COVER FOR THIRD PARTY FIRE & THEFT

If you use an aligned windscreen repairer (phone 1890 666 888 for the current list of aligned repairers) there is no limit. If you use any other windscreen repairer there is a limit of €225 for any single event.

STEP-BACK NO CLAIMS BONUS

- If you make a single claim or one arises during any period of insurance, we will reduce your 'No-Claims Discount' as follows:
 - 50% to 20%
 - 40% to 10%
 - 30% or less to nil.

PROTECTED NO CLAIMS BONUS

By purchasing this benefit you may make up to two claims in a three year period without losing your 'No-Claims Discount'.

INCREASED/DECREASED POLICY EXCESS

The policy excess can be adjusted and in return a premium increase or discount may apply.

JOURNEYWISE ACCIDENT COVER

Cover in the event of accidental bodily injury to any person named on your policy schedule.

This booklet is only a guide to the features and benefits available. The Policy document sets out the terms & conditions of cover. Please call the Car Insurance helpline for more details.

Devised and administered by Cornmarket Group Financial Services Ltd. Underwritten by Aviva Insurance Limited. Aviva Insurance Limited, trading as Aviva, is authorised by the Prudential Regulation Authority in the UK and is regulated by the Central Bank of Ireland for conduct of business rules. Registered Branch Office in Ireland No 900175. Registered Branch Address: One Park Place, Hatch Street, Dublin 2. Registered in Scotland No 2116. Registered Office Pitheavlis Perth, PH2 ONH. The details provided are correct at the time of going to print (June 2014). 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.

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.

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 5.

Return all documents to:

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

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, opposite, to complete your renewal.

HOW TO PAY FOR YOUR POLICY



PAY BY RENEWING ONLINE: EXISTING CUSTOMER

Log on to www.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.

The online renewal system will only allow complete payments to be processed on or before the renewal date. 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 POST: NEW & EXISTING CUSTOMERS

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 CUSTOMERS

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.

IMPORTANT POINTS TO NOTE

HOW A PRE-ACCIDENT VALUE IS CALCULATED

In the event that your vehicle is damaged beyond economic repair, we 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: We 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.

INSURED'S DUTY TO DISCLOSE ALL MATERIAL FACTS

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

- a) medical details or history,
 - b) previous insurance claims,
 - c) any convictions, offences or prosecutions pending of any nature (for example, but not limited to, fraud, theft, penalty points, driving convictions, or the handling of stolen goods),
- and*
- 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.

WARNING: As it is an offence under the Road Traffic Act to make any false statement or withhold information to get a certificate of insurance, you should make sure that you answer all questions fully and accurately. If the proposer is a firm or a private company, you must read and answer the questions as though they also apply to each individual partner or member.

It is recommended that you keep a record (including copies of letters) of all information supplied for the purpose of this insurance. In addition, your statement of fact warrants and represents to us that in respect of any information of any person which you provide to us, you have the authority of that person to disclose such information to us for all the purposes set out in the Statement of Fact and give the consents set out in the Statement of Fact on behalf of each such person.

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 and benefits depending on the applicable Policy Cover, 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.

SIGNIFICANT FEATURES OF OUR CAR INSURANCE PRODUCT

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

DRIVING OF OTHER CARS

Automatic third party cover for the policyholder while driving other private cars (if the policyholder holds a full EU licence).

WINDSCREEN COVER

If you use an aligned windscreen repairer (phone 1890 666 888 for the current list of aligned repairers) there is no limit. If you use any other windscreen repairer, there is a limit of €225 for any single event. Windscreen cover is included automatically for comprehensive policies only. It is available as an optional extra on a third party fire and theft policy.

USING YOUR CAR ABROAD

Aviva will automatically extend your policy to provide full policy cover (excluding the driving of other cars cover benefit) within the EU, for 31 days in any 'period of insurance', for your car.

EXCESS

The standard amount you will have to pay towards any own damage claim (excess) is €300. No excess for third party, fire, theft or windscreen claims.

NEW CAR CONCESSION

If your car is less than a year old when it is stolen (and not recovered) or when it is damaged (in a single incident resulting in a repair or reinstatement cost of more than 50% of the value of the car when new), we will offer to replace the car with a new car of the same make and model, if such car is available in Ireland. Terms and conditions apply.

REPLACEMENT LOCK COVER

Replacement door locks, boot locks, ignition steering lock, the lock transmitter and the central-locking interface, if your car keys or lock transmitter are lost or stolen.

PERSONAL BELONGINGS COVER

Maximum claim of up to €150 for any one occurrence of loss of or damage to rugs, clothing and personal effects in the car by fire, accident or theft.

FIRE BRIGADE CHARGES

Cover up to €1,000 as a result of the fire brigade being called to control or put out a fire in your car, or to remove you and/or your passengers from the car.

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 booklets as other exclusions or restrictions may apply which you may deem more relevant to you and your circumstances.

Aviva 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 amount over 5% of the insured value of the car, or €650 (whichever is less) for loss or damage to radio hi-fi, car-phone or CB radio equipment, unless agreed otherwise with Aviva
- Any modifications unless forming part of the manufacturer's standard specification or are optional extras agreed with Aviva
- Any more than Aviva'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 Aviva 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 Aviva 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.
- c) Aviva's rights during and after the claims process such as, carrying out legal proceedings in your name to defend or prosecute any claim for their benefit, to ask you or another party to repay them for any legal liabilities under the insurance as a Road Traffic Act insurer if you have not kept to the terms, conditions and exceptions of the policy and if the law of any country in which this policy applies says Aviva must make payment on your behalf which they would not otherwise have paid, they have the right to reclaim the amount from you or another or both.

Cancellation: details how you, or Aviva, may cancel the Policy and how any return of premium due to you, if any, will be calculated.

Mid Term Alteration: This condition outlines how Aviva will refund or charge for any adjustments to premium resulting from an alteration to the policy made by you.

Fraud: If any claim is fraudulent or exaggerated in any way or if you or anyone acting on your behalf has used any type of fraud, you will lose all benefit under this policy.

Duty to take care: You must take all reasonable steps to prevent accident, injury, loss or damage and must keep your car in a roadworthy condition. While unattended, the car must not be left unlocked or the keys to the ignition left with the car. Aviva have free access at all times to examine your car.

Arbitration: This condition sets out what kind of dispute between you and Aviva would give rise to arbitration, how an arbitrator would be appointed (either jointly between you and Aviva or by the President of the Law Society of Ireland should you and Aviva not agree on an arbitrator) and how a claim will be treated by Aviva should you not refer a dispute to arbitration within 12 months.

Replacement or Extra Car: You must immediately give Aviva 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 Aviva when you get rid of the car so as to qualify for a refund of premium (if any).

Other Insurance: this outlines how Aviva may deal with a claim that is covered under this policy but is also covered under another policy.



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Existing Policies: (01) 408 4020

New Policies: (01) 408 4040

car.insurance@cornmarket.ie

