

IMPORTANT NOTICE TO POLICYHOLDERS

From 01/12/2016 your motor insurance policy will be underwritten by Allianz plc. This will mean some changes to policy conditions, exceptions and level of cover. This notice is a summary of some of the new features and benefits which will apply to your policy with effect from your renewal date. Please read the product brochure for more details and make sure that this new policy meets your needs.

Full terms and conditions can be found within the Policy Booklet which is available on request.

If you pay the renewal premium it will be considered acceptance of the new policy terms and conditions.

SUMMARY OF CHANGES

PREVIOUS POLICY BENEFIT SELECT CAR INSURANCE	NEW POLICY BENEFIT CORNMARKET PREMIUM CAR INSURANCE
<p>Stepback No Claims Bonus Protection Automatically included which means that 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 3 years per claim.</p>	<p>Stepback No Claims Bonus Protection In any 3 year period a customer may have:</p> <ul style="list-style-type: none"> • One claim up to €10,000. This will result in your No Claims 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.
<p>Windscreen Cover If you use the recommended windscreen repairer, Autoglass 1850 363 655, up to €600 cover applies for Comprehensive and Third Party Fire and Theft policies. If you do not use the recommended windscreen repairer the maximum amount payable is €225.</p>	<p>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.</p> <p>* Allianz plc aligned repairers are: Autoglass 1850 887 929 Mr Windscreen 1850 51 23 45 Allglass 1890 809 808</p>
<p>Excess Standard policy excess is €300 for own damage. For drivers aged 21 to 24, the excess is €550. Excess may be reduced by €130 if a recommended repairer is used. Applicable excess is doubled in the event of claims arising from vehicle being driven into water. Excess for windscreen replacement is €30.</p>	<p>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</p>
<p>Car Hire Temporary replacement car hire up to €130 will be paid where the insured car is the subject of a loss or damage claim, excluding windscreen or malicious damage claims. This can be increased to €200 if a recommended repairer is used.</p>	<p>Car Hire Free courtesy car for a maximum of 5 days, only available when you use an approved repairer. Free courtesy car for a maximum of 14 days following theft if your car has been stolen and not recovered.</p>

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