

## Private Motor Vehicle Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover. Full details can be found in the policy booklet, a copy of which is available on request.

### Significant features and benefits

For full details, please refer to the policy booklet.

Cover	Comprehensive	Third Party Fire & Theft
<b>Legal liability for death or injury</b> to any other person, including passengers	✓	✓
<b>Legal liability for damage</b> to other people's property up to €30,000,000	✓	✓
<b>Legal fees and costs</b> incurred with our consent, in connection with a claim against your policy	✓	✓
<b>Own damage, fire and theft claims</b>	✓	Fire & Theft only
<b>New car replacement</b>	✓	Fire & Theft only
<b>Audio equipment radio receivers or transmitters, electronic navigation or radar detection equipment</b> - up to €635 or 5% of the vehicle value (whichever is lower)	✓	✓
<b>Foreign use</b> - (full policy cover in most European countries for up to 93 days free – see section 2 of the policy booklet)	✓	✓
<b>Fire brigade charges</b> – up to €750	✓	✓
<b>Loss of keys</b> - up to €435	✓	✓
<b>Personal accident</b> cover - €6500	✓	x
<b>Medical expenses</b> – up to €135 per person	✓	x
<b>Hotel expenses</b> - up to €65 for the driver (or €135 for all the people in the vehicle)	✓	x
<b>Breakdown Assistance</b> – 24hr roadside assistance, home-start, vehicle recovery and journey completion	✓	✓
<b>Windscreen cover</b> – up to €500	Optional	Optional

### **Significant and unusual exclusions or limitations**

The policy contains some exclusions and limitations. A summary of the most significant or unusual exclusions are listed below. For full details, please refer to the relevant sections of the policy booklet.

The first amount of each claim for loss or damage (known as the "excess"). The excess will be shown on your schedule. (Refer to Section 1)

The most we will pay will be the market value of the vehicle immediately before the loss or damage happened, but not more than the value shown in the schedule. (Refer to Section 1)

Loss of value, wear and tear, mechanical or electrical breakdown, or damage to tyres as a result of using brakes or by road punctures, cuts or bursts. (Refer to Section 1)

Loss of or damage to personal belongings. (Refer to Section 1)

Windscreen breakage claims are subject to the standard policy excess and will affect your no-claims discount unless the optional windscreen cover is taken. (Refer to Section 1)

Where optional windscreen cover is selected, the most we will pay is €500 in any one period of insurance and no more than two claims. Where work is not carried out by our approved windscreen specialists we will not pay more than €150 for replacement or €50 for repair. All claims must be verified by contacting the 24 hours windscreen helpline before any repair or replacement work is carried out.

Loss or damage arising from the vehicle being filled with the wrong fuel. (Refer to Section 1)

Theft of your vehicle, accessories or parts if unattended and left unlocked and / or the keys to the ignition are left with the vehicle. (Refer to General Conditions)

### **Drink and drugs clause**

**We will not provide cover for loss of or damage to the vehicle whilst the driver is under the influence of drink or drugs. (Refer to General Conditions)**

### **Cancellation rights**

You may cancel your policy at any time by notifying us in writing and returning the certificate of insurance and insurance disc. If you cancel your policy within the first 14 days, you will be charged an administration fee of €50 and a charge for the time your policy was active. If you cancel your policy after 14 days please refer to your policy booklet for further details. If you cancel your policy following a claim there will be no refund of premium.

### **Making a claim**

In the event of any accident or loss you should call our claims department on 1850 85 8530.

For windscreen cover claims call the windscreen helpline on 1890 5 12345.

## Terms of Business

### Who we are

QUINN-*direct*, QUINN-*direct* Insurance and QUINN-*Insurance* are business names licensed for use by Liberty Mutual Direct Insurance Company Limited, which is part of the Liberty Mutual Group.

Liberty Mutual Direct Insurance Company Limited is regulated by the Central Bank of Ireland and is registered in Ireland under Company number 494729.

### Contact details

Our Head Office is at Dublin Road, Cavan, Co. Cavan, and we have several support offices in Ireland-

Telephone contacts: **ROI 1890 89 1890**

### What do we do?

The Company provides a full suite of general insurance products including Motor and Home Insurance as well as Commercial Liability, Property Damage, Commercial Vehicle and Fleet cover.

### How we charge

All insurance premiums are inclusive of statutory charges. We may also charge an administration fee for changes you make to the policy.

### Who regulates us?

Liberty Mutual Direct Insurance Company Limited is regulated by the Central Bank of Ireland and is a member of the Irish Insurance Federation.

### Conflicts of interest

It is our policy to maintain appropriate administration structures to ensure that the potential for any conflict of interest between us is avoided as far as possible. We will try to avoid conflicts of interest, but if you feel that your interests have not been fairly protected please contact us to give us the opportunity to resolve any issues you have.

### What happens if I do not pay the premium?

Non-payment of your premium or part thereof or any instalment of your premium (where you are using our Direct Debit option) or breach by you of certain conditions of your policy may lead to your policy being revoked or cancelled.

### How to complain

QUINN-*direct* Insurance is committed to providing all our customers with a high standard of service at all times. Please contact our staff directly to see if we can resolve any concerns you may have. If you are unhappy with our response you can address your concerns in writing to our Customer Service Manager at the above address or you can e-mail us at [feedback@quinn-direct.com](mailto:feedback@quinn-direct.com). On receipt of your complaint we will phone you and promise to acknowledge your complaint within 5 business days of receiving it. In the unlikely event that we have not resolved your complaint within 20 business days we will write and let you know why and what further action we will take. If you are not satisfied with our decision or if we haven't given you a decision after 40 business days, you have the right to refer your complaint to: The Financial Services Ombudsman's Bureau, 3<sup>rd</sup> Floor, Lincoln House, Lincoln Place, Dublin 2.

Full details of our complaints procedure and further information on QUINN-*direct* Insurance can be seen by visiting our website at [www.quinn-direct.com](http://www.quinn-direct.com)

### Compensation

The Insurance Compensation Fund in Ireland exists for the protection of consumers. In the event that an insurer is unable to pay a claim, compensation may be available from this fund.

### Right to withdraw

You have the right to withdraw from this policy within 14 days from the date you receive the terms and conditions of this policy, provided you have not made a claim. In order for you to exercise this right in relation to a motor vehicle insurance policy we must receive the relevant certificate of insurance and insurance disc. You will be charged a pro-rata premium for the period you are on cover as well as an administration fee of €50.

You can exercise this right by providing your intention to withdraw from the contract by writing to us at the above address or e-mailing us at [info@quinn-insurance.com](mailto:info@quinn-insurance.com).