

Car Insurance

Insurance Product Information Document

Company: OUTsurace DAC Product: Car Insurance Policy

OUTsurace DAC is regulated by the Central Bank of Ireland registration no. C513318. OUTsurace DAC is registered in Ireland under company no. 724743.



This document provides a summary of general product information only. Complete pre-contractual and contractual information is provided to you in other documents. For full policy terms, see your policy documentation, schedule, policy booklet and Terms of Business.

What is this type of insurance?

This is a private car insurance policy. It offers a range of insurance options to cover for loss, damage to your private car and injury, loss, or damage to a third party in the event of an accident.



What is insured?

Third party, fire, theft:

- ✓ Liability to third parties for bodily injury, death, and property damage.
- ✓ Loss/Damage as a result of fire, theft or attempted theft up to the market value of your vehicle.
- ✓ Medical expenses, for accidental bodily injury suffered in direct connection with the car up to €100 for each person.
- ✓ Towing and storage charges, we will pay up to €200 for the towing and storage of your car to the nearest repairer if you cannot drive the car as a result of any loss or damage.
- ✓ Fire Brigades charges, we will cover the charges from a fire authority to control or put out a fire in the car and to remove you or your passengers from the car, up to €1,000.
- ✓ Locks replacement (up to €1100).
- ✓ Personal items, we will cover the cost of any lost or damaged personal items in the car caused by accident, fire, or theft, up to €150.
- ✓ New car replacement, if your car is less than 12 months old and is deemed a total loss as a result of a covered peril, we will replace it with a new car.
- ✓ Third Party Driving Other Cars. Certain occupations and vehicle types are excluded.

Comprehensive covers all of the above, plus:

- ✓ Loss/Damage to your vehicle as a result of an accident up to the market value of your vehicle.
- ✓ Glass, we will cover the cost of repairing or replacing damaged or broken glass with one of our approved repairers, otherwise up to €150 in case of replacement or €50 in case of repair with your own repairer.

Optional Covers available at an additional premium for Comprehensive policies:

- Courtesy car
- Comprehensive driving of other cars
- Comprehensive cover abroad
- Roadside assistance
- Electric/Hybrid wall charger
- Child car seats



What is not insured?

Some of the main exclusions include (with others noted in the policy booklet):

- ✗ Incidents involving injury, loss, or damage while a vehicle is utilised for activities not specified in your motor insurance certificate, or when operated by someone not listed on your policy to drive or lacking a valid driving licence.
- ✗ Loss or damage caused by war, acts of terrorism, riot, or civil commotion.
- ✗ Damage to your car due to theft or attempted theft when the keys or keyless entry system are left unsecured or are in, on, or near your car while it is left unattended.
- ✗ Deterioration due to use, gradual wear and tear, diminished value post-repair, electronic malfunctions, mechanical failures, or tyre impairments from braking, punctures or bursts.



Are there any restrictions on cover?

- ! Roadside assistance is not available outside the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man, and the Channel Islands.
- ! In the event of a claim and if any answer provided by you involves a fraudulent misrepresentation or any fraudulent conduct on your part during the contract formation process, we reserve the right to void this insurance contract.
- ! No Cover will apply for any driver who does not hold the appropriate driving licence/learner permit or who is not complying with conditions of their licence.
- ! No cover will apply if you or any insured driver was driving under the influence of illegal drugs or in excess of the drink driving limit.
- ! For every claim made under your policy, you are required to pay the excess as noted in your schedule.
- ! There is a limit of €30 million on third party property damage on restrictions of cover.



Where am I covered?

- ✓ Policy cover applied in the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man, and the Channel Islands. Optional Cover is available in the rest of Europe for up to 90 days.



What are my obligations?

- Ensure that all answers in any proposal, statement of fact, declaration, or any other information you provide are accurate and complete.
- Inform us promptly of any changes to the information you provided to us, which is noted in your statement of fact.
- Ensure your vehicle remains roadworthy, taking all precautions to prevent accidents, injuries, losses, or damages.
- Ensure all drivers covered under this policy possess a valid driving licence and adhere to every restriction, condition, and limit set on their driving licence.
- Complete all payments on time; delays or missed payments might lead to the termination of your policy.
- Notify us immediately about any occurrence that might lead to a claim under the policy.
- Without our written consent, refrain from admitting, rejecting, negotiating, or finalising any claim.
- Cooperate fully with us during any claim investigation and process. This includes providing necessary documents, evidence, details, or any requested correspondence such as letters or legal notices.



When and how do I pay?

- Via a credit/debit card when the policy is set up, being renewed or when you make a mid-term amendment.
- Via a credit/debit card or direct debit for installments if you elect to pay monthly.



When does the cover start and end?

Your exact cover start and end dates will be recorded in your schedule.

Unless otherwise stated in your policy documents, cover will start on the cover start date you elected, or the renewal is accepted and will end 12 months later.



How do I cancel the contract?

You may cancel this policy at any time by contacting OUTsurance directly.

If you decide to cancel the policy during the cooling off period of 14 working days, we will calculate the premium for the period during which we have insured you and refund any balance.

For cancellations made after the initial 14 working days but during the period of insurance, provided no claims have been made, we will calculate the premium for the duration you've been insured and refund the balance, deducting any applicable cancellation fee.