

Wrightway Choice

Including
Breakdown Assistance



Policy Document
June 2013

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IMPORTANT INFORMATION

Please read this Policy, the Schedule (including Endorsements) and the Certificate of Motor Insurance very carefully. Together with the information you gave us in the Proposal Form or Statement of Fact, and declarations that you have made, they form the Contract of Motor Insurance. You should pay particular attention to the General Exclusions, the General Conditions and any Endorsements which apply.

Please tell your Insurance Broker immediately if you have any questions, the cover does not meet your needs, or any part of your insurance documentation is incorrect.

CLAIMS ADVICE

There are some important notes that you should be aware of if you are involved in an accident or your vehicle is stolen.

ACCIDENT

- (i) Give your name, address and insurance details.
- (ii) Get the name, address, phone number, vehicle registration and any other information you can from the other driver or drivers, passengers, witnesses and any attending Garda.
- (iii) Note the exact location and any relevant road signs and markings.
- (iv) If there is an injury and you did not give your details at the scene, report the incident to the An Garda Síochána within 24 hours.

THEFT

- (i) Report the theft to the An Garda Síochána immediately and take a note of the officer's name, number, station and crime book reference number if applicable.
- (ii) If you know where the vehicle is after its theft, make sure that it is safe and secure.

STEP BY STEP GUIDE TO MAKING A MOTOR CLAIM

- If you have been involved in a motor accident and want to make a claim, you should contact your insurance broker immediately who will take all the details from you, provide you with a claim form, which should be completed and returned to them as soon as possible
- Once cover has been confirmed, you will need to get an estimate for repairs.
- If your car is already in a garage/storage area it is important to ask if you are being charged to hold it there as these costs are not covered under your policy. If the vehicle is a write off, we can arrange to have it moved free of charge. We may need to have a motor assessor inspect your damaged vehicle

- You can appoint your own motor assessor to inspect your damaged vehicle and help with the preparation of your claim, however the cost will be at your own expense.
- We will notify you of the agreed repair costs and your vehicle repairs can begin.
- When repairs are complete you will need to send us the repair bill, we will then issue a settlement cheque less your policy excess (refer to your policy schedule) and VAT if you are registered for same.
- You must pay the relevant Excess direct to the repairer when you collect the Insured Vehicle
- If you are registered for VAT you must pay the VAT direct to the repairer when you collect the Insured Vehicle.
- In the case your vehicle is written off or beyond economical repair, our motor assessor will put a value on the vehicle based on its condition before the accident (pre-accident value). This value will be offered to you in settlement less your policy excess (refer to your policy schedule), salvage and VAT if you are registered for same.
- We will require the original vehicle registration certificate, claim form, and copy of your licence before we can issue your settlement cheque.
- We will offer to dispose of the salvage of your vehicle if you do not wish to retain same.
- Where your vehicle is stolen and not found, we will send a motor theft claim form for completion and will settle your claim based on the pre-theft value which our motor assessor will place on your vehicle. Again we will require the original Vehicle Licensing Certificate (VLC), claim form and front and back of your driver licence before we can issue your cheque. In the case of theft, 28 days must pass from the date of theft before settlement can issue.

Terms and conditions may be applied to your policy and these will be fully explained by your insurance broker.

Your no claims bonus may be affected as a result of making a claim on your policy.

Please note that we will retain a record of this claim and may share certain information with other insurers and interested parties, where necessary and appropriate. However, all data is retained and used in accordance with Irish Data Protection Law.

WINDSCREEN AND WINDOWS

Details of the cover provided are shown in Section 4.

COMPLAINTS PROCEDURE

If you are not satisfied with our service for any reason, please contact our office and our staff will be pleased to resolve your query.

The General Manager
Wrightway Underwriting Limited
Limekiln House
Drinagh
Wexford
Telephone: +353 (0)53 9167100
info@wrightway.ie

If your complaint is not solved to your satisfaction, please write to:

Euro Insurances Limited
Ground Floor
Leaseplan House
Central Park
Leopardstown
Dublin 18
Telephone: +353 (0)1 680 4160
complaints@euroinsurances.net

In the event that you are still not happy with the way your complaint has been handled, you may refer it to:

The Insurance Information Service
Irish Insurance Federation
39 Molesworth Street
Dublin 2
Telephone: +353 (0)1 676 1820
fed@iif.ie

Financial Services Ombudsman
Third Floor Lincoln House
Lincoln Place
Dublin 2
Telephone: Lo-call 1890 882090 or +353 (0)1 662 0899
enquiries@financialombudsman.ie

This Complaints Procedure does not affect any legal right of action you may have against Euro Insurances Limited.

CONTRACT OF MOTOR INSURANCE

This Policy, the Schedule, the Certificate of Motor Insurance, information you gave us in the Proposal Form or Statement of Fact, and declarations that you have made, form a legally binding Contract of Motor Insurance between you (The Insured) and us (Euro Insurances Limited). This Contract of Motor Insurance is a contract personal to you and you cannot transfer it to anyone else.

We agree to insure you under the terms of this Contract of Motor Insurance against any liability, loss or damage that occurs within the Geographical Limits during the Period of Insurance for which you have paid, or agree to pay, the premium.

You must read this Policy, the Schedule and the Certificate of Motor Insurance together. The Schedule tells you which sections of the Policy apply and identifies any Endorsements. Please check all three documents carefully to make sure that they give you the cover you want and that you comply with all the relevant terms and conditions, including any Endorsements.

Unless we have agreed otherwise with you, this insurance is governed by Irish Law.

DEFINITIONS

The following words or phrases have the same meaning wherever they appear.

CERTIFICATE OF MOTOR INSURANCE

Legal evidence of your insurance. It is one part of the Contract of Motor Insurance. It shows the Vehicles we are insuring, who may drive the Insured Vehicle (where 'any authorised driver' is stated, refer to the Schedule for restrictions), what it may be used for and the Period of Insurance.

CONTRACT OF MOTOR INSURANCE

The Policy, the Schedule (including Endorsements), the Certificate of Motor Insurance, the information you gave us in the Proposal Form or Statement of Fact, and declarations that you have made, all form the Contract of Motor Insurance.

ENDORSEMENT

Something which alters your insurance cover. Your cover will be affected by any Endorsement that is shown on the Schedule. (Such Endorsements may add exclusions to the cover or require you to take action such as fitting approved security.) More than one Endorsement may apply. If you do not comply with any Endorsements, this Contract of Motor Insurance may no longer be valid and we may refuse to deal with any claim.

EXCESS

The amount you have to pay towards each claim you make under this Contract of Motor Insurance. There may be more than one Excess, part of which may be voluntary (where you have chosen to take an excess to receive a discount on your premium.)

GENERAL CONDITIONS

These describe your responsibilities, general information and the procedures that apply in certain situations, such as when there is a claim or the Contract of Motor Insurance is cancelled.

GENERAL EXCLUSIONS

These describe the things that are not covered by the Contract of Motor Insurance. They are in addition to the exclusions shown under the headings 'What is not covered' in each of the Sections detailing the cover provided.

GEOGRAPHICAL LIMITS

The Republic of Ireland, Northern Ireland, Great Britain, Isle of Man and the Channel Islands. Section 6 explains the cover that applies when driving abroad.

EURO INSURANCES LIMITED

Euro Insurances Limited is regulated by the Central Bank of Ireland.

WRIGHTWAY UNDERWRITING LIMITED

Wrightway Underwriting Ltd is regulated by the Central Bank of Ireland.

COVER AND USE

INSURED VEHICLE

The vehicle(s) shown on the current Schedule and Certificate of Motor Insurance.

PRIVATE MOTOR CAR

A vehicle that has been registered and taxed as a private motor car in accordance with The Office of Revenue Commissioners vehicle classification Category A and/or EU classification M1.

MARKET VALUE

The cost at the date of the accident or loss of replacing the Insured Vehicle, if possible, with one of a similar make, model, age, condition and mileage. We will usually ask an engineer to give us advice about the Market Value of the Insured Vehicle, refer to guides of vehicle values and any other relevant sources. We will not pay VAT or excise tax. In assessing the Market Value, you should consider the amount that could reasonably have been obtained for the Insured Vehicle if you had sold it immediately before the accident, loss or theft.

PERIOD OF INSURANCE

The length of time covered by this Contract of Motor Insurance, as shown on the current Schedule and Certificate of Motor Insurance.

POLICY

This booklet sets out the details of cover and all the terms and conditions which apply. It is one part of the Contract of Motor Insurance.

PROPOSAL FORM OR STATEMENT OF FACT

The documents filled in by you, or on your behalf by an Insurance Broker, or someone else, and all other information you gave and declarations made at the time the insurance was arranged and on which we have relied when agreeing to offer this Contract of Motor Insurance. If you do not give us full information at the start, and tell us about changes, this Contract of Motor Insurance may be invalidated or cancelled, we may refuse to deal with any claim and you may have difficulty in obtaining another insurance policy elsewhere.

SCHEDULE

Forms part of the Contract of Motor Insurance and confirms details of you, the Insured Vehicle(s) and the cover which applies. It is one part of the Contract of Motor Insurance.

WE, OUR, US

Euro Insurances Limited

YOU, YOUR

The person named as the Insured on the Schedule or as the Policyholder on the Certificate of Motor Insurance.

YOUR COVER

The current Schedule shows what you are covered for. The different kinds of cover are:

- Comprehensive (shown as COMP) – Sections 1, 2, 3, 4, 5, 6, 7, 8 and 9 apply.
- Third Party Fire and Theft (shown as TPFT) – Sections 1, 2, 5, 6, 7, 8 and 9 apply. Section 4 only applies if shown on your schedule.
- Third Party Only (shown as TPO) – Section 1, 6, 7 and 8 apply.
- Fire and Theft Only (shown FTO) Section 2 only.

USE

This Contract of Motor Insurance only covers you if you use the Insured Vehicle in the way described in your Certificate of Motor Insurance (under 'Limitations as to Use) and any Endorsements.

SECTION 1 – LIABILITY TO OTHERS; THIRD PARTY COVER

WHAT IS COVERED

We will indemnify you against liability of law for damages and claimants costs and expenses in respect of the death of or bodily injury to any person and damage to property where such death or injury or damage arises out of an accident caused by or in connection with the Insured Vehicle.

WHAT IS NOT COVERED

- Loss or damage to the Insured Vehicle, caravan, trailer or broken-down vehicle.
- Any amount above €30,000,000 for damage to other people's property (including any related indirect loss).
- The vehicle is being used outside the 'limitations as to use' shown in the current motor certificate
- Property belonging to (or in the care of) you or your passengers or in any caravan, trailer or broken-down vehicle.
- Death or injury to the person driving or in charge of the Insured Vehicle or to any person being carried in or on, or getting into or out of, a caravan, trailer or broken-down vehicle.
- Legal liability when you are towing the caravan, trailer or broken-down Vehicle for hire and reward.
- If your current Certificate of Motor Insurance states that business use is allowed, liability for death or injury to any employee of the person insured, arising during the course of their employment, except where needed by law.
- In respect of the death of or bodily injury to any person (including any passenger) sustained while in or on any trailer, semi trailer or caravan, covered by this Policy, whether coupled to the Insured Vehicle or otherwise.

DRIVING OTHER CARS – WHAT IS COVERED

If your Certificate of Motor Insurance says so, we will insure you to drive any Private Motor Car, as defined, that you do not own and have not hired under a hire-purchase or leasing agreement.

DRIVING OTHER CARS – WHAT IS NOT COVERED

- Legal liability unless your Certificate of Motor Insurance states that you are covered to drive other cars.
- Any loss or damage to the Private Motor Car you are driving.
- Driving without the owner's permission.
- Use of the Private Motor Car outside the Republic of Ireland, Northern Ireland, Great Britain, Isle of Man and the Channel Islands.

- Legal Liability which is covered by any other insurance you have to drive the Private Motor Car.
- Any liability under this insurance, if the Insured Vehicle is sold or disposed of or declared a total loss and the owner of the Private Motor Car you are driving has not arranged their own insurance on the Private Motor Car to cover their liability to others. Loss or damage to any property belonging to (or in the care of) any driver or passenger who is making a claim under this Section.
- Death or injury to the person driving or in charge of the Private Motor Car.
- Any liability under this policy if the Private Motor Car is owned by or in the custody or care of a Motor Trade Business of which you are a member, director, employee or sole trader.
- The Private Motor Car is being used outside the 'limitations as to use' shown in the current motor certificate.

Driving Other Cars cover cannot be used to obtain the release of any vehicle which has been seized by, or on behalf of, any government or public authority.

INSURING OTHERS – WHAT IS COVERED

We will also insure the following people under this Section.

- Any person employed by a motor garage or similar business, which you do not own, which has the Insured Vehicle for the purpose of maintenance, repair, testing or servicing.
- Any person you allow to use the Insured Vehicle as long as your current Certificate of Motor Insurance says they can and, other than above, that are not excluded from driving by an Endorsement shown in the Schedule.
- Any person (other than the person driving) being carried in, or getting in or out of, the Insured Vehicle or any person who causes an accident while they are travelling in, or getting in or out of, the Insured Vehicle.
- Your employer or business partner (but only if your current Certificate of Motor Insurance states that business use is allowed).
- If anyone covered by this Contract of Motor Insurance dies, we will cover their legal representative to deal with any claims made against your estate.

INSURING OTHERS - WHAT IS NOT COVERED

- Legal liability if your current Certificate of Motor Insurance does not cover the liability of the person using the Insured Vehicle or if the person using the Insured Vehicle is excluded from driving or using the Insured Vehicle as a result of the General Exclusions, General Conditions and Endorsements.
- Legal liability if your employer or business partner is using the Insured Vehicle and your current Certificate of Motor Insurance does not state that business use is allowed.

COSTS OF LEGAL REPRESENTATION – WHAT IS COVERED

If we agree in writing first, we may pay for the following legal fees if they arise from a claim caused by an accident that is covered under this Contract of Motor Insurance.

- The solicitor's fee for representing anyone we insure at a court of summary jurisdiction, fatal accident enquiry or coroner's inquest.
- The reasonable costs of legal services we arrange for defending an Insured Person against a charge of manslaughter or causing death by dangerous driving.

We may, at any time, stop paying the legal costs.

COSTS OF LEGAL REPRESENTATION – WHAT IS NOT COVERED

- Any costs which have not first been agreed in writing by us or arising from a claim caused by an accident which is not covered under this Contract of Motor Insurance.
- Any costs where we have chosen to stop payments or arising from a claim which is not covered as a result of the General Exclusions, General Conditions and Endorsements.

EUROPEAN UNION (EU) COMPULSORY COVER – WHAT IS COVERED

We will provide the minimum insurance necessary to allow you to use the Insured vehicle:

- In any country which is a member of the EU;and
- In any other country which has made arrangements to meeting the minimum insurance needed in the EU.

EUROPEAN UNION (EU) COMPULSORY COVER – WHAT IS NOT COVERED

- Cover which is more than the legal minimum that applies to the country concerned.

Please also refer to Section 6 – Foreign Travel Cover

Please take your certificate of motor insurance with you as evidence that your policy meets the minimum European Union requirements.

SECTION 2 – FIRE AND THEFT

WHAT IS COVERED

We will cover you for loss or damage to the Insured Vehicle that is caused by fire, lightning, explosion, theft or attempted theft. This includes standard accessories on it. We will also pay for loss or damage to the Insured Vehicle's fitted in-vehicle entertainment equipment up to €190.

WHAT IS NOT COVERED

- Any vehicle which is not the Insured Vehicle and any loss or damage if you do not have cover under this section.
- Wear and tear, mechanical, electrical, electronic and computer failure, breakdowns or breakages.
- Compensation for you not being able to use the Insured Vehicle, any delay where we have to get new parts or accessories or they are unavailable, or the value of the Insured Vehicle reducing for any reason.
- Any other indirect loss.
- Any extra parts or accessories beyond the amount you have insured the Insured Vehicle for.
- Loss or damage if you have not taken reasonable care to protect the Insured Vehicle, (see 'Care of the Vehicle' under the General Conditions), or if it has been left unlocked or with the keys in it or attached to it.
- Loss or damage from repossessing the Insured Vehicle and returning it to its rightful owner, or from any agreement or proposed transaction for selling or hiring the Insured Vehicle or someone taking it by fraud, trickery or deception.
- Loss or damage arising from the Insured Vehicle being taken or driven by a person who is not an insured driver but is a member of the policyholder's family or household, or being taken or driven by an employee or ex-employee.
- Loss or damage caused deliberately by you or any person driving the Insured Vehicle with your permission.
- Malicious damage.
- Loss or damage resulting from using the Insured Vehicle or any machinery attached to it, as a tool of trade.
- Any additional damage resulting from the Insured Vehicle being moved by you after a fire or theft.
- Any amount above €190 for fitted in-vehicle entertainment equipment.
- Any storage charges unless you tell us about them and we agree in writing to pay for them.
- Tools of trade, personal belongings, documents or goods.
- Fitted entertainment equipment other than standard as manufactured.

- Keys, remote control or security devices (whether lost or stolen) other than covered under Section 5.
- Tapes, cassettes, compact or mini discs; any audio visual, navigation and communication equipment or devices, unless fitted as standard by the vehicle manufacturer.
- VAT if you are registered.
- The amount of excess of every claim which is shown on your schedule.
- Any amount in excess of €200 for towing as a result of an accident.
- Any reduction in the market value of the Insured Vehicle as a result of repairs to the Insured Vehicle.

SECTION 3 – ACCIDENTAL DAMAGE (EXCLUDING FIRE AND THEFT)

WHAT IS COVERED

We will cover you for loss or damage to the Insured Vehicle. This includes standard accessories on it. We will also pay for loss or damage to the Insured Vehicle's fitted in-vehicle entertainment equipment up to €190.

WHAT IS NOT COVERED

Any loss or damage that is not covered, under the Fire and Theft Section of this Policy, except for malicious damage. We also do not cover the following:

- Damage to tyres caused by wear and tear, braking, punctures, cuts or bursts.
- Damage caused by frost, unless you have taken reasonable care to stop damage happening and have followed the manufacturer's instructions to avoid liquid freezing in your vehicle.
- Loss or damage as a result of incorrectly fuelling the Insured Vehicle or from the use of substandard or contaminated fuel, lubricant or parts.

SETTLING CLAIMS – SECTIONS 2 & 3

THEFT

We will treat the Insured Vehicle as stolen if it has not been recovered 30 days after the date the Insured Vehicle is discovered to have been stolen. It must still be missing when we pay your claim.

You must report the theft to the An Garda Síochána or Police Station nearest to the location as soon as it is discovered and provide us with your vehicle keys and all the documentation we ask for when you make your claim. If the Insured Vehicle is stolen and you later get it back, or discover where it is, you must advise us immediately.

REPAIRS AFTER AN ACCIDENT

We will pay the reasonable cost of protecting the Insured Car and getting an authorised agent to take it to the nearest suitable repairer or another safe place if you cannot drive the Insured Vehicle after an accident or theft. We will not pay the cost of any transport outside the Republic of Ireland unless we agree to do so first. If we think that the estimate for repairing the Insured Vehicle is unreasonable, we may ask for it to go to another repairer and may move the Insured Vehicle to the repairer of our choice. We may arrange a safe place to keep the Insured Vehicle while it is waiting to be repaired or otherwise dealt with.

You must not remove the Insured Vehicle if this could cause further damage. (We will not pay for such additional damage). You must obtain our permission before ordering any new part or accessory or before paying for any repairs outside the Republic of Ireland.

HOW WE MAY PAY YOUR CLAIM

We may:

- Pay for the damage to be repaired;
- Give you an amount to replace the lost or damaged Vehicle or item; or
- Replace your Vehicle or any item.

THE MOST WE WILL PAY

We will pay the lesser of the following;

- The Market Value of the Insured Vehicle less the Excess just before the loss or damage happened (with no additional payments for accessories or spare parts);
- The amount which you insured the vehicle for less the Excess;

or

- The cost of repairing the Insured Vehicle less the Excess.

If any lost or damaged part or accessory is no longer available, the most we will pay will be;

- The cost shown in the manufacturer's last price list;

and

- The reasonable cost of fitting.

We will not pay for the whole cost of any repair or replacement which leaves the Insured Vehicle in a better condition than it was before the loss or damage. If this happens, you will have to pay part of the cost of the repair or replacement.

SPARE PARTS CLAUSE FOR JAPANESE OR FAR EASTERN IMPORTS

If Section 2 or Section 3 of this policy are operative and your vehicle, following a valid claim under Section 2 or Section 3 of this policy, requires replacement of parts which are not obtainable or are out of stock from the manufacturers' European representatives or agents, then you will bear the additional cost of such replacement parts over and above the price listed in the manufacturers price list at the time of the loss.

TOTAL LOSS (WRITE OFF)

Where a vehicle is a total loss (such as stolen and not recovered or damaged and deemed to be beyond economic repair) and we pay you either the Market Value of the Insured Vehicle or the amount you insured it for (less the applicable Excesses), you must send us the Certificate of Motor Insurance and disc, the Vehicle Licensing Certificate (VLC) and the National Car Test (NCT) Certificate if the Insured Vehicle needs one, keys and any other documents we ask for before we pay your claim.

Once you accept our offer or we have paid a claim (or both), this Contract of Motor Insurance ends, and the Insured Vehicle becomes our property. We will not refund any unused premium.

We will not refund any premium when we have paid a claim or if we identify any fraudulent, false or exaggerated claim.

FINANCIAL INTEREST

If the Insured Vehicle is part of a hire purchase or leasing agreement, or belongs to someone else, we will settle your claim to the legal owner in the event of a Total Loss. When we pay them the claim will be settled.

SECTION 4 – WINDSCREEN AND WINDOWS

WHAT IS COVERED

We will pay for damage to the Insured Vehicle's windscreen or windows. If this is the only damage you are claiming for, your No Claims Discount will not be affected.

WHAT IS NOT COVERED

- Any loss or damage if you do not have cover under the Section.
- Damaged sunroofs, roof panels, lights or reflectors, even if they are made of glass.
- Extra costs for the work to be undertaken outside normal hours, unless the windscreen is shattered, or the driver's vision or the security of the Insured Vehicle, is affected.
- VAT if you are registered.
- More than €250.00 in respect of any one claim, in any one period of insurance, for accidental breakage of the windscreen or of the windows of the Insured Vehicle (and any scratching of the bodywork resulting solely and directly from such breakage). This limit is increased to €400 if the vehicle is taken to and repaired by one of our Approved Windscreen Replacement Agents.

SECTION 5 – REPLACEMENT LOCKS & FIRE BRIGADE CHARGES

REPLACEMENT OF LOCKS

We will pay up to €500 towards the cost of replacing and fitting door and boot locks, the ignition / steering lock and electronic locking mechanisms to the Insured Vehicle where the keys or lock transmitter of the Insured Vehicle are stolen from the Insured's house, or any other building, boat or caravan where the Insured is temporarily residing, provided that such stealing involves entry to or exit from such property using forcible and violent means.

Exception to this Benefit

1. We will not be liable in respect of any claim arising where the keys or lock transmitter have been stolen by deception or fraud, or stolen by a member of the Insured's family.
2. We will not be liable in respect of any claim where the theft of the keys or lock transmitter has not been reported to An Garda Síochána immediately upon discovery.

FIRE BRIGADE CHARGES

In respect of any event which may be the subject of indemnity under this Policy we will also pay all charges levied by a fire authority in accordance with the provision of the Fire Services Act 1981 subject to a limit of €385 in respect of any one claim.

SECTION 6 - FOREIGN TRAVEL COVER

COVER PROVIDED

The full cover provided by this Policy also applies whilst the Insured Vehicle is being used:

- (i) In any other member country of the European Union, and
- (ii) In any other country in respect of which the Commission of the European Union is satisfied that arrangements have been made to meet the requirements of Article 8(1) of the Directive 2009/103/EC of the European Parliament and of the Council relating to insurance against civil liability in respect of the use of motor vehicles; and the enforcement of the obligation to insure against such liability.

Provided that the period of foreign travel does not exceed 30 days from the date of leaving the Republic of Ireland.

For foreign travel in excess of 30 days from the date of leaving the Republic of Ireland the cover provided is limited to the minimum requirements of the relevant law of that country.

In the event of us having to pay any amount which we would not have been liable to pay, but for the provisions of such law, the Insured must repay all such amounts to us.

CUSTOMS DUTY

Provided that liability arises directly from loss or damage covered by this Policy, we will indemnify the Insured against liability for the enforced payment of customs duty in any country to which the Policy applies. Our liability shall not exceed the market value of the Insured Vehicle prevailing in the Republic of Ireland on the date of the enforcement.

BAIL BONDS

If, as a direct result of an accident in Spain which is or may become the subject of indemnity under this Policy:

- (i) The person driving the Insured Vehicle with the Insured's authority at the time of the accident is detained, or
- (ii) The Insured Vehicle is impounded by the competent authorities

and a guarantee or monetary deposit is required for their release we will provide such guarantee or deposit not exceeding €1,275 in all. Immediately the guarantee is released or the deposit becomes recoverable the Insured or the person driving must comply with all necessary formalities and give us any information and assistance that may be required to obtain the cancellation of the guarantee or the return of the deposit. If the guarantee or deposit is wholly or in part forfeited or taken for the payment of fines or costs in or as a result of any penal proceedings against the Insured or the person driving, the Insured must repay such amounts to us on demand.

TRANSIT

The cover provided by this policy also applies while the Insured Vehicle is in transit by:

- (i) road, rail, inland waterway, lift or elevator
- (ii) sea (and during the process of loading and unloading incidental thereto) between any ports in countries to which the Policy applies.

SECTION 7 - BREAKDOWN ASSISTANCE

Using this breakdown assistance benefit will not affect your no claims bonus under this policy.

DEFINITIONS

For the purpose of this section, the following definitions apply in addition to those outlined earlier in the policy documents.

- You, your – any person driving the vehicle who is driving with the policyholder's permission.
- Passengers – all non-fare-paying passengers (not including hitch-hikers) in the vehicle at the time you need help.
- Labour – the cost of the call-out and up to one hour's labour charged by the repairer we instruct, as long as the repair is carried out at the scene and not at the repairer's premises.
- Territorial Limits – within the Republic of Ireland and Northern Ireland only
- Breakdown – mechanical breakdown, electrical, fire, theft or attempted theft, malicious damage, punctures that need help to fix or replace a wheel, lost keys, stolen keys, keys broken in the lock or locked in the vehicle.
- Insured Vehicle – any private car up to 2.5 tonnes in gross vehicle weight.
- Period of Cover – the period of your breakdown assistance cover shall run for 12 months from the date of inception of your motor insurance policy

BENEFITS

If you cannot drive the vehicle as a result of a breakdown, we will arrange and pay for:

1. one hour's Labour at the roadside or at your home; and
2. towing the vehicle to the nearest competent repairer or to a garage of your choice, whichever is closer.

COMPLETING THE JOURNEY

If the repairs cannot be completed where the vehicle broke down and you are away from home, we can arrange and pay for **one** of the following:

1. Transport for you and your passengers to your intended destination within the territorial limits; (max payable €31 pp, €127 in total)

or

2. use of a replacement vehicle Class A (Ford Ka or similar) for up to 48 hours while repairs are being carried out;

or

3. bed-and-breakfast-only accommodation for one night only while repairs are being carried out, up to €40 for each person and €200 in total.

When the vehicle is repaired, we will provide the cost of public transport for you to collect the vehicle.

The help provided depends on the options available to us at the time you contact us. You should be aware that the cover provided will be at our discretion as not all options are available to us at all times.

MESSAGE RELAY

We will pass on two urgent messages for you.

THEFT OF A VEHICLE

If the vehicle has been stolen and not recovered within 24 hours and has been reported to An Garda Síochána/the Police or the Insurance Company, we will provide a Class A (Ford Ka or similar) replacement car for up to five days or to when the Insured vehicle is recovered, whichever is sooner.

CONDITIONS APPLICABLE TO SECTION 7

1. We will not pay for any expense or help that has not been authorised through our 24-hour helpline.
2. We will not be liable for any recurring claim due to the same cause within the last 28 days where a permanent repair has not been undertaken to correct the fault.
3. We will not be responsible to you if we are not able to provide the services set out in this section caused by the following.
 - a. The car-hire conditions for replacement vehicles. These may include, but are not limited to, a full driving licence without endorsements, a credit card deposit and the car being returned to the pick-up point.
 - b. Government control or restrictions.
 - c. Any other act or failure to act of any local, national or international public authority (including the Government), or any supplier, agent or other person.
 - d. Labour disputes or difficulties (whether or not within the Company)
 - e. Any other cause beyond our reasonable control.
4. You must be with the vehicle when the repairer arrives. If you are not with the vehicle and our repairer cannot help you, any subsequent assistance will be at your own cost.
5. Your vehicle must be maintained in a good mechanical and roadworthy condition and be regularly serviced.
6. We may refuse assistance in circumstances where a driver is clearly intoxicated or the vehicle is in an un-accessible or an off road location or cannot be transported safely or legally or without hindrance using a standard transporter/equipment.
7. Cover is not applicable if your vehicle has been modified for or is taking part in racing, trails or rallying.
8. We will use our best endeavours to recover your vehicle; however we cannot attempt to recover your vehicle if modifications or customization on the vehicle results in the recovery process being impeded. These types of modifications include but are not limited to wheel arches, wheel sizes, front and rear bumper height and alterations to manufacturer's original vehicle ride height.
9. We cannot accept responsibility for the transportation of pet animals or livestock carried within your vehicle, any extra costs involved in the transportation of pets or alternative transportation requirements in the event of a breakdown would not be covered.
10. If you cancel an assistance, you are not eligible for another call out for that assistance.
11. You are covered for assistance within the Territorial Limits as defined.
12. If we have to make a forced entry to your car because you are locked out, you must sign a declaration which states that our recovery agents will not be responsible for the damage.

EXCEPTIONS APPLICABLE TO SECTION 7

We will not pay for any:

1. liability or loss arising from any act carried out in providing the assistance service;
2. expense you can claim from any other source;
3. breakdown resulting from an avoidable or wilful or deliberate act committed by you;
4. cost of repairing the vehicle other than the "labour" as outlined above;
5. cost of any parts, keys, lubricants, fluids or fuel needed for the repair to your vehicle;
6. claim caused by fuels or other flammable material, explosives or poisonous substances carried in the vehicle;
7. claim arising where the vehicle is carrying more passengers or towing a greater weight than which it was designed for, or from driving the car on unsuitable ground;
8. more than three breakdowns during each period of insurance.
9. For any winching costs or specialist equipment. For example, any vehicle or equipment used (other than a standard recovery vehicle) which is required to move a vehicle which has left the road or is overturned or without wheels, would be considered specialist equipment. Once the vehicle has been recovered to a suitable location, normal service will be provided.
10. We do not cover punctures where no serviceable spare wheel or tyre is available.
11. For claims arising from loss of or damage to contents of your vehicle.

24-hour breakdown assistance helpline:

Republic of Ireland: 1800 200022

Northern Ireland: 00353 91 501666

Any telephone calls made in connection with this policy may be monitored or recorded to assist with staff training and for quality control purposes.

SECTION 8 – NO CLAIMS DISCOUNT

If this is a yearly contract, and you do not claim under this insurance and you have not been involved in an accident which has or may result in a claim against you, we will allow a discount from your renewal premium

If the insurance covers more than one vehicle, the No Claims Discount will apply separately for each vehicle.

You cannot transfer your No Claims Discount to anyone else

We will reduce or remove your No Claims Discount if we make any payment whatsoever, even if the accident is not your fault, other than fire and/or theft claim, unless we get the money back from someone else. We may withhold the No Claims Discount in full or part if there are any claims that have not been settled. If we recover all our money, or we have good reason to believe a third-party claim would be unsuccessful, the No Claims Discount would apply again.

In event of a single claim incurring in any period of insurance, the policyholder's No Claims Discount entitlement will be reduced by two years at next renewal.

If more than one claim is incurred in any period of insurance, the policyholder's No Claims Bonus is reduced to nil.

In addition, any claim payment for Windscreen breakage and/or Breakdown Assistance will be paid without impact on the policyholder's No Claims Discount entitlement.

If more than two claims are incurred in any consecutive three year period, the policyholder's No Claims Discount entitlement will be reduced by three years for each additional claim.

Your No Claims Discount will not be affected by payments made solely in relation to emergency treatment where the law says we must pay.

PROTECTED NO CLAIMS DISCOUNT

If you pay an extra premium you can protect your no claims discount if:

- You do not claim more than once during the period of Insurance

This benefit will stop if:

- You make more than one claim during the period of Insurance; or
- You no longer qualify for this benefit.

REVISED RENEWAL - LATE NOTIFICATION OF CLAIM

If any claim in the expiring Period of Insurance has been disregarded in calculation of the No Claim Discount shown in the Renewal Invitation Schedule, we may at our option recall the original Renewal Invitation Schedule issued and replace it with a revised Renewal Invitation Schedule reflecting the correct No Claim Discount entitlement.

The revised renewal premium due is payable on renewal of the policy.

SECTION 9 – GENERAL TERMS

REBATE FOR LAYING UP

If notice is given to us that the Insured Vehicle is to be laid up and out of use (other than as a result of loss or damage which may be the subject of indemnity under this Policy) third party liability cover can be suspended.

The current Certificate(s) and Disc(s) of Motor Insurance must be returned to us and suspension of third party liability cover will only be effective from the date these documents are received by us. If the period of suspension is more than thirty consecutive days we will refund to the Insured a sum equal to seventy-five per cent of the rateable proportion of the premium for such period provided there are no known losses reported under the Policy.

GENERAL EXCLUSIONS

These General Exclusions apply to the whole of this Contract of Motor Insurance and describe the things which are not covered. These apply as well as the exclusions shown under 'What is Not Covered' in each of the Sections detailing the cover provided.

This Contract of Motor Insurance does not cover claims arising from any of the following.

- 1 Any accident, injury, loss or damage that happens while the Insured Vehicle is being;
 - Used for a purpose which it is not insured for;
 - Driven or in the charge of anyone who is not described in the Certificate of Motor Insurance as a person entitled to drive or who is excluded from driving by any Endorsements or covered by another insurance;
 - Driven or in the charge of anyone who does not have a valid driving licence or who is disqualified from driving, who has not held a driving licence or who is prevented by law from holding one;
 - Driven or in the charge of anyone who does not meet the terms and conditions of their driving licence or all the conditions of this Contract of Motor Insurance;
 - Kept or used in an unsafe or unroadworthy condition. (You may be asked to provide details to show the Insured Vehicle was regularly maintained and kept in good condition);
 - Kept or used in any way that breaks any Security requirements imposed by an Endorsement;
 - Used to carry passengers or goods in a way likely to affect the safe driving and control of the vehicle;
 - We shall not be liable for any accident, injury, damage, loss (including consequential loss) or any liability of whatsoever nature while the Insured Vehicle is in or on that part of an aerodrome, airport, airfield or military base provided for:
 - a) The take off or landing of aircraft and for the movement of aircraft on the surface
 - b) Aircraft parking aprons including associated service roads, refueling areas and ground equipment parking areas.
- 2 Any liability that you have agreed to accept unless you would have had that liability anyway.
- 3 Anyone who does not meet all the conditions of this Contract of Motor Insurance.
- 4 Any use connected with the motor trade, unless this use is described in the Certificate of Motor Insurance (under Limitations as to Use).
- 5 Hiring out the Insured Vehicle for reward.
- 6 Racing of any description or being used in any contest, competition, rally or speed trial (apart from treasure hunts).
- 7 The Insured Vehicle being used on any form of race track or off-road activity.

8 Any accident, injury, loss or damage caused directly or indirectly by:

- (i) War invasion acts of foreign enemies hostilities or warlike operations (whether war declared or not) civil war mutiny civil commotion assuming the proportions of or amounting to popular rising military insurrection rebellion revolution military or usurped power or martial law except so far as is necessary to meet the requirements of the Road Traffic Acts
- (ii) Civil commotion
- (iii) Confiscation or nationalisation or requisition or destruction of property by or under an order of any government or public or local authority

Or any action taken in controlling preventing, suppressing or in any way relating to any of the above.

If the company alleges that by reason of this exclusion any loss damage cost or expense of whatsoever nature is not covered by this insurance the burden of proving the contrary shall be upon you.

- (iv) Earthquake
- (v) Ionising radiation or radioactive contamination from nuclear fuel, nuclear waste, or any risk from nuclear combustion or equipment;
- (vi) Pressure waves caused by aircraft and other flying objects; or
- (vii) Carrying any dangerous substances or goods.

9 Any liability, loss or damage that happens outside the Republic of Ireland, Northern Ireland, Great Britain, Isle of Man and the Channel Islands unless they result from using the Insured Vehicle in a country which we have agreed to extend this insurance to cover (see Section 6 - Foreign Travel Cover).

10 Any proceedings brought against you outside the Republic of Ireland, Northern Ireland, Great Britain, Isle of Man and the Channel Islands unless they result from using the Insured Vehicle in a country which we have agreed to extend this insurance to cover (see Section 6 – Foreign Travel Cover).

11 Any liability, injury, loss or damage caused directly or indirectly by:

- Pollution; or
- Contamination

Unless the pollution or contamination is directly caused by one incident at a specific time and place during the Period of Insurance is Sudden, Identifiable, Not deliberate and Unexpected

We will consider the pollution to have happened at the time the incident took place

- 12 The company shall not be liable for loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regard less of any other cause or event contributing concurrently or in any other sequence to the loss. For the purpose of this exclusion an "act of terrorism" means an act, including but not limited to the use of the force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear. This Agreement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism. If the Company allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this Agreement the burden of proving the contrary shall be upon the Insured. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
- 13 The cover provided by this Policy shall be restricted to Third Party Only in respect of any claim arising where the Insured or any other person entitled to be indemnified under this Policy is convicted or has a conviction pending for being under the influence of drink or drugs or other related road traffic legislation driving offence whilst driving at the time of an accident leading to a claim under the policy.
- 14 Any liability which attaches by virtue of an agreement but which would not have attached in the absence of such agreement.

GENERAL CONDITIONS

The following General Conditions apply to the whole of this Contract of Motor Insurance. These describe your responsibilities, general information and the procedures that apply in certain situations, such as when there is a claim or the Contract of Motor Insurance is cancelled. If you do not meet the terms and conditions of this Contract of Motor Insurance, it could make the cover invalid or mean we may refuse to pay your claim.

KEEPING TO THE POLICY TERMS

Your premium is based on the information you gave us when your cover started and when you renew it. If your circumstances change, you must let us know immediately. If you are not sure whether you need to tell us about certain material facts, you should give us the facts anyway, or contact your Insurance Broker for advice. A Material fact is any fact the insurer would regard as likely to affect acceptance or assessment of the risk. You should keep a record of the facts you give in relation to this Contract of Motor Insurance. If you did not or do not give full and accurate facts, this Contract of Motor Insurance may be invalidated or cancelled, we may refuse to deal with any claim you might make and you may have difficulty in obtaining another insurance policy elsewhere.

This insurance will only apply if:

The person to be indemnified has kept to all the terms and conditions of this Contract of Motor Insurance;

and

All the information you have given and upon which the contract is based is correct and complete.

NOTIFICATION OF CLAIMS

Please refer to the Section giving Claims Advice on page 2 and the section on Settling Claims under sections 2 and 3 on page 12.

You must do the following after any accident, injury, loss or damage, whether a claim is to be made or not:

All accidents involving possible injury; loss or damage must be reported to us within 48 hours of occurrence. Any writ summons or impending prosecution must be sent and/or notified to us immediately and a claim form and all relevant documentation must be submitted within 7 days from the date of occurrence.

- Advise your Insurance Broker immediately, (if you do not tell us immediately about incidents which might result in claims, we may not pay your claim);
- Send us a fully-completed claim form within 7 working days of the accident or loss whether you are to blame or not;

- Send us, unanswered, every letter you receive about a claim as soon you can;
- Tell us as soon as you know about any prosecution, coroner's inquest or fatal accident inquiry;
- Do not discuss any claim unless you have our permission to do so in writing;
- Do not do anything to harm our interests (such as admitting liability or negotiating a settlement) without our written permission, and
- Give us and anyone acting on our behalf all the help we may need to deal with a claim, including providing all the documents we ask for and going to court to give evidence if necessary.

DEALING WITH CLAIMS

We can:

- take over, defend or settle any claims in your name or that of any other person insured by this Contract of Motor Insurance and can deal with the claim in any way that we think is appropriate;
- take action (which we will pay for) in your name or that of any other person insured by this Contract of Motor Insurance, to get back money we have paid under this Contract of Motor Insurance, and
- ask for any information, help and co-operation we need from you or any other person insured by this Contract of Motor Insurance.

FRAUDULENT, FALSE AND EXAGGERATED CLAIMS

Euro Insurances Limited is committed to identifying and acting against all types of fraud. We will not pay a claim which is in any part fraudulent or false or exaggerated, or if you, or anyone acting for you, makes a claim in a fraudulent or false way, or where we have been given any documents which are false or stolen. In such circumstances, we will cancel your policy and we will not return any premium. We will prosecute any person who is involved in fraudulent activity against us.

RIGHT OF RECOVERY

If the law of any country which this Contract of Motor Insurance covers requires us to make payments which, but for that law, we would not otherwise have paid, you must repay the amount to us.

If any claims or other monies are paid to you by mistake for any reason, or a claim has been paid which we later find to be fraudulent, false or exaggerated, you must repay the amount paid to us.

If we have refunded any premium following cancellation, we can take any money you owe from any payment we make.

CARE OF THE VEHICLE

The Insured Vehicle must be covered by a valid National Car Test (NCT) Certificate if you need one by law.

You must take all reasonable precautions to avoid loss of or damage to the Insured Vehicle. For example, you should remove it to a safe place as soon as possible if it breaks down. You should also take all reasonable care of the keys to the Insured Vehicle to prevent them being lost or stolen.

You must always take the keys out of the ignition and remove them completely when the Insured Vehicle is left at any time whatsoever (regardless of whether the vehicle is still within your sight) and make sure that you do not leave belongings on display. You should close all the windows and sun-roofs and lock all the doors. Alarms, immobilisers and tracking devices should be turned on when fitted. Endorsements may apply to your cover, setting out other requirements relating to immobilisers, alarms and tracking devices. In these cases we will need to see evidence that an approved alarm, immobiliser or tracking device has been fitted. These devices must always be on and working whenever the Insured Vehicle is left unattended.

If you do not take reasonable care of the Insured Vehicle and meet any security requirements, this Contract of Motor Insurance may no longer be valid and we may not pay any claim.

You or any other person covered by this insurance must do the following:

- Protect the Insured Vehicle from loss or damage.
- Keep the Insured Vehicle in an efficient and road worthy condition. (You may be asked to provide details to show the Insured Vehicle was regularly maintained and kept in good condition.)
- Not move or drive the Insured Vehicle in a way likely to affect safe driving or control or in a way which could cause loss or damage to it.
- Not move or drive the Insured Vehicle after an accident, fire or theft if to do so may cause additional damage
- Allow us to examine the Insured Vehicle at any reasonable time.

CANCELLATION OF THE POLICY

This Policy may be cancelled:

- (a) by us or Wrightway Underwriting Ltd, as our agent, by sending to the Insured 10 days notice of cancellation by registered post to the Insured's last known address
- (b) by the Insured, but such instruction will only be effective from the date of receipt by us of the Certificate of Motor Insurance and Insurance Disc.

We will in either event return to the Insured a proportionate part of the premium paid in respect of the unexpired term of the policy subject to the following:

- (i) No refund will be allowed if any incident giving rise to a claim occurred during the Period of Insurance

- (ii) No refund will be allowed if the premium for the Period of Insurance has not been paid to us.
- (iii) If cancellation is at the request of the Insured and during the first Period of Insurance an administration charge will be deducted from any refund allowed.

Any cancellation by either us or the Insured shall be without prejudice to any rights or claims of us or the Insured arising prior to the expiration of such notice of cancellation.

OTHER INSURANCE

If you claim for anything that is covered by another insurance, we will only pay any amount you cannot get back from the other insurance up to the limits of this Contract of Motor Insurance.

ALTERING YOUR INSURANCE COVER

You must tell us as soon as possible about any changes which affect your insurance. If you do not, your insurance may not cover you fully or at all. You should contact your Insurance Broker for advice about changes. You may have to pay an extra premium or you may be entitled to a refund.

Where an alteration to your policy results in a change of premium, we will either

- (i) Charge that premium where the amount is greater than €10,
- or
- (ii) Refund any premium amounts that are due to you.

ARBITRATION

All differences arising out of this Contract shall be referred to an Arbitrator to be appointed by the parties in accordance with current statutory provisions. Where any difference is by this Condition to be referred to arbitration the making of an award shall be a condition precedent to any right of action against us. Claims not referred to arbitration within 12 calendar months from the date of disclaimer of liability shall be deemed to have been abandoned.

LAWS RELATING TO COMPULSORY MOTOR INSURANCE

Any Condition of this Policy and / or any Endorsement thereon in so far as it is a prohibited condition within the meaning for Part VI of the Road Traffic Act 1961 shall not be a condition affecting the right of any person to recover an amount under or by virtue of the provisions of Section 76 of the said Act.

INSURANCE ACT 1936

All monies which become or may become due and payable by us under this Policy shall in accordance with Section 93 of the Insurance Act 1936 be payable and paid in the Republic of Ireland.

FINANCE ACT 1990

The appropriate Stamp Duty has been or will be paid in accordance with the provisions of Section 113 of the Finance Act 1990.

GENERAL ENDORSEMENTS

If the letters and numbers appearing below are shown on the Schedule, the stated Endorsements are shown on the Schedule.

If an Endorsement number shown on the Schedule has an amount after it, the Endorsement will be limited to the amount shown. If the Endorsement number shown on the Schedule has a person's name or category of person after it, the Endorsement applies only to that person or category of person.

ENDORSEMENT NUMBER 1

- **Windscreen**

The maximum we will pay is €400

- In any one period of Insurance if the windscreen is replaced or repaired by our approved repairers

or

- €250 in any one period of Insurance if any other Supplier carried out the repair or replacement

ENDORSEMENT NUMBER 2

- **Protected No Claims Discount**

If you pay an extra premium we will not reduce your No Claims Discount if:

- You do not claim more than once during the period of Insurance

The benefit will stop if:

- You make more than one claim during the period of Insurance

or

- You no longer qualify for this benefit

ENDORSEMENT NUMBER 3

- **Restriction of cover to fire and theft only**

We will only provide cover under section 2 (Fire and Theft) of this document. No other sections apply.

ENDORSEMENT NUMBER 4

- **Limited driving**

We will not provide any cover while your vehicle is in the charge of any person who:

- is under the age shown after this endorsement number; or
- has not continuously held a full appropriate driving licence for the time shown after this endorsed number.

ENDORSEMENT NUMBER 5

- **Warranted accompanied**

While your vehicle is in the charge of anyone named against this endorsement number, sections 2, 3 and 4 of this policy do not apply unless:

- that person has passed the appropriate driving test; and
- has not continuously held a full Irish driving licence for the time shown after this endorsed number
- is accompanied by you or your husband, or wife, or partner (so long as they are also qualified).

ENDORSEMENT NUMBER 6

- **Reduced cover for specified people**

Sections 2, 3 and 4 of this document do not apply while your vehicle is in the charge of anyone named against this endorsement number.

ENDORSEMENT NUMBER 7

- **Excluding drivers under 25**

We will not provide any cover while your vehicle is in the charge of anyone who is under 25.

ENDORSEMENT NUMBER 8

- **Restriction of cover to Third Party Only**

While your vehicle is in the charge of anyone named after this endorsement number, only sections 1, 6, 7 and 8 of this policy apply.

ENDORSEMENT NUMBER 9

- **Damage excess for specified drivers**

We will not pay the first amount shown in the schedule for any claim under section 3 of this document for an event which happens while your vehicle is in the charge of anyone named after this endorsement number.

The amount shown after this endorsement number is on top of any amount you may have to pay under this insurance.

ENDORSEMENT NUMBER 10

- **Damage, Fire and Theft excess**

We will not pay the first amount shown in the schedule for any claim under sections 2 and 3 of this document.

The amount shown after this endorsement number is on top of any other amount you may have to pay under this insurance.

ENDORSEMENT NUMBER 11

- **Fire and Theft excess**

We will not pay the first amount shown in the schedule for any claim under section 2 of this document.

The amount shown after this endorsement number is on top of any other amount you may have to pay under this insurance.

ENDORSEMENT NUMBER 12

- **Excluding drivers**

We will not cover your vehicle while it is in the charge of anyone named after this endorsement number.

ENDORSEMENT NUMBER 13

- **Excluding driving other cars**

We will not provide cover for driving other cars under Section 1 of this document.

ENDORSEMENT NUMBER 14

- **Suspension of all cover**

All cover under this document is suspended until further notice.

ENDORSEMENT NUMBER 15

- **Suspension of cover other than Fire and Theft**

Except for fire and theft covered by section 2 all cover is suspended.

ENDORSEMENT NUMBER 16

- **Cover for trailer**

This insurance also applies to one trailer while it is attached to your vehicle by a permanently-fixed towbar.

Details of the trailer and its value must be given to and agreed by us before cover can start. We will not cover the contents of the trailer.

ENDORSEMENT NUMBER 17

- **Excluding commuting to and from work or study**

We will not provide any cover while your vehicle is in the charge of the person named after this endorsement number if they are using the vehicle to travel to or from where they work or study.

ENDORSEMENT NUMBER 18

- **Restriction of cover to accidental damage, third party fire and theft only**

Section 5 (Replacement Locks & Fire Brigade Charges) of this document does not apply.

ENDORSEMENT NUMBER 19

- **Damage excess**

We will not pay the first amount shown in the schedule for any claim under section 3 of this document.

The amount shown after this endorsement number is on top of any other amount which you have to pay.

ENDORSEMENT NUMBER 20

- **Damage excess for named drivers**

We will not pay the first amount shown in the schedule for any claim under section 3 of this document for an event which happens while your vehicle is in the charge of anyone named after this endorsement number.

The amount shown after this endorsement is on top of any other you may have to pay under this insurance.

ENDORSEMENT NUMBER 21

Wherever this endorsement number is shown in the schedule it will refer to an individual endorsement supplied with your schedule or which has already been issued to you.

DATA PROTECTION

Euro Insurances Limited will hold your details in accordance with our Data Protection and Privacy Policy together with all applicable data protection laws and principles.

Information you supply may be used by us and our partners (both inside and outside the European Economic Area) for the purposes of administering your policy (including underwriting, processing, claims handling and fraud prevention).

We may share with our agents and service providers, other insurers and their agents, and with any intermediary acting for you, and with recognised trade, governing and regulatory bodies (of which we are a member or by which we are governed) information we hold about you and your claims history. This includes the Insurance-Link database and the Irish Insurance Federation's anti-fraud claims matching database. We may also in certain circumstances use private investigators to investigate a claim.

We may also need to collect sensitive personal data (for example, information relating to your physical or mental health or the commission or alleged commission of an offence) to assess the terms of insurance we issue/arrange or to administer claims which arise.

Unless you have advised us otherwise, we may share information that you provide to companies that we establish commercial links with so we and they may contact you (by email, SMS, telephone or other appropriate means) in order to tell you about carefully selected products, services or offers that we believe will be of interest to you.

You have a right of access to and a right to rectify data concerning you under the Data Protection Acts 1988 and 2003. Should you wish to exercise this right, please write to the Data Protection Officer, Euro Insurances Limited, Leaseplan House, Ground Floor, Central Park, Leopardstown, Dublin 18. To access your data, a fee of €6.35 is chargeable under the terms of the Data Protection Acts and cheque should be made payable to Euro Insurances Limited.

By providing us with your information and proceeding with this contract, you consent to all of your information being used, processed, disclosed, transferred and retained for the purposes of insurance administration (including underwriting, processing, claims handling and fraud prevention).

Please note that a copy of our full Data Protection and Privacy Policy is available upon written request from Euro Insurances Limited, Leaseplan House, Ground Floor, Central Park, Leopardstown, Dublin 18.

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Wrightway Underwriting Ltd is regulated by the Central Bank of Ireland.
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