

GLENNON
DRIVESURE
MOTOR INSURANCE POLICY

GLENNON



Allianz 

GLENNON
DRIVESURE
MOTOR INSURANCE POLICY

Contents of your Policy

Content	Page
Introduction from Glennon	2
Your Policy	4
Definitions	5
Cover and Territorial Limits	6
Section One - Third Party Insurance	10
Exceptions to Section One - Third Party Insurance	12
Section Two - Loss or Damage to Your Car by Fire or Theft	13
Section Three - Accidental Damage to Your Car	15
Exceptions to Sections Two and Three	16
Payment(s) we will make	17
General Exceptions applicable to all Sections of this Policy	18
Obligations and Rights	20
What to do in the event of a traffic accident	23
Consumer Information	25

Introduction from Glennon

I would like to welcome you as a new Glennon Private client to our company. Our aim is to provide you with the highest standard of courtesy, efficiency and service in all our dealings with you.

Glennon are insurance brokers, consultants, risk managers, and providers of pensions and related services to individuals, businesses and groups. Glennon deliver independent, professional, creative and competitive insurance and risk management solutions combined with quality, service and reliability. A dynamic, tightly focused organisation we are constantly seeking to grow, innovate and improve our ability as a Team to deliver total client satisfaction to you. We welcome the opportunity to respond to your needs.

This is your new Drivesure Motor Car Policy which has been arranged on your behalf by Glennon with Allianz p.l.c. Your policy consists of this policy, the Schedule and the current Certificate of Motor Insurance and Insurance Disc which should be read together.

Please read these documents carefully and contact Glennon on our helpline at (353) 01 7075999 immediately if any of the information is incorrect or if you have any queries.

Your policy is a legal document and we recommend that you keep it in a safe place.

Make sure that your Insurance Disc is properly fixed to the windscreen of your car.

Some guidance is given below which we hope will be helpful in saving you time and trouble when you need to make a claim under your policy, where your car breaks down or when you wish to alter or renew your policy.

When you wish to make a claim under your policy

- If you need to make a claim under your policy because you have been involved in a traffic accident or your car has been stolen or maliciously damaged please refer to the guidance contained under [What to do in the event of a traffic accident](#) on page 23, the [Claims Procedure](#) on page 20 and the [Protection, Removal, Repairs and Delivery](#) section on page 17.
- When it comes to making a claim under your policy our [Drivesure Motor Accident Emergency Service](#) as outlined in the enclosed leaflet will assist in the speedy resolution of your claim. Keep the 24 hour Emergency Service Telephone Number on your person so that you will always have it when you need it.
- Our expert independent advice and assistance in dealing with your Insurer on your behalf where required ensures that you will always secure your maximum entitlement with the minimum of hassle.

If your car breaks down

- The benefit of the **Drivesure Breakdown Assistance Service** as outlined in the enclosed leaflet is available to Comprehensive Drivesure Motor Car Policyholders to assist you when your car breaks down. If you are a Comprehensive Policyholder we recommend that you keep the Breakdown Assistance number on your person so that it will always be available to you in an emergency.

When you wish to alter your policy

- Notify Glennon at Charlemont House, Charlemont Place, Dublin 2 on our helpline (353) 01 7075999 in advance of the change taking place.
- Quote your policy number on all correspondence.
- In order to cancel your policy or suspend cover please return your Certificate and Insurance Disc immediately as cancellation or suspension rebates will only be allowed from the date the Insurance Certificate and Disc is received.

When you wish to renew your policy

- Prior to the renewal date of your policy we will issue a renewal invitation to you containing full details of the renewal Terms and Premium.
- Please note that all Cover ceases from the renewal date shown on your renewal invitation.
- Please pay particular attention to our advice regarding the importance of disclosing material facts at renewal time.
- In order to renew your policy please return any documents or information requested in the renewal invitation together with your renewal premium which must be received on or before renewal date.

We also have a specially discounted Home insurance scheme for Glennon private clients and their spouses or partners. If you would like a quotation please contact us on our helpline to find out how much we can save you on your home insurance.

If you wish to learn more about Glennon and the broad range of insurance products and financial services we offer to our private and business clients please visit our website at www.glennons.ie.

Frank Glennon Limited, trading as Glennon and Glennon Insurances is regulated by the Central Bank of Ireland.

Your Policy

The Proposal Form and Material Facts Declaration which you have signed or Your Statement of Fact is the basis of Your contract with Us and from which Your Policy has been prepared. We will only provide the insurance described in this Policy if

- the information detailed on Your Proposal Form and Material Facts Declaration or Your Statement of Fact is to the best of Your knowledge and belief correct and complete.
- any person claiming to be insured has complied with all Terms, Conditions, Exceptions, General Exceptions & Endorsements of this Policy.

Please refer to the section headed [Obligations and Rights](#) in this Policy for additional important information in this regard.

Your Policy is made up of three separate parts which shall be read together

- this Policy.
- the Schedule issued with this Policy or issued subsequently.
- the current Certificate of Motor Insurance and Insurance Disc.

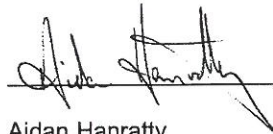
Insurance Act 1936

All monies which become or may become payable by the Company 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 shall be paid in accordance with the provisions of Section 113 of the Finance Act 1990.

SIGNED ON BEHALF OF THE COMPANY



Aidan Hanratty
Member of the Board of Management.

Definitions

What certain words mean in this Policy

Car

- means any motor vehicle, details of which have been notified to Us and for which a Certificate of Motor Insurance has been issued and remains in force.

Endorsement

- means any alteration, extension or restriction to the cover in force.

Excess

- means the amount of any loss or damage to Your Car for which You are responsible.

Schedule

- means the last Schedule which was issued by Us in respect of, and which is incorporated in, this Policy.

Spouse/Partner

- means husband, wife or partner of the Insured in each of these relationships co-habiting and sharing household expenses or responsibilities.

You/Your

- means You the proposer, the person named as the Insured in the Schedule and the person to whom this Policy has been issued as stated in the current Certificate of Motor Insurance.

We/Us/Our/the Company

- means Allianz p.l.c

Cover and Territorial Limits

Cover

The Schedule shows the cover You have selected:

If Your cover is:-	You have the benefit of
Comprehensive	The entire Policy
Third Party, Fire and Theft	The entire Policy excluding Section Three
Third Party	The entire Policy excluding Sections Two & Three

Driving other cars

Provided You are not insured under any other Policy of motor insurance We will cover You in the terms of Section One Third Party Insurance while You are driving any other Car as described at Paragraph (5) in Your current Certificate of Motor Insurance.

New Car Replacement

We will replace Your Car with a new car of the same specification (subject to availability) if within twelve months of its purchase as new, and provided it has not travelled more than 24,000 Kilometres, it is

- a) accidentally damaged within the meaning of Your Policy cover to an extent greater than 60% of the manufacturer's last published list price (inclusive of Value Added Tax)
- b) lost by theft and not recovered within 28 days of the loss being reported to Us subject to
 - the Car being owned by You or being purchased under a hire purchase agreement but excluding any Car which is the subject of a leasing agreement or contract hire agreement.
 - the agreement of any interested hire purchase company to the extent of their legal entitlement.

Windscreen Cover

Where Windscreen Cover is shown as operative on Your Policy Schedule We will pay for breakage of glass in the windscreen, windows and roof of Your Car including any scratching of the bodywork directly resulting from such breakage. A claim payment under this Section will be without application of Excess or impact on Your No Claim Discount and will be without regard to the age of the person in charge of Your Car at the time of the damage.

Motor Tax

We will pay the amount of the unexpired portion of the Motor Tax if You are unable to recover a refund from the Licensing Authority following total loss (which is insured under Your Policy) of Your Car without application of Excess or impact on Your No Claim Discount.

Personal Accident Benefits – Driver and Occupants of Car

Where the driver or any other occupant of the Car suffers injury by accidental external violent and visible means while travelling in Your Car, We will at Your request, pay to the injured person or their legal personal representatives the benefits specified provided such injury shall, independently of any other cause and within three months result in

Injury Results in	Benefit
Death	€12,700
Complete and permanent loss of sight of one or both eyes	€12,700
Loss by severance of one or more limbs at or above the wrist or ankle	€12,700
Permanent total disablement	€12,700
Temporary total disablement (payable for 50 weeks after excluding the first 14 days)	€55 per week
Medical, surgical and hospital fees (payable for up to 10 weeks) and cost of medical appliances necessarily incurred	€127 per week

Provided that

- in respect of the injuries listed in the first four sections above, the total amount payable shall not exceed €12,700.
- no benefit will be paid until the total amount has been ascertained and agreed. However payment on account may be made for temporary total disablement after a period of 8 weeks has elapsed.
- no benefit will be paid to the driver of the Car arising out of an accident where he / she
 - was convicted or a prosecution is pending under any road traffic legislation relating to the level, concentration or quantity of alcohol or drugs in their body
 - following a post mortem examination is found to have a higher level, concentration or quantity of alcohol or drugs in their body than is permitted by the road traffic legislation of the territory where the accident occurred
 - is not permitted to drive as defined in the current Certificate of Motor Insurance
- detailed accounts, receipts and other adequate documentation must be furnished to Us in respect of any claim for reimbursement of medical, surgical and hospital fees.

Permanent total disablement

Means permanent inability to perform or attend to any business, profession or occupation.

Temporary total disablement

Means temporary inability to perform any part of usual business or occupation. Where an injured person has no remunerative occupation, business or profession, has retired, is a student or is unemployed, this benefit shall only be paid for the period the person was detained in hospital and otherwise at the discretion of the Company having regard to the medical evidence produced.

Hospitalisation

Means in-patient care for a period of more than seven consecutive days in an institution which has facilities for diagnosis, treatment and major surgery and has accommodation for persons as in-patients. It does not include a long term nursing unit, a geriatric or pre-convalescent ward or an extended care facility for convalescence, rehabilitation or other similar function.

Claim payments made under this Section will be without application of Excess or impact on Your No Claim Discount.

Personal Effects and Clothing

We will pay You or at Your request such other person as may be the Owner of the property for loss of or damage to Personal Effects and clothing while in or on Your car by fire or theft (or attempt thereat) or by accidental means

Provided that

- Our total liability will be limited to €200 in respect of any one occurrence.
- Payment to any person other than You shall be paid directly to that person who shall observe, fulfil and be subject to the Terms, Conditions, Exclusions, Exceptions, General Exceptions, Endorsements, Obligations and Rights of this Policy in so far as they can apply.
- We will not pay for loss of or damage to
 - Money, stamps, tickets, documents or securities
 - Goods or samples carried in connection with any trade or business
 - Any property unless at the time of the loss or damage such property was stored in the locked boot or closed compartment of Your Car

Claim payments made under this section will be without application of Excess or impact on Your No Claim Discount.

Fire Brigade Charges

We will pay up to €500 for any one incident in Local Authority charges under the Fire Services Act 1981 or equivalent legislation where a valid claim arises under the Policy in respect of controlling or extinguishing a fire in Your Car or removing the occupants of Your Car with the use of cutting equipment.

Emergency Treatment

We will pay for emergency treatment as required by any road traffic legislation in any territory to which such legislation applies arising out of the use of the Car. A claim payment under this Section of the Policy will be without application of Excess or impact on Your No claim Discount.

Customs Duty

If while Your Car is within the territorial limits of this Policy, You become liable to pay customs Duty on it as a direct result of loss or damage covered by this Policy, We will meet that liability.

Medical Expenses

We will pay up to €127 per week up to a maximum of 10 weeks in respect of medical, surgical and hospital fees and costs of medical appliances necessarily incurred, to You or any driver or occupant in Your Car, where such person suffers injury by accidental, external, violent and visible means arising in connection with your Car.

Territorial Limits

We will subject to the Terms, Conditions, Exceptions, General Exceptions, Endorsements, Obligations and Rights of this Policy in so far as they can apply, provide insurance for death, bodily injury or disease to any person, and / or accidental loss of or damage to property arising from the use of Your Car as expressed in the Policy, Schedule or current Certificate of Motor Insurance happening during the Period of Insurance anywhere in the Republic of Ireland, and while visiting Northern Ireland, Great Britain, The Isle of Man, The Channel Islands or any other part of the Continent of Europe. This Policy also operates during the course of Sea Transit, Channel Tunnel Transport or Rail Transport (including loading and unloading) between Ports and Rail Stations within the territories named.

We will also provide the minimum legal insurance required by law to use the vehicle in any European Union country and any other country which has made arrangements to meet the minimum insurance requirements set by the European Union.

Section One – Third Party Insurance

We will indemnify the person(s) insured against legal liabilities (and the related costs and expenses) for damages in respect of death, bodily injury or disease to any person, and/or loss of or damage to property arising from the use of Your Car specified in the current Certificate of Motor Insurance or coupled trailer used in connection therewith.

Insurance is also provided in respect of an uncoupled trailer which applies only in respect of a single axle trailer up to a half tonne weight unladen but excludes any caravan, trailer tent, boat trailer, mobile home or permanently sited temporary dwelling and any trailer which is used for any commercial purpose whatsoever or which incorporates machinery or other equipment of any description unless required by any road traffic legislation.

The maximum We will pay for property damage will be limited to €30 million in respect of any claim or number of claims arising out of any one accident and / or event.

Person(s) insured

- You
- any person permitted to drive as stated in the current Certificate of Motor Insurance except a person in the motor trade driving the Car for purposes necessitated by its overhaul, upkeep and / or repair for You.
- any person (using but not driving) Your car with Your permission for social, domestic and pleasure purposes.
- at Your request, any person (other than the driver) in Your Car, or getting into or out of it.
- You or Your Spouse's employer or business partner if stated in the current Certificate of Motor Insurance provided the Car is not owned, leased or hired by the employer or business partner.
- the legal personal representative of any above person(s) following the person's death, but only in respect of the deceased's liability.

Costs and expenses

We will pay:

- costs and expenses legally recoverable by any claimant in respect of any claim for which insurance is provided by this Policy.
- solicitor's fees for representation at a Coroner's Inquest or fatal inquiry or in a Court of Summary Jurisdiction which must be incurred with Our written agreement.
- the costs of defence against a charge of manslaughter or causing death or serious bodily injury by dangerous driving which must be incurred with Our written agreement.

- other costs and expenses if any, which are legally recoverable which must be incurred with Our written agreement.

Exceptions

Also see the [Exceptions to this Section One](#) and the [General Exceptions](#) applicable to all Sections of this Policy.

Exceptions to Section One – Third Party Insurance

We will not pay for

- damage to property belonging to, or held in trust by, or in the custody or control of, the person(s) insured.
- damage to property stored in or being conveyed by the car other than [Personal Effects and Clothing](#) as stated in the [Cover and Territorial Limits](#) section of this Policy.
- damage to any Car being driven or used by a person insured.
- any person other than You, who is insured under another motor insurance Policy.
- death or bodily injury to any person arising out of or in the course of their employment except to the extent required by road traffic legislation of the country in which the incident occurred.
- death of or bodily injury to any person driving the Car.

Also see [General Exceptions](#) applicable to all Sections of this Policy.

[Rights of recovery](#)

If any law requires Us to pay a claim which would not otherwise be covered by Your Policy, We reserve the right to recover the amount from You or the person on whose behalf We made the payment.

Section Two – Loss or Damage to Your Car by Fire or Theft

We will pay for loss of or damage to Your Car and its accessories or spare parts while in or on the Car or in Your private garage or household caused by fire, lightning, explosion, theft or attempted theft, (theft is deemed to include taking Your Car without lawful authority by a person who has not attained the age of 17 years).

Where accessories, spare parts, audio, telephone, navigation, global positioning equipment or in-car entertainment are other than as provided for in the manufacturer's specification for Your Car, We will only pay for the cost of replacing manufacturer's standard items unless You have notified the change to Us or to Glennon, Charlemont House, Charlemont Place, Dublin 2.

Your Car must be missing for 28 days after We have been notified before We will consider the Car lost by theft.

The Car is insured for the current market value or the Sum Insured whichever is the lesser at the time of the loss.

Excess applicable

You will be responsible for the amount of the Excess stated in the Schedule for each and every claim under this Section whether or not you are at fault for the loss or damage. This will be increased for certain drivers as stated in the Schedule.

Replacement Locks, Car Keys, Key Cards and Lock Transmitters or any devices of similar function for Your Car

We will pay up to €750 towards the cost of replacement and / or re-coding of car keys or any devices of similar function for Your Car following their theft.

- from Your permanent residence as a result of forcible violent or unlawful entry or exit.
- from any temporary residence where You intend spending the night provided the theft is as a result of forcible violent or unlawful entry or exit from the premises.
- arising out of an assault or threat of violence on any authorised key holder.

A claim payment under this Section of the Policy will be without application of Excess or impact on Your No Claim Discount.

We will not pay

- if the car keys or any devices of similar function are stolen by a member of Your family or visitor.

- for any loss where the theft is not reported to the Gardai or Police.
- where temporary accommodation is in a hotel or guesthouse and the theft is not reported to the manager or Owner.
- for car keys or any devices of similar function for Your Car which are stolen by deception or fraud.
- the additional cost of importing car keys or any devices of similar function for Your Car from outside the European Union.

Also see the [Exceptions to this Section Two](#) and the [General Exceptions](#) applicable to all Sections of this Policy.

Section Three – Accidental Damage to Your Car Other Than By Fire or Theft

We will pay for loss of or accidental damage to Your Car and its accessories or spare parts while in or on the Car other than loss or damage described in Section Two.

Where accessories, spare parts, audio, telephone, navigation, global positioning equipment or in-car entertainment are other than as provided for in the manufacturer's specification for Your Car, We will only pay for the cost of replacing manufacturer's standard items unless You have notified the change to Us or Glennon.

Excess applicable

You will be responsible for the amount of the Excess stated in the Schedule for each and every claim under this Section whether or not you are at fault for the loss or damage. This will be increased for certain drivers as stated in the Schedule.

Also see the [Exceptions to this Section Three](#) and the [General Exceptions](#) applicable to all Sections of this Policy.

Exceptions to Sections Two and Three

We will not pay for:

1. losses You sustain through not being able to use Your Car.
2. the cost of hiring another car.
3. depreciation.
4. wear and tear.
5. repairs or replacement which improve Your Car beyond its condition before the loss or damage.
6. mechanical electrical or electronic breakdown failure or malfunction.
7. damage to tyres caused by applying the brakes, road punctures, cuts or bursts.
8. loss or damage resulting from any use of Your Car not permitted by the current Certificate of Motor insurance or by any uninsured driver.
9. loss or damage to accessories or spare parts which are mobile, portable or removable items of equipment while the Car is unattended unless the items have been placed in the locked boot or closed compartment of the Car.
10. loss or damage to the Car, its accessories or spare parts if You have not taken all reasonable precautions to maintain Your Car in a safe and roadworthy condition and to prevent injury loss or damage.
11. - the cost of importing parts or accessories from outside the European Union.
 - any additional cost of parts or accessories over and above the price indicated in the most recent manufacturer's European list price where such parts or accessories are unobtainable or are out of stock.
 - any additional cost over and above the repair costs incurred in the Republic of Ireland.

Also, see [General Exceptions applicable to all Sections of this Policy](#).

Payment(s) We will make

We may at Our option make a payment for the amount of loss or damage to Your Car or We may repair reinstate or replace the lost or damaged item(s). If We know that Your Car is the subject of a hire purchase or leasing agreement, any payment will be made to the Owner to the extent of their legal entitlement.

We will pay the current market value of Your car or the Sum Insured whichever is the lesser at the time of the loss or damage.

We will pay up to the manufacturers or actual supplier's most recent list price (plus the reasonable cost of fitting) for any part, accessory or spare part.

If We settle a claim as a total loss We reserve the right to own the salvage.

Protection, Removal, Repairs and Delivery

You may authorise repairs not exceeding €650 provided an estimate is sent to us immediately.

If Your Car is disabled, We will pay the reasonable cost of protection and removal to the nearest repairers or secure storage.

After Your Car has been repaired We will pay for the reasonable cost of delivering Your Car to Your address last notified to Us.

We will only make these payments in connection with a valid claim for loss of or damage to Your car.

The repairer may require You to pay the Excess before Your car is released.

General Exceptions applicable to all Sections of this Policy

Also see [Exceptions to Sections One, Two and Three](#) of this Policy.

This Policy does not cover except so far as is necessary to meet the requirements of any road traffic legislation

1. Any injury, loss or damage occurring while Your Car is being
 - a) driven by any person or used for any purpose not allowed by the current Certificate of Motor Insurance other than cover for loss of or damage to Your Car and its accessories or spare parts while in or on the Car arising from theft as described in Section Two.
 - b) driven by You unless You hold a licence to drive the Car.
 - c) driven with Your general consent by any person who does not hold a licence to drive the Car

Exceptions (b) and (c) do not apply if the person has previously held and is not disqualified from holding or obtaining such a licence.

2. Liability accepted under an agreement unless the liability would have existed even without the agreement.
3. Any injury, loss or damage caused by riot or civil commotion.
4. Any Injury loss or damage arising from
 - a) ionising radiation or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - b) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or of its nuclear component.
5. Loss of or accidental damage to Your car and its accessories or spare parts while in or on the Car occasioned by pressure waves caused by aircraft travelling at sonic or supersonic speeds or items dropped from them.
6. Any injury, loss or damage occurring while the Car is being used within the airside operational boundaries of any airport, aerodrome or airfield.
7. Any liability, loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
 - a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war,

rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

b) any act of terrorism.

An act of terrorism means an act, including but not limited to the use of force or violence and/or the 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), religious, ideological or other purposes including the intention to influence any Government and/or to put the public, in fear.

This Policy also excludes liability, 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 (a) and/or (b) above.

If We allege that by reason of this General Exception any liability, loss, damage, cost or expense is not covered by this Policy the burden of proving the contrary shall be upon the Insured.

In the event that any portion of this General Exception is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

8. Any liability, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with

a) the loss of, alteration of or damage to or

b) a reduction in the functionality, availability or operation of a computer system, hardware, programme, software, data, information repository, microchip, integrated circuit or similar device in computer equipment or non-computer equipment that results from the malicious or negligent transfer (electronic or otherwise) of a computer programme that contains any malicious or damaging code including but not limited to computer virus, logic bomb or Trojan horse.

Obligations and Rights

Obligations

Payment of premium

You will pay the premium or any part of the premium on request or demand.

Basis of contract

We will only provide the insurance described in this Policy if

- the information detailed on Your Proposal Form and Material Facts Declaration which You have signed or Your Statement of Fact is to the best of Your knowledge and belief correct and complete in every respect and You or those entitled to be covered under this Policy have not withheld or misrepresented any material fact. Such facts are those which We would regard as likely to influence Our assessment and/or acceptance of this insurance. If You are in any doubt as to whether a fact is material, it should be disclosed. This duty of disclosure also applies before renewal of the Policy.
- Any person claiming to be insured observes, fulfils and is subject to the terms, conditions, [Exclusions](#), [Exceptions](#), [General Exceptions](#), [Endorsements](#), [Obligations and Rights](#) of this Policy in so far as they can apply.

Examples of material facts are health matters, alterations to the Car, motor accidents or losses whether a claim arises or not, pending prosecutions, fixed penalties, penalty points or road traffic legislation convictions.

This list of possible examples is neither complete nor exhaustive.

Looking after Your car

You must take all reasonable precautions to

- Maintain Your Car in a safe and roadworthy condition
- Prevent injury, loss or damage.

If You do not do so, We reserve the right not to pay a claim.

Claims procedure

In connection with any injury, loss or damage which may give rise to a claim under this Policy You must

- not admit liability for or sign any statement to this effect or negotiate the settlement of any claim without Our written agreement.
- give Us or Glennon, Charlemont House, Charlemont Place, Dublin 2 immediate notice of the incident and all information and assistance required.

- send Us or Glennon, Charlemont House, Charlemont Place, Dublin 2 any writ or summons, and any letter, claim or other related document received.
- notify Us or Glennon, Charlemont House, Charlemont Place, Dublin 2 of any impending prosecution, inquest or fatal inquiry.
- give Us free access to examine the car if required.

If You do not do so, We reserve the right not to pay a claim. We are entitled to take over and conduct the defence or settlement of any claim, and at Our discretion to pursue any claim for Our own benefit in the name of any person insured.

If You or any other person insured make a claim which is in any way false, inflated, exaggerated or fraudulent or support a claim with any false or forged documentation or by fraudulent omission, verbal or written statement, this Policy will become null and void and You will forfeit all rights hereunder. You will also lose all rights to pursue the claim.

Anti Fraud measures are in place within the insurance industry. Allianz p.l.c. provides information on personal injury, loss and damage claims to Insurance Link which is operated by the Irish Insurance Federation.

Rights

Suspending Your Accidental Damage Fire and Theft Policy

If the Car is laid up for at least 28 consecutive days and provided there has been no claim giving rise to the suspension (during the current Period of Insurance), You may suspend the Policy at any time by sending Glennon, Charlemont House, Charlemont Place, Dublin 2 seven days notice in writing and returning the current Certificate of Motor Insurance and Insurance Disc. Where Sections Two and Three of this Policy are operative, We will provide Fire and Theft cover for Your Car while it is laid up and remains in Your possession.

Return premiums are calculated according to Our Suspension Table of Refunds as applicable at the time of the unexpired Period of Insurance.

Cancelling Your Policy

You may cancel the Policy at any time by sending Glennon, Charlemont House, Charlemont Place, Dublin 2 seven days notice in writing and returning the current Certificate of Motor Insurance and Insurance Disc. If there has been no claim during the current Period of Insurance and the premium has been paid in full We will return premium calculated according to Our Pro Rata Table of Refunds as applicable at the time for the unexpired Period of Insurance.

We may also cancel the Policy by sending at least seven days notice by registered letter to You at Your last known address.

Other Insurance

If any loss or damage is covered by any other insurance, We will not pay more than Our proportion.

Arbitration

All differences arising out of this Policy shall be referred to the decision of an Arbitrator or if the parties cannot agree upon a single Arbitrator to the decision of two Arbitrators, one to be appointed by each of the parties within one month after having been requested. The Arbitrators shall appoint an Umpire who shall sit with the Arbitrators at their meeting and in the case of disagreement the Arbitrators shall submit to the decision of the Umpire and 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 on which We have refused to provide insurance shall be deemed to have been abandoned.

What to do in the event of a traffic accident

Given the emergency situation that may have arisen, please

- First ensure Your own safety and that of others, then make the area safe.
- Assess all casualties but do not move any casualties unless absolutely necessary.
- Summon any necessary help.
- Note the Registration Number (s) of the vehicle(s) involved.
- Note the name of the Insurance Company insuring any vehicle(s) involved. This will be available from the Insurance Disc on each windscreen.
- Ask for the names, addresses and contact phone numbers of other people involved and any witnesses.
- If you have a camera available photograph the scene paying particular attention to the position of the vehicles, skid marks etc.
- Make a sketch plan of the scene of the accident showing the positions of the vehicles involved, any road signs, marking or traffic signals and approximate road measurements. Also record in writing the circumstances which caused the accident.
- Keep Your Car at the scene of the accident for a reasonable time but, to avoid obstruction, the positions of the vehicle(s) should be marked and the vehicles moved off the carriageway as quickly as possible.
- Do not admit responsibility or sign any statement to this effect or negotiate the settlement of any claim without Our written agreement.

You must if requested, give

- Your Name and Address.
- The Name and Address of the Car Owner (if not Yourself).
- The Registration Number of Your Car.
- Evidence of Insurance to the Gardai / Police, or if they are not present, to anyone who was involved in or affected by the accident. In any other case the information must be given if requested to anyone who was present at the time of the accident.

Where a person or persons are injured, the accident must be reported to the nearest convenient Gardai / Police Station if they are not present at the scene of the accident.

In the Republic of Ireland where damage to property only is involved, it is not necessary to report the accident at a Garda station except where Your car is stolen or damaged maliciously or as a result of theft provided You exchange

the necessary particulars listed above with the person whose property has been damaged.

If You are involved in an accident with a visiting motorist from outside the country, You should also report the accident to the Motor Insurers' Bureau of Ireland, 39 Molesworth Street, Dublin 2. Email: info@mibi.ie

Please report the incident to Glennon, Charlemont House, Charlemont Place, Dublin 2 or to the [Drivesure Motor Accident Emergency Service](#) as noted below. A Motor Incident Report Form will be issued for Your completion and immediate return

[Drivesure Motor Accident, Fire and Theft Emergency Service](#)

To assist You when an Accident, Fire or Theft of Your Car occurs We provide certain benefits in conjunction with Your Policy cover as outlined in the enclosed leaflet. The full assistance service is available to comprehensive Policyholders and is limited to Fire and Theft assistance for holders of Third Party, Fire and Theft policies.

[Arranging to have Your Car repaired](#)

If the damage is covered by Your Policy and Your Car is disabled, please arrange to have Your Car removed to a competent repairer and ask for an estimate to be sent to Glennon, Charlemont House, Charlemont Place, Dublin 2 as soon as possible. You may authorise the repairs provided the estimate does not exceed €650.

[Drivesure Breakdown Assistance Service](#)

In addition to the above [Drivesure Accident, Fire and Theft Emergency Service](#), the Drivesure Breakdown Assistance Service is available to Comprehensive Private Motor Policyholders. The benefits available are outlined in the enclosed additional leaflet.

Consumer Information

Your insurer

The underwriter of Your insurance is Allianz p.l.c., having its registered office at Allianz House, Elmpark, Merrion Road, Dublin 4, companies registration office no. 143108. VAT No. IE0646922D. Our contact details are: telephone: 01 6133000; fax: 01 6134444 and email: info@allianz.ie.

Regulatory Status

Allianz p.l.c. is regulated by the Central Bank of Ireland.

Main business

Allianz p.l.c. is a non-life insurance undertaking which underwrites personal, commercial, education, religious and social insurance products.

Telephone Calls

Calls may be recorded or monitored for regulatory, training and quality purposes.

How We charge

The charge for Our services is the premium (including applicable Government levies and / or premium taxes).

Default

Non-payment of Your premium or part thereof or breach by You of certain conditions of Your Policy may lead to Your Policy being revoked or cancelled.

Language

Your Policy and all communications with You or by You to Us will be in English.

Compensation

Please note that in the event of Allianz being unable to pay a claim, You may be entitled to compensation from the Insurance Compensation Fund in Ireland.

Right of withdrawal

You have the right to withdraw from this Policy, provided You have not made a total loss claim, within 14 days of the latest of

- the starting date of cover, or
- the date on which you receive the full Terms and Conditions of Your Policy.

Withdrawal effectively means that no Policy was ever in place, and You may exercise this right by notice in writing to Glennon, Charlemont House,

Charlemont Place, Dublin 2 or to Us at the address given above, quoting Your Policy number. Should You exercise this right We will refund You any part of Your premium You have paid less an administration fee. If the cover is motor insurance, the premium cannot be refunded until the Allianz Certificate of Motor Insurance and Insurance disc have been returned to Glennon, Charlemont House, Charlemont Place, Dublin 2. Please note that the right of withdrawal does not apply if the insurance Policy under which insurance cover is provided is for less than one month.

Governing Law

The laws of Ireland will apply to Your Policy and the Irish courts will have jurisdiction to hear any dispute.

Policy Alteration, Additional and Return Premiums

When You make an alteration to Your Policy We will re-calculate Your premium, which may result in an additional premium due to Us, or a return premium due to You. If the alteration to the Policy results in an additional premium due to Us, or a refund due to You, We will only charge or refund such premium provided this amount is greater than or equal to €25 plus applicable Government Levy.

Alteration to Terms and Conditions

In the event of a claim We may advise You at the time of Your next renewal, of altered Policy Terms and Conditions which increase Your premium and / or Excess, and / or reduce cover.

Complaints

We aim to deliver the very highest standards of customer care. If You have any enquiry or complaint, please contact the

Head of Customer Focus at Allianz,
Allianz House,
Elmpark,
Merrion Road, Dublin 4
Telephone: 01-6133000
Email info@allianz.ie
with Your Policy or quote number and details.

If Your complaint is not resolved to Your satisfaction and You remain dissatisfied with Our final response to Your complaint You can refer Your complaint to

The Financial Services Ombudsman Bureau,
3rd Floor, Lincoln House,
Lincoln Place, Dublin 2
Locall: 1890-882090,
Telephone: 01-6620899,
Fax: 01-6620890,
Email: enquiries@financialombudsman.ie,
Website: www.financialombudsman.ie
and / or

Insurance Information Services – Irish Insurance Federation,
39 Molesworth Street, Dublin 2,
Telephone: 01-6761914,
Fax: 01-6761943,
Email: iis@iif.ie,
Website: www.iif.ie



Frank Glennon Ltd.
Charlemont House,
Charlemont Place,
Dublin 2, Ireland

Tel: +353 (01) 7075999
Fax: +353 (01) 7075858
Email: personal@glennons.ie
Web: www.glennons.ie

Registered Office: Charlemont House, Charlemont Place, Dublin 2. Registered in Ireland, No. 14385
Frank Glennon Limited, trading as "Glennon" and "Glennon Insurances" is regulated by the Central Bank of Ireland.



Allianz p.l.c.
Allianz House,
Elmpark, Merrion Road,
Dublin 4, Ireland

Tel: +353 (01) 6133000
Fax: +353 (01) 6134444
Email: teammotor@allianz.ie
Web: www.allianz.ie

Allianz p.l.c. is regulated by the Central Bank of Ireland.
Registered in Ireland, No. 143108.