CV Policy Wording Changes

New business effective 23/08/2026 Renewals effective 21/10/2026

Page in booklet	Description	Text in previous booklet	Text in new booklet
Pg. 6	Your Insurance Cover - No Claims Bonus	We will not reduce your no claims bonus as a result of: • one claim for Fire or Theft in any one period of insurance; • Windscreen claims made under Section 4 Windscreen Cover; • payments (including costs and expenses) which we later get back in full.	We will not reduce your no claims bonus as a result of: • one claim for Fire or Theft in any one period of insurance; • Windscreen claims made under Section 4 Windscreen Cover; • claims made under Section 5 Breakdown Assistance; • claims made under section 1 Loss of Keys; • payments (including costs and expenses) which we later get back in full.
Pg. 8	General conditions which apply to the whole policy - Cancellation	**Cancellation** 2. You may cancel the policy at any time by contacting your broker. You have a legal obligation to return your insurance certificate and disc when cancelling an insurance policy. If you want to cancel your policy within the first 14 working days, we will refund your premium for any period of insurance remaining. If you cancel your policy after the first 14 working days, we will refund your premium for any period of insurance remaining, less an administration fee of €50.	**Cancellation** 2. You may cancel the policy at any time by contacting your broker. You have a legal obligation to return your insurance certificate and disc when cancelling an insurance policy. If you want to cancel within the first 14 working days of a New Business or Renewal policy, we will refund your premium for any period of insurance remaining. If you cancel your policy after the first 14 working days, we will refund your premium for any period of insurance remaining, less an administration fee of €50.
Pg. 10	General conditions which apply to the whole policy - Duty of Care	**Duty of care** 12. You or any insured person must: a. take all reasonable steps to prevent accidents, injuries, loss or damage; b. protect the vehicle against loss or damage; c. give us access, at any reasonable time, to examine the vehicle; d. not leave the vehicle unlocked while unattended, or leave the keys to the ignition (or device for the keyless entry system) with or near the vehicle while unattended; and	**Duty of care** 12. You or any insured person must: a. take all reasonable steps to prevent accidents, injuries, loss or damage; b. protect the vehicle against loss or damage; c. give us access, at any reasonable time, to examine the vehicle; d. not leave the vehicle unlocked while unattended, or leave the keys to the ignition (or device for the keyless entry system)

Pg. 10 contd...	General conditions which apply to the whole policy - Duty of Care	e. make sure the vehicle is kept in a roadworthy condition and, if necessary, has a valid NCT or CRW (Certificate of Roadworthiness) certificate.	with or near the vehicle while unattended; and e. make sure the vehicle is kept in a roadworthy condition and, if necessary, has a valid NCT, CRW (Certificate of Road-worthiness) or equivalent road-worthiness certificate.
Pg. 12	General conditions which apply to the whole policy - Vehicle laid up	**Vehicle laid up** 17. If the vehicle is laid up (off the road and out of use), we may suspend the insurance under section 2 of this policy as long as you have returned the certificate of insurance and insurance disc. We will refund up to 70% of your premium, for the period when insurance under section 2 is suspended, as long as: a. no claim or loss has arisen during the current period of insurance; and b. cover is suspended for at least four weeks in a row. We do not refund any premium which is less than €30 after we charge the administration fee. During any period where we have suspended the insurance, we will still insure the vehicle against loss or damage in line with the insurance cover provided under section 1.	**Vehicle laid up** 17. If the vehicle is laid up (off the road and out of use), we may suspend the insurance under section 2 of this policy as long as you have returned the certificate of insurance and insurance disc. We will refund up to 70% of your premium, for the period when insurance under section 2 is suspended for at least 28 days in a row. We do not refund any premium which is less than €30. During any period where we have suspended the insurance, we will still insure the vehicle against loss or damage in line with the insurance cover provided under section 1.
Pg. 12	General conditions which apply to the whole policy - Suspending cover	**Suspending cover** 18. We may suspend all cover provided by this policy as long as you have returned the certificate of insurance and insurance disc. We will refund your premium, less an administration fee of €25, for the period when the insurance is suspended, as long as: a. no claim or loss has arisen during the current period of insurance; and b. cover is suspended for at least 28 days in a row. We do not refund any premium which is less than €30 after we charge the administration fee.	**Suspending cover** 18. We may suspend all cover provided by this policy as long as you have returned the certificate of insurance and insurance disc. We will refund your premium, less an administration fee of €25, for the period when the insurance is suspended for at least 28 days in a row. We do not refund any premium which is less than €30.

Pg. 16	Section 1 Loss of or damage to the insured vehicle - Accident recovery	**Accident recovery** We will also pay the reasonable cost of protecting the vehicle and moving it to the nearest repairer if, as a result of any loss or damage insured under this section, the vehicle cannot be driven. We will pay storage up to a maximum cost of €300. We will pay the reasonable cost of delivering it to you after the repair. However, we will not pay more than the reasonable cost of transporting it to your address, as shown in the schedule.	**Accident recovery** We will also pay the reasonable cost of protecting the vehicle and moving it to the nearest repairer if, as a result of any loss or damage insured under this section, the vehicle cannot be driven. We will pay storage up to a maximum cost of €350. Wewill pay the reasonable cost of delivering it to you after the repair. However, we will not pay more than the reasonable cost of transporting it to your address, as shown in the schedule.
Pg. 16	Section 1 Loss of or damage to the insured vehicle - Loss of keys	**Loss of keys** If the car keys or lock transmitter of the vehicle are lost or stolen, we will pay the cost of replacing a. the door and boot locks; b. the ignition and steering lock; and c. the lock transmitter; The most we will pay is €850 in any one period of insurance. Please note that this cover is subject to an excess which is displayed in your Schedule.	**Loss of keys** If the car keys or lock transmitter of the vehicle are lost or stolen, we will pay the cost of replacing a. the door and boot locks; b. the ignition and steering lock; and c the lock transmitter; The most we will pay is €850 in any one period of insurance. Please note that this cover is subject to an excess which is displayed in your Schedule. A claim under this section will not affect your no-claims discount.
Pg. 17	Section 1 Loss of or damage to the insured vehicle - Exceptions to section 1	Exceptions to section 1 We will not pay for: 14. loss or damage to the vehicle if it does not hold a valid NCT or CRW (Certificate of Roadworthiness) at the time of the loss;	Exceptions to section 1 We will not pay for: 14.loss or damage to the vehicle if it does not hold a valid NCT, CRW (Certificate of Road-worthiness) or equivalent road-worthiness Certificate at the time of loss;
Pg. 17	Section 1 Loss of or damage to the insured vehicle - Exceptions to section 1	Exceptions to section 1 We will not pay for: 16. a courtesy vehicle where the only repairs required are to damaged or broken glass in the windscreen or windows of the vehicle;	Exceptions to section 1 We will not pay for: ~~16. a courtesy vehicle where the only repairs required are to damaged or broken~~ ~~glass in the windscreen or windows of the vehicle;~~
Pg. 17	Section 1 Loss of or damage to the insured vehicle - Exceptions to section 1	No current wording.	Exceptions to section 1 We will not pay for: 20. loss or damage caused by vermin or rodents.

Pg. 24	Section 4 Windscreen Cover	Exceptions to Section 4 We will not pay for: 1. the excess shown in the schedule (the windscreen excess) – this excess will not apply if the glass is repaired and not replaced 2. any amount over €150 (less the excess) for replacement or €50 for repair work if the work is not carried out by our approved windscreen specialists; 3. any more than two claims per vehicle under this section during the period of insurance; 4. more than €750 in total for replacing damaged or broken glass in the windscreen or windows in any period of insurance 5. damaged or broken glass in sunroofs, canopies, panoramic roofs or panoramic windscreens or any bespoke glass fittings; 6. damaged or broken glass to vehicles that are temporarily covered; 7. damage caused by wear and tear or negligence; 8. damage to broken glass in any vehicle covered under the policy where the gross vehicle weight exceeds 3,500 kg or the vehicle is not a Goods Carrying Commercial Vehicle; 9. the cost of importing glass or parts or the cost of importing glass or parts or accessories for your vehicle from outside the European Union. For all non-European or imported vehicles we will only pay the cost of glass or parts available for a similar standard European model readily available in the ROI market.	Exceptions to Section 4 We will not pay for: 1. the excess shown in the schedule (the windscreen excess) – this excess will not apply if the glass is repaired and not replaced 2. any amount over €150 (less the excess) for replacement or €50 for repair work if the work is not carried out by our approved windscreen specialists; 3. any more than two claims per vehicle under this section during the period of insurance; 4. more than €750 in total for replacing damaged or broken glass in the windscreen or windows in any period of insurance 5. damaged or broken glass in sunroofs, canopies, panoramic roofs or panoramic windscreens or any bespoke glass fittings; 6. damaged or broken glass to vehicles that are temporarily covered; 7. damage caused by wear and tear or negligence; 8. damage to broken glass in any vehicle covered under the policy where the gross vehicle weight exceeds 3,500 kg or the vehicle is not a Goods Carrying Commercial Vehicle; 9. the cost of importing glass or parts or the cost of importing glass or parts or accessories for your vehicle from outside the European Union. For all non-European or imported vehicles we will only pay the cost of glass or parts available for a similar standard European model readily available in the ROI market; 10. any loss of use or other indirect loss such as loss of earnings or travel costs.
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