Car 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. 3	Company Car Definition	Courtesy car – a vehicle that we may provide, if you have comprehensive cover, while your vehicle is being repaired by our recommended repairer.	Courtesy car – a vehicle that we may provide, in the event of a claim, if you have comprehensive cover, while your vehicle is being repaired by our recommended repairer.
Pg. 6	Your Insurance Cover - No Claims Bonus	We will not reduce your no-claims bonus as a result of claims for: • claims made under Section 3 Windscreen cover; • claims made under Section 4 Breakdown assistance; • 1 claim for Fire or Theft in any one period of insurance; or • payments (including costs and expenses) which we later get back in full.	We will not reduce your no-claims bonus as a result of claims for: • claims made under Section 1 Loss of Keys • claims made under Section 3 Windscreen cover • claims made under Section 5 Breakdown assistance • 1 claim for Fire or Theft in any one period of insurance; or • 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 *e.* make sure the vehicle is kept in a roadworthy condition and, if necessary, has a valid NCT certificate.	**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 *e.* make sure the vehicle is kept in a roadworthy condition and, if necessary, has a valid NCT or equivalent road-worthiness Certificate.
Pg. 12	General conditions which apply to the whole policy - Vehicle laid up	**Vehicle laid up** 16. If the vehicle is laid up (off the road and out of use), we may suspend the insurance under sections 2 and 4 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 sections 2 and 4 is suspended as long as cover is suspended for at least 28 days in a row. We do not refund any premium which is less than €10 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** 16. If the vehicle is laid up (off the road and out of use), we may suspend the insurance under sections 2 and 4 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 sections 2 and 4 is suspended as long as cover is suspended for at least 28 days in a row. We do not refund any premium which is less than €10. 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** 17. 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 for the period when the insurance is suspended as long as cover is suspended for at least 28 days in a row. We do not refund any premium which is less than €10 after we charge the administration fee. The ‘vehicle laid up’ and ‘suspension’ options can only apply within the current period of insurance. At the renewal date, the policy will automatically come into force again. If you pay by direct debit, we will continue to collect these instalments during the period the vehicle is laid up or cover is suspended. At the end of the suspension or laid up period, any rebate due to you will be applied against the remaining direct debit instalments, with any surplus amount being refunded by cheque. If you paid your premium in full, any rebate due to you at the end of the suspension or laid up period will be refunded to you by cheque.	**Suspending cover** 17. 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 for the period when the insurance is suspended as long as cover is suspended for at least 28 days in a row. We do not refund any premium which is less than €10. The ‘vehicle laid up’ and ‘suspension’ options can only apply within the current period of insurance. At the renewal date, the policy will automatically come into force again. If you pay by direct debit, we will continue to collect these instalments during the period the vehicle is laid up or cover is suspended. At the end of the suspension or laid up period, any rebate due to you will be applied against the remaining direct debit instalments, with any surplus amount being refunded by cheque. If you paid your premium in full, any rebate due to you at the end of the suspension or laid up period will be refunded to you by cheque.
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. 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.

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	No current wording.	20. loss or damage caused by vermin or rodents.
Pg. 20	Section 2 Liability to other people - Driving Other Cars	**Driving other cars** If your certificate of insurance says so, we will also cover you, the policyholder, for your liability to other people while you are driving any other private car which you do not own or have not hired under a hire-purchase or lease agreement, as long as: 1. the other private car is not owned by your spouse/partner/cohabitant or employer or hired to them under a hire- purchase or lease agreement; 2. you currently hold a full Irish, full United Kingdom (UK) or full European Union (EU) driving licence; 3. the use of the other private car is covered in your certificate of insurance; 4. there is a current insurance policy in place in another person's name that covers the other private car; 5. you are not covered under any other policy to drive the other private car; 6. you have the owner's permission to drive the other private car; 7. the other private car is not more than 15 years old;	**Driving other cars** If your certificate of insurance says so, we will also cover you, the policyholder, for your liability to other people while you are driving any other private car which you do not own or have not hired under a hire-purchase or lease agreement, as long as: 1. the other private car is not owned by your spouse/partner/cohabitant or employer or hired to them under a hire- purchase or lease agreement; 2. you currently hold a full Irish, full United Kingdom (UK) or full European Union (EU) driving licence; 3. the use of the other private car is covered in your certificate of insurance; 4. there is a current insurance policy in place in another person's name that covers the other private car; 5. you are not covered under any other policy to drive the other private car;

Pg. 20 contd...	Section 2 Liability to other people - Driving Other Cars	8. the other private car is in a roadworthy condition and holds a valid NCT; 9. the vehicle is not being driven outside the territorial limits; and 10. you still have the insured vehicle and it holds a valid NCT and is in a roadworthy condition.	6. you have the owner's permission to drive the other private car; 7. the other private car is not more than 15 years old; 8. the other private car is in a roadworthy condition and holds a valid NCT or equivalent road-worthiness Certificate. 9. the vehicle is not being driven outside the territorial limits; and 10. you still have the insured vehicle and it holds a valid NCT or equivalent roadworthiness Certificate and is in a roadworthy condition.
Pg. 21	Foreign use	**Foreign use** Your policy provides the minimum cover you need by law to use the vehicle in: a. any country which is a member of the European Union; and b. any other country which has made arrangements to meet the minimum insurance requirements of the Commission of the European Union. We will automatically extend this to provide your full policy cover (as shown in the schedule) for these countries for up to 93 days in any one period of insurance. The following cover does not apply while you are using your car abroad. • Driving other cars (Section 2 – Liability to other people) • Section 4 - Breakdown assistance	**Foreign use** Your policy provides the minimum cover you need by law to use the vehicle in: a. any country which is a member of the European Union; and b. any other country which has made arrangements to meet the minimum insurance requirements of the Commission of the European Union. We will automatically extend this to provide your full policy cover (as shown in the schedule) for these countries for up to 93 days in any one period of insurance. The following cover does not apply while you are using your car abroad. • Driving other cars (Section 2 – Liability to other people) • Section 4 - Breakdown assistance We have appointed claims representatives available abroad who will assist you with your claim. You can find their details on our website under https://www.redclick.ie/car-insurance/car-insurance-benefits

Pg. 23	Section 3 - Windscreen cover	Exceptions to section 3 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 if the work is not carried out by our approved windscreen specialists; 3. any more than two claims under this section during the period of insurance; 4. damaged or broken glass in sunroofs, glass roofs or panoramic sunroofs; 5. damaged or broken glass to vehicles that are temporarily covered; 6. damage caused by wear and tear or negligence; or 7. the cost of 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 Republic of Ireland market.	Exceptions to section 3 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 if the work is not carried out by our approved windscreen specialists; 3. any more than two claims under this section during the period of insurance; 4. damaged or broken glass in sunroofs, glass roofs or panoramic sunroofs; 5. damaged or broken glass to vehicles that are temporarily covered; 6. damage caused by wear and tear or negligence; or 7. the cost of 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 Republic of Ireland market. 8. any loss of use or other indirect loss such as loss of earnings or travel costs.
Back Cover	Booklet Reference	RCEIQMPPBBR102025	RCEIQMPPBBR082026

If you have any questions, please contact your dedicated Broker Distribution Representative.