

Sertus Car Insurance Policy Summary (Key Facts)

All insurance policies contain exclusions and conditions and this document summarises the main features, restrictions exclusions and general conditions that apply to our policies. This summary will help you to select a policy that is right for you.

It does not contain the full terms and conditions of cover. These are set out in the policy booklet, a copy of which is available to view at:

www.rsagroup.ie/Sertus. A hard copy of the Policy Booklet is available from your Broker upon request. The policy booklet also sets out the extent of the cover, the benefits available and the Underwriter's and your rights and responsibilities.

We offer two products, Economy and Deluxe you can choose either Third Party, Fire and Theft or Comprehensive covers.

Sertus Car Insurance is underwritten by: RSA Insurance Ireland Designated Activity Company (DAC).

Sertus Assist, a 24 hour emergency breakdown assistance service included in the Sertus Insurance Car Policy (Section 8 in the Policy Booklet) is provided through Mapfre Assistance.

Legal Assistance cover included in the Sertus Insurance Car Policy (Section 9 in the Policy Booklet) is provided through DAS Legal Expenses Insurance Company Limited.

A summary of the standard and optional benefits and the significant exclusions are outlined below:

	Economy	Deluxe	Economy	Deluxe
	Third Party Fire & Theft	Third Party Fire & Theft	Comprehensive	Comprehensive
Third Party: Legal liability for accidental death or injury or damage to other people's property arising from the use of your car	✓	✓	✓	✓
Loss of or Damage to your car by Fire or Theft	✓	✓	✓	✓
Accidental Damage to your car			✓	✓
Breakdown/Rescue for Ireland	✓	✓	✓	✓
Driving of Other Cars (Policy Holder only driving other cars in the Rep. of Ireland only and the cover provided is Third Party only)*	✓	✓	✓	✓
Driving of Other Cars Comprehensive (Policy Holder only driving other cars in the Rep. of Ireland only and the cover provided is Comprehensive)*				✓
Overseas Protection - The cover applicable to your Policy extended to cover driving in a Green Card Country for up to 31 days	✓	✓	✓	✓
Fire Brigade Charges (Max. €1000)	✓	✓	✓	✓
No Claims Discount (NCD - 5 year scale)	✓	✓	✓	✓



No Claims Discount Protection (Step-Back)		✓		✓
No Claims Discount Protection (One claim in 3 years - Unlimited)		✓		✓
Windscreen Cover (€225 limit if approved repairer is not used)		✓	✓	✓
Personal Belongings (Max. €250)			✓	
Personal Belongings (Max. €500)		✓		✓
Car Hire (Temporary Replacement Car, max. €200)				✓
Personal Protection (Insured and their Spouse, max. €25,000)				✓
Incorrect Fuel (Max. €700)				✓
Medical Expenses (Driver & Occupants)				✓
New Car Replaced following a total loss when your car is less than 12 months old and you were the first registered owner of the vehicle (ie. it was a brand new car when you bought it)				✓
Child Seats cover		✓		✓
Car Sharing arrangements (allowed in respect of social or similar purposes)	✓	✓	✓	✓
Legal Protection: Provides cover in relation to: a) Pursuing uninsured losses after an event that is not your fault b) Defending your legal rights if prosecuted in connection with the use of your car c) Negotiating your legal rights in connection with Motor Contract Disputes relating to your car	✓	✓	✓	✓

* other eligibility criteria applies.

POLICY RESTRICTIONS, LIMITS & EXCLUSIONS
(Applying to all Policies)

The following is a brief summary of the main policy restrictions which may influence your decision about whether this policy meets your needs. This list is not exhaustive, for full details please refer to the policy booklet as other restrictions may apply which you may deem more relevant to you and your circumstances.

	Economy	Deluxe	Economy	Deluxe
Limits & Exclusions	Third Party Fire & Theft	Third Party Fire & Theft	Comprehensive	Comprehensive
Policy Excess	€500	Nil	€500	€300 (AD only)

The Excess shown above (and on the Schedule against a relevant Section) is increased by €250 if your car is being driven by or is in the charge of an Inexperienced Driver at the time of the loss. The definition of an 'inexperienced driver' is contained in the Policy Booklet.

RSA do not insure the following:

Any injury, loss or damage while:

- your car is being driven by any person that is not covered by the certificate of motor insurance;
- your car is being used for any purpose not stated in the certificate of motor insurance.
- the person driving your car is not compliant with any licencing authorities restrictions regarding the driving of the vehicle, eg. if they hold a provisional driving licence and are driving unaccompanied (code 999 appears on their Driving Licence).

Nor do we cover:

- Loss of use of your car, depreciation, wear and tear.
- mechanical, electrical, electronic or computer failures or breakdowns or breakages;
- Replacing your car's locks following the theft of keys unless the car is also stolen;
- Theft or unauthorised taking of your car by any member of your family or anyone who lives with you;
- Theft or attempted theft occurring while your car is unlocked or the keys were in the ignition or stored in it.

Any loss or damage:

- to the engine or fuel systems of your car caused by the lack of lubricant or oil;
- to your car caused by the taking and/or returning of it to the legal owner;
- arising from any deliberate act by any person who is covered under the current certificate of motor insurance;
- to tyres by the application of brakes or by road punctures.

The cost of:

- any repair that improves the pre-accident condition or increases the pre-accident value of your car;
- importing spare parts or accessories from outside the European Union.

General Conditions (applying to all Policies)

The following is a brief summary of the general conditions which apply to the whole policy. For full details please refer to the Policy Booklet and, where applicable, any additional documentation supplied in connection with this quotation/policy:

Accidents and Claims Procedure: You have certain responsibilities and obligations in the event of an accident and they are set out under this heading. If a claim is notified you also have obligations throughout the claims process such as, what to do when legal documentation and /or correspondence are served on you and giving RSA whatever information or assistance they reasonably request.

Care of the Vehicle: You are required to take all reasonable steps to safeguard your car from loss or damage, and maintain it in roadworthy condition and this Condition also entitles RSA to examine your car.

Cancellation of Your Policy and Mid-Term Alterations: This sets out how both parties to the contract may cancel the policy and how any refund due to you, if applicable, will be calculated. It also sets out your obligations to notify RSA of any material change in your risk and how this change may affect you and your cover. It also sets out the premium thresholds that RSA will collect from or refund to you following a change.

Your Duty: RSA have certain rights in the event that a fraudulent claim is notified and they are set out under this heading.

Laws relating to Compulsory Insurance: This condition requires that you repay any amount that RSA is obliged, by the law of another Country, to pay but for which we would not otherwise be liable under this Policy.

Disclosure of Convictions, Offences or Penalty Points: All material facts including Road Traffic Act and other criminal convictions and offences must be disclosed and your obligations are outlined under this heading.

Cooling off Period: You are entitled to withdraw from this Policy within 14 days of the starting date of cover or the date on which you receive the full terms and conditions of the Policy whichever is the later. This is provided that there has been no claim made and you return your Insurance Certificate and Disc. In this situation we shall refund all money paid, provided there has been no claim made, although We reserve the right to impose a charge in respect of services supplied. If you choose to exercise withdrawal rights, it will mean that no Policy was ever in place and no claim or claims can be made at a later date.

Note:

Cover is subject to underwriting requirements and terms and conditions apply. A full list of terms, conditions and exclusions are contained in your policy booklet.

Please see the Policy Booklet available at www.rsagroup.ie/Sertus for full details and explanations of all of the Policy Conditions.

Sertus Underwriting Limited is authorised as a Multi-Agency Intermediary.

Sertus Underwriting Limited is part of the RSA Insurance Group. All policies are underwritten by RSA Insurance Ireland DAC.

Sertus Underwriting Limited Trading as Sertus Insurance is regulated by the Central Bank of Ireland.

Sertus Underwriting Limited is a private company limited by shares registered in Ireland under number 373353 with registered office at RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16. Registered for VAT IE 639353J.