



Sertus Standard Car Insurance Policy Cover summary

Please read the following 4 page document carefully. This doesn't contain the full terms and conditions of cover, but highlights the main features and benefits depending on the applicable Policy Cover, and significant or unusual exclusions that apply to the Policy as a whole. A significant exclusion is something which may affect your decision about whether this policy meets your needs. Full terms and conditions can be found within the Policy Booklet.

Depending on the terms, exceptions and conditions of this policy, the following sections will apply when the Product chosen is the **Sertus Standard Car Insurance Product**:

Significant features of this Sertus Standard Car Insurance Product

This policy provides the following when the Cover requested is **Comprehensive**

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|-------------------|--|
| Section 1 | Liability to third parties and legal costs. Damage to third party property is covered up to €30,000,000 |
| Section 2 | Loss or Damage to your car. An Excess may apply to any Claims settled under this Section. Any such Excess will be outlined on your policy schedule. |
| Section 4 | Foreign Use - for period not exceeding 31 days |
| Section 5 | No Claims Discount - This Policy automatically includes Stepback No Claims Discount Protection. Therefore in the event of each loss, that affects your Discount occurring, your No Claims Discount will be reduced by 2 years. |
| Section 6 | General Policy Conditions |
| Section 7 | General Exceptions |
| Section 8A | Loss or damage to glass in your car each endorsement will only apply if shown as operative in the schedule |
| Section 8B | Driving of other cars - If 8B appears on your Schedule we include cover for You, as policyholder, to drive other cars. This is explained in more detail in Section 8B of your policy. Your certificate of motor insurance will tell you whether you have this benefit. Cover for driving other cars, if applicable, is limited to Third Party Only, irrespective of whatever cover you have requested for Your Car |
| Section 8D | Personal Effects - each endorsements will only apply if shown as operative in the schedule |
| Section 8F | Emergency Breakdown Assist |
| Section 8G | Legal Assistance |
| Section 9 | Data Protection & Terms of Business |

The following covers may be optional and only apply if the relevant section is requested by you and then displayed on your Schedule.

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|-------------------|---|
| Section 8C | Full No Claims Discount Protection - There is additional Full No Claims Discount Protection available. This additional Protection is optional at a charge. It will only be shown as operative in the schedule if chosen |
| Section 8E | Personal Accident - each endorsements will only apply if shown as operative in the schedule |

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This policy provides the following when the Cover requested is **Third Party Fire & Theft**

- Section 1** Liability to third parties and legal costs. Damage to third party property is covered up to €30,000,000
- Section 3** Loss or damage to your car by Fire & Theft. Any Excess that applies to Claims settled under this Section will be outlined on your policy schedule.
- Section 4** Foreign Use for period not exceeding 31 days.
- Section 5** No Claims Discount This Policy automatically includes Stepback No Claims Discount Protection. Therefore in the event of each loss, that affects your Discount occurring, your No Claims Discount will be reduced by 2 years
- Section 6** General Policy Conditions
- Section 7** General Exceptions
- Section 8A** Loss or damage to glass in your car each endorsement will only apply if shown as operative in the schedule
- Section 8B** Driving of other cars If 8B appears on your Schedule we include cover for You, as policyholder, to drive other cars. This is explained in more detail in Section 8B of your policy. Your certificate of motor insurance will tell you whether you have this benefit. Cover for driving other cars, if applicable, is limited to Third Party Only, irrespective of whatever cover you have requested for Your Car.
- Section 8F** Emergency Breakdown Assist
- Section 8G** Legal Assistance
- Section 9** Data Protection & Terms of Business

The following covers may be optional and only apply if the relevant section is requested by you and then displayed on your Schedule.

- Section 8A** Loss or damage to glass in your car each endorsements will only apply if shown as operative in the schedule
- Section 8C** Full No Claims Discount Protection There is additional Full No Claims Discount Protection available. This additional Protection is optional at a charge. It will only be shown as operative in the schedule if chosen
- Section 8D** Personal Effects - each endorsements will only apply if shown as operative in the schedule
- Section 8E** Personal Accident - each endorsements will only apply if shown as operative in the schedule

Sertus Underwriting Limited trading as Sertus Insurance is a Multi-Agency Intermediary regulated by the Central Bank of Ireland
Sertus Underwriting Limited is part of the RSA Insurance Group. All policies are underwritten by RSA Insurance Ireland Limited

Directors: P. Kierans, J.Mc Ilduff. Registered No. 373353. Registered Office: 2, Ballybrit Business Park, Ballybrit, Galway.

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Key/Significant Exclusions under Sertus Standard Car Insurance.

There are some instances where cover will be restricted or excluded. We have included some of the key exclusions.

This insurance policy will not cover you in respect of:



- Loss of use of Your Car
- Depreciation or wear and tear
- Mechanical, electrical, electronic or computer failures or breakdowns or breakages
- Damage caused to tyres by the application of brakes or by road punctures
- Any loss or damage, theft or attempted theft due to any person obtaining property by deception
- Cost of replacement of keys or locks arising from theft or loss of keys or damage/breakage of or by keys
- Theft or unauthorised taking of Your Car by any member of your family
- Theft or attempted theft occurring while the keys or locking device are left in, on or about vehicle whilst the vehicle is unattended
- The applicable Policy Excess
- Loss or damage to the engine or fuel systems of Your Car caused by the lack of lubricant or oil
- Loss of, or damage to, radio telephones or their component parts
- Any Claim arising whilst your vehicle is being used other than in accordance with the use advised to and agreed to by us
- Any Loss or Damage that arises following a driver's unlawful use of alcohol or drugs

Please note that the Policy includes Conditions which include:

Due Observance

This condition sets out your obligations in relation to the truthfulness, completeness and accuracy of any information provided by you. In addition, you or anyone acting on your behalf must not act in any fraudulent way. We may provide details of any such fraud to the appropriate authorities and this may result in prosecution.

Claims Procedure

This outlines your obligations throughout the claims process, for example, you must give us whatever information or assistance we reasonably request, you must forward on all communications from other parties immediately, you must not make any admission or promise of payment under this Policy and if requested you must complete and return an Accident Report or Claim Form without delay.

Other Insurances

This outlines how we may deal with a claim that is covered under this policy but is also covered under another policy.

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Premium Refunds/Charges

This condition outlines the minimum amount under which we will not charge and similarly not refund. We may charge administration fees and this condition references this also. We may also charge short period rates following cancellation.

Condition of the Vehicle

You must take all reasonable steps to prevent injury, loss or damage; to maintain Your Car in an efficient and roadworthy condition. We have free access at all times to examine Your Car. Your Car, if required to by law or regulation, must have a valid NCT Certificate.

Cancellation

Details how You, or We, may cancel the Policy and how any return of premium due to you, if any, will be calculated.

Transfer of Interest

If effected, then this Policy would be a contract personal to you and is not assignable in any circumstances.

Fraudulent Claims

If any claim is made by you or anyone acting on your behalf is in any way false, exaggerated or fraudulent any benefit or protection and all rights under this Policy will be forfeited.

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