# **Product Benefits**

Car Insurance



## Windscreen Cover 1800 944 435 00 800 88 0 88 228 (If calling from outside the Republic of Ireland)

- Covers all windows including side windows
- Glass roofs and sunroofs not covered
- Up to 2 claims during Insurance year (regardless of repair or replacement)
- Also covers €150 for replacement (less any excess) or €50 for repair if work is not carried out by our approved windscreen specialists

Comp: Standard

**TPF&T:** Yes @ €29.57

## Driving other cars

If stated on the Certificate of Insurance.

- Covers full licence policy holders' liability to drive cars they do not own. (In a third party capacity only)
- Cover for private passenger vehicles (cars/people carriers/jeeps with seats in the rear)
- Drivers must have the permission of the owner
- Cars must be roadworthy and have valid NCT
- Cars must not be more than 15 years old
- The car must have a valid insurance policy in force

**Comp:** Standard

**TPF&T:** Standard

## Breakdown + Homestart 1800 70 60 80 00353 91 560636 (If calling from Northern Ireland or the United Kingdom)

We will arrange and pay for:

- One hour's labour at the roadside or at your home
- Towing the vehicle to the nearest competent repairer or to a garage of your choice, whichever is closer
- Covered for 3 call outs per insurance year
- Covered in the territorial limits of the policy (ROI/NI + UK)
- A replacement car can be issued for up to 48hrs while repairs are completed. Subject to availability

Comp: Standard

**TPF&T:** Standard

## New Car Replacement

- The vehicle is within 12 months of having been bought new
- The vehicle is damaged and the cost of repairs are beyond economic repair (more than 60% of the manufacturers list price) or;
- The Vehicle is stolen and not recovered

Comp: Standard

TPF&T: N/A

## **Policy Excess**

- Applies to Accidental Damage and Fire & Theft claims
- €300 excess applies for both Comprehensive and Third Party Fire and Theft
- €300 applies for all ages no age implications
- Not applicable on Breakdown
- €25 excess applies for windscreen replacement

#### Comp: Standard

**TPF&T:** Standard

## **Direct Debit**

- 7.70% new business service charge
- 9.75% renewal service charge

Comp: Standard

**TPF&T:** Standard

## **Step Back NCD**

In the event of a fault claim your bonus is stepped back

- 5 years or more NCD becomes 2 years
- 4 years NCD becomes 1 year
- 3 years or less becomes 0 years

Comp: Standard

**TPF&T:** Standard

### Claims

- Dedicated 24 hour claims notification line
- Dedicated claims representative
- Contacted within 24 hours of claim notification, or the next working day
- Nationwide network of approved repairers

Comp: Standard

**TPF&T:** Standard

Please check the policy booklet as full terms and conditions of the above benefits apply.

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## RedC **SEGENEBALI**