

Motor Insurance Policy



**Thank you for choosing Octane Underwriting for your
Motor Insurance.**

**Prestige Underwriting Services (Ireland) Limited trading as
Octane Underwriting is regulated by the Central Bank of Ireland.
Registered in Ireland. Company Registration Number 119908.
Registered address: Ground Floor, Teach Chinn Aird, Ashe Street,
Cavan, Co. Cavan, H12 PF67.**

**24 HOUR ACCIDENT REPORTING LINE
1890 24 7 365**

You can call our new claim reporting line anytime, day or night.
We are on duty 24 hours a day, 365 days a year, to take notification of
any new claim and assist you in an emergency. This will help progress
your claim as fast as possible. If required, we will be able to arrange
recovery of your vehicle to a secure location.

This insurance is underwritten by AXA Insurance dac and administered on their behalf by Prestige Underwriting Services (Ireland) Limited trading as Octane Underwriting.

General Definitions and Interpretation

The following words will have the same meaning attached each time they appear in this **policy** in **bold** type face. An initial capital letter may be used when a defined word is used in a heading or at the start of a sentence.

Certificate of Motor Insurance

Certificate of motor insurance means the certificate required by law to certify the existence of the minimum compulsory insurance.

Commercial Vehicle

A vehicle which is manufactured and used for the carriage of goods.

Endorsement

An amendment to the terms of this insurance.

Excess

Excess means **your** contribution towards the payment of any claim in respect of each **insured vehicle**.

Insured/You/Your

The person(s) or entity named in the **schedule** as the **insured**. In addition, any other named person and any person permitted by the current **certificate of motor insurance** to drive or use the **insured vehicle**.

Insured Section

Insured section means a section of this **policy** that forms part of the insurance contract but only if made effective by the "Cover" stated in the **schedule**.

Insured Vehicle

Insured vehicle means any car or **commercial vehicle** (including its standard accessories, spare parts or components fitted to it) mentioned by description, category or registration mark in the **schedule** and current **certificate of motor insurance**.

Insurer/We/Us

Prestige Underwriting Services (Ireland) Limited trading as Octane Underwriting on behalf of AXA Insurance dac.

Market Value

The value of the **insured vehicle** at the time of loss or damage compared with one of the same make, model, specification and condition. If the **insured vehicle** was first registered as new in a country other than the Republic of Ireland any assessment of **market value** will take into account that the car has been individually imported into the Republic of Ireland but will not include any delivery costs incurred at the time of importation. The **market value** will be assessed by an automotive engineer in conjunction with the published trade guides at the time of loss.

Period of Insurance

Period of insurance means the length of time covered by this insurance as shown on the **schedule**.

Policy

Policy means this document, the **schedule** and any **endorsements** attaching to this document or the **schedule** that will be considered part of the legal contract and any word or expression in bold type face on any of these documents will bear the specific meaning stated in these definitions.

Private Car

A private passenger vehicle with a maximum passenger carrying capacity of 9 persons including the driver, owned by and registered to a private individual, and covered under this **policy** as a family or domestic car and not as a commercial or business vehicle, or under a Motor Trade policy.

Property

Property means any tangible property other than the **insured vehicle(s)**, including animals.

Proposal

Proposal means the record of information supplied by or on behalf of the Insured to purchase, amend or renew motor insurance. Such information is deemed to include the completed proposal form or Statement of Fact and medical questionnaire, if applicable, and other relevant information that the Insurer may require when considering the application, amendment or renewal thereof.

Road

Road means any place that would be held to be a road for the purposes of any compulsory motor insurance legislation operative within the **territorial limits** defined in this **policy**.

Road Traffic Acts

Road Traffic Acts means all acts, laws or Regulations which govern the driving or use of any motor vehicle in the Republic of Ireland.

Schedule

The document which gives details of the **insured, period of insurance, endorsements** applicable, **excess(es)** and the cover provided by this insurance.

Territorial Limits

Territorial limits means The Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man and the Channel Islands including transit by sea, air or land within and between these places.

Trailer

A trailer, semi-trailer or container used for goods carrying and constructed to be towed by a motor vehicle.

THE CONTRACT OF INSURANCE

This is a contract between **you** and **us**. Please read this document, **your certificate of motor insurance** and **schedule** very carefully. If they are incorrect in any way, please tell **us** immediately.

We will insure **you**, provided that **you** pay the premium and subject to the terms, conditions, provisions and exceptions of this insurance against loss, damage or legal liability which may occur during any **period of insurance**.

This contract is entered into on the basis that **you** have taken all reasonable care to answer all questions asked honestly, accurately and to the best of **your** knowledge and that any other information given either verbally or in writing by **you** or on **your** behalf at the time **you** applied for insurance is also complete and has been given honestly and to the best of **your** knowledge and belief. The information that **you** have given to **us** is shown on **your** signed proposal form, or statement of fact or statement of insurance but will also include further information given either verbally or in writing by **you** or on **your** behalf at the time **you** applied for insurance. **You** must therefore ensure that all information given to **us** is accurate. Failure to do so may invalidate **your** insurance.

If there are any changes to the facts presented in arranging this insurance **you** must inform **us** immediately. Amendments to this contract must be made and agreed in writing.

Nobody other than **you** (the **insured**) and **us** AXA Insurance dac has any rights that they can enforce under this contract except for those rights that they have under road traffic law in any country in which this insurance applies.

Unless **we** have agreed differently, this **policy** is subject to Irish Law.

Any money paid under this policy will be paid in euro in Ireland. We have paid or will pay stamp duty to the Revenue Commissioners in line with the conditions of Section 113 of the Finance Act 1990.

Signed for and on behalf of AXA Insurance dac



David Murray, Managing Director, Octane Underwriting.

Reflection Period

Where the **insured** is a private individual or sole trader, then the **insured** has a right to cancel this **policy** during a period of fourteen days either from the day of purchase of the insurance, or the day on which **policy** documentation was received, whichever is the later.

The **Insured** must confirm cancellation in writing to the broker or intermediary shown on the schedule. On receipt of the notice of cancellation, the **certificate of motor insurance**, and the windscreen disc **we** will, provided no claim has occurred, refund any premiums paid less a charge of €40 plus administration fee or the pro rata charge for the period on cover provided, whichever is the greater.

1. Sections Which Apply

The cover provided is shown in the current **schedule** that determines which **insured sections** of this **policy** apply. Sections 5 – 9 apply to all **insured sections**.

<u>Cover</u>	<u>Insured sections</u>
Comprehensive	All insured sections and clauses.
Third Party Fire and Theft	Insured sections A, B (but loss or damage solely in respect of 3.1.2 Fire or 3.1.3 Theft) and C .
Third Party Only	Insured sections A and C .
Fire and Theft Only	Insured section B (but loss or damage solely in respect of 3.1.2 Fire or 3.1.3 Theft).

2. Insured Section A – Liability to Others

2.1 Liability Cover

2.1.1 **We** will insure **you** for all amounts which **you** may be legally liable to pay to any third party for damages and claimant's costs in respect of death or bodily injury to any person; and for damage to any **property** resulting from an accident involving the **insured vehicle**, including loading or unloading.

We will also indemnify:

2.1.2 at **your** request any passenger or person (other than the person driving) whilst travelling in or getting into or out of the insured vehicle.

2.1.3 the owner of the vehicle as though they were the insured.

2.1.4 following the death of anyone covered under this insurance, that person's legal representative for any liability incurred by that person.

2.2 Liability Costs and Expenses

If **we** think it necessary **we** will pay:

2.2.1 Defence expenses

Legal fees and costs incurred in dealing with or defending any action at law by which damages in respect of death, bodily injury or damage are claimed against any person covered by this insurance.

2.2.2 Fatal inquiry expenses

Solicitors' fees for representation at any Coroner's inquest or fatal inquiry in respect of such accident or for defending in any criminal proceedings relating to such accident.

2.2.3 Manslaughter defence expenses

Legal expenses in respect of any proceedings taken against a person covered under this insurance for manslaughter, or reckless or dangerous driving causing death, in respect of his or her driving at the time of the accident.

2.3 Emergency Medical Treatment Costs

We will indemnify **you** for liability under the **Road Traffic Acts** or any other legislation applicable to motor insurance for emergency treatment fees arising out of an accident.

2.4 Extensions to Liability Cover

2.4.1 Principals

In the same terms in which **we** insure **you** under this section, **we** will extend cover to include any liability assumed by **you** in connection with the **insured vehicle** under any contract with a principal, provided that

- a) **we** shall not be liable for death or bodily injury or loss or damage arising out of the negligence or other default of the Principal or his servants or agents;
- b) such Principal is not entitled to indemnity under any other Insurance; and
- c) **we** shall have the sole conduct of any claim arising under the terms of this **insured section**.

2.4.2 Towing

We will indemnify the **insured** for liability arising from an accident caused by the towing of a **trailer** or disabled mechanically propelled vehicle by the **insured vehicle** except that **we** shall not be liable:

- a) for damage to the **trailer** or disabled mechanically propelled vehicle being towed nor for any load carried in or on it;
- b) if the disabled mechanically propelled vehicle is being towed for hire or reward.

2.4.3 Trailers

We will indemnify the **insured** for liability arising from an accident involving a **trailer** owned by or in the custody or control of the **insured** when detached from the **insured vehicle** and out of use but remaining on the **insured's** premises or while temporarily detached from the **insured vehicle** during the course of a journey, provided that full details of such **trailer** have been given to and accepted by **us**.

2.5 Liability Limitations and Exclusions

2.5.1 Cumulative limit of indemnity – property damage

We shall not be liable to pay any amount more than:

- a) €2,000,000 in respect of any one accident or series of accidents arising out of one event for damage to **property** arising out of use of any **insured vehicle** not being a **private car**;
- b) €20,000,000 in respect of any one accident or series of accidents arising out of one event for damage to **property** arising out of use of any **private car**.

2.5.2 Costs – property damage claims

The most **we** will pay in costs for any one property damage claim or series of property damage claims arising out of any one event is €5,000,000.

2.5.3 Fines, penalties

This insurance does not cover liability for fines, penalties, punitive or exemplary damages.

2.5.4 **Injury from employment**

This insurance does not cover liability for the death of or bodily injury to any person arising out of and in the course of that person's employment by any person entitled to indemnity under this **insured section A**, except in so far as may be required by the **Road Traffic Acts** or any applicable Irish or EU law or directive.

2.5.5 **Injury to the driver**

This insurance does not cover liability for the death of or bodily injury to any person driving the **insured vehicle** or in charge of it for the purpose of driving it.

2.5.6 **Loading and unloading an insured vehicle**

This insurance does not cover liability for death, bodily injury or damage caused or arising beyond the limits of any carriageway or thoroughfare in connection with the:

- a) bringing of the load to the **insured vehicle** for loading thereon; or
- b) taking away of the load from the **insured vehicle** after unloading.

2.5.7 **Property owned or in custody**

This insurance does not cover liability for loss of or damage to:

- a) any premises belonging to or occupied by the **insured** or any other person entitled to or claiming indemnity under this **insured section A** or any fixtures and fittings therein;
- b) any other **property** owned by or in the custody or control of the **insured** or any other person entitled to or claiming indemnity under this **insured section A**;
- c) any **property** or load being conveyed by the **insured vehicle** or any **trailer** owned by or in the care of the **insured** or any other person entitled to or claiming indemnity under this **insured section A**;

except in so far as may be required by the **Road Traffic Acts** but in any event not for any amount more than the minimum requirements thereunder.

2.5.8 **Unlicensed drivers**

We will not be liable under this section of the policy if a person who was not driving makes a claim and he/she knew that the person driving did not hold a valid driving licence.

3. Insured Section B – Loss or Damage to the Insured Vehicle

3.1 Loss or Damage Cover

If the **insured vehicle** is lost, stolen or damaged by:

- 3.1.1 accidental damage including malicious damage but excluding malicious damage by anyone employed by the **insured**; or
- 3.1.2 fire, self-ignition, lightning or explosion but excluding damage to that part where the fire originates; or
- 3.1.3 theft or attempted theft excluding obtaining **property** by deception; or
- 3.1.4 frost;

then **we** will pay at **our** option:

- a) the reasonable cost of repairing any damage to the **insured vehicle** within its **market value**; or
- b) the **market value** if the **insured vehicle** is damaged beyond economical repair; or

- c) the cost of replacing the **insured vehicle**, or any part of it which has been lost or damaged, with one of a similar type and in similar condition; and
- d) the reasonable costs of protection and removal of the **insured vehicle** to the nearest suitable repairers if it is disabled as a result of the damage; and
- e) the reasonable cost of delivery to the **insured** in the Republic of Ireland after repair.

3.1.5 **We** will pay Fire Brigade Charges (in accordance with the Fire Services Act 1981) up to an amount of €1500 for any one incident in relation to:

- a) the cost of putting out a fire involving the **insured vehicle**; and
- b) the removal of the driver and/or passengers from the **insured vehicle** if such removal involves the use of cutting equipment.

3.2 Extensions to Loss or Damage Cover for Private Cars

Solely in respect of **private cars**, **we** will pay the following benefits.

3.2.1 Lock Replacement

If the **insured vehicle** is covered for comprehensive benefits, then in the event of the keys, lock transmitter or entry card being lost or stolen and provided that:

- a) it can be established that the identity or garaging address of the **private car** is known to any person who may have **your** keys or transmitter or entry card; and
- b) the loss has been reported to the Garda Síochána,

we will pay up to €500 (after deduction of any **excess**) towards the cost of replacing the door locks, boot lock, the ignition or steering lock, the lock transmitter and central locking interface.

3.2.2 Medical Expenses

We will pay up to €500 per person for any medical expenses necessarily and properly incurred if the driver and/or passenger(s) are injured in an accident directly involving the **private car** covered.

3.2.3 Personal Accident Benefits

If the driver of the **private car** covered is accidentally injured in direct connection with an accident arising from the use of the **private car** or whilst travelling in, or getting into or out of it, then if within thirteen weeks of the accident the injury is the sole cause of

- death
- loss of any limb
- permanent loss of sight in one or both eyes

we will pay a benefit of €5,000 except that no payment will be made:

- to anyone over seventy at the date of the accident;
- for any intentional self-injury, suicide or attempted suicide;
- for death or bodily injury while under the influence of drink or drugs;
- for any amount more than €5,000 in any one **period of insurance**.

The payment of any benefit will be made direct to the driver or to his/her legal representative.

3.2.4 Personal Effects

We will pay up to €100 for personal belongings in **your** car if they are lost or damaged by an accident, fire, theft or attempted theft.

We will not cover loss of or damage to; money, credit/charge cards, stamps,

tickets, documents, cheques or share or bond certificates, or to; mobile telephones, office or business equipment, trade goods or samples.

3.2.5 **Private Car – New For Old Replacement Vehicle**

Where the **private car** covered is stolen and not recovered or it is damaged in an accident or by fire, **we** will replace it with a new car of the same make, model and specification except that **we** will not be liable under this extension:

- a) if the **private car** covered is not within one year of first registration; and
- b) unless the cost of repairs covered by this **policy** will exceed sixty per cent of the manufacturers list price (including vehicle tax and VAT) at the time of purchase; and
- c) unless the **private car** is owned by and registered to the **insured**; and
- d) if you have not been the first and only registered keeper and owner, and
- e) if a suitable replacement car is not available in the Republic of Ireland, and
- f) if anyone else who has an interest in the **private car** does not agree, and
- g) unless the **private car** has covered less than 15,000kms.

If a replacement **private car** of the same make, model and specification is not available, then the most **we** will pay is the **market value** of the **private car** at the time and date of the loss or damage.

3.2.6 **Private Car – Broken Glass**

If **you** have Comprehensive cover and **you** claim only for broken glass in **your** car windscreen or windows or scratched bodywork caused by the broken glass, this will not reduce **your** no claim bonus. This does not include damage to sunroofs. **We** will not pay more than the amount shown in the **schedule** and an **excess** will apply as shown in the **schedule**.

3.3 **Loss or Damage Limitations and Exclusions**

3.3.1 **Cumulative limit of indemnity**

This **insured section B** does not cover any amount in excess of €2,000,000 in connection with any occurrence or series of occurrences arising out of any one event.

3.3.2 **Damage to tyres**

This **insured section B** does not cover damage to tyres due to application of brakes, side slips, cuts, bursts or punctures or otherwise resulting from any cause other than an accident involving the **insured vehicle**.

3.3.3 **Deception**

This **insured section B** does not cover loss as a result of, deception, trickery, or fraud including false representation or counterfeit/irredeemable payments.

3.3.4 **Diminution in value**

This **insured section B** does not cover any reduction in value following repair of the **insured vehicle**, or following theft.

3.3.5 **Excess**

This **insured section B** does not cover the first part of each claim (the **excess**) as shown under **endorsements** added to the **schedule**.

3.3.6 **Loss of use**

This **insured section B** does not cover loss of use of the **insured vehicle**, or any other loss or damage other than expressly and specifically insured under **insured section B**.

- 3.3.7 **Mechanical or electrical breakdowns**
This **insured section B** does not cover mechanical, electrical, electronic, computer failures or breakdowns or breakages, or damage to the transmission by application of the brakes.
- 3.3.8 **Obsolete Spare Parts Clause**
This **insured section B** does not cover any amount more than the price shown in the manufacturer's last list price at the date of the loss or damage where that part or accessory is unobtainable or obsolete in pattern.
- 3.3.9 **Electronic, communications and sound reproducing equipment**
This **insured section B** does not cover loss of or damage to electronic satellite navigation equipment (unless fitted by the manufacturer at first registration), tapes, cassettes, compact discs, MP3 players and accessories, visual and sound reproducing equipment, radar detection equipment, DVD players, telephones or other communications equipment unless the **insured vehicle** is a **private car** and cover is Comprehensive when we will pay up to €500.
- 3.3.10 **Security/Immobiliser/Keys**
This **insured section B** does not cover loss of or damage to the **insured vehicle** arising from theft or attempted theft if:
- a) the **insured vehicle** has not been secured by means of the door and boot locks or if the windows or any form of sliding roof, sliding door, hood or removable panel roof have been left open or unlocked when the **insured vehicle** is parked and unattended; and
 - b) the immobiliser fitted by the vehicle manufacturer or fitted post manufacture has not been maintained in working order at all times and has not been activated when the **insured vehicle** is parked and unattended; and
 - c) the keys or other device which unlocks the **insured vehicle** have been left in or on the **insured vehicle** or not removed to a safe and secure place.
- 3.3.11 **Trailers**
This **insured section B** does not cover loss of or damage to any **trailer**, unless full details of such **trailer** have been given to and accepted by **us**. The **insured sections** applying to any such declared **trailer(s)** will be identical to its motive unit.
- 3.3.12 **Wear and tear**
This **insured section B** does not cover wear and tear or depreciation or that part of the cost of repair which improves the **insured vehicle** beyond its condition at the time of the loss or damage.
- 3.3.13 **Repossession**
This **insured section B** does not cover loss resulting from repossession or restitution of the **insured vehicle** to its rightful owner.
- 3.3.14 **Broken glass excess**
If **you** have Comprehensive cover and **you** claim for broken glass in **your** windscreen or windows **we** will not pay more than the sum insured shown in the **schedule** and an **excess** will apply as shown in the **schedule**. However, the excess will not be applied if the damage is repaired, instead of the glass being replaced.
- 3.3.15 **Unauthorised taking by employees of family members**
This **insured section B** does not cover loss of or damage to the **insured vehicle** arising from it being taken by a person:
- a) who is not permitted to drive under the **certificate of motor insurance** or is excluded by **endorsement**; and

- b) who is also **your** employee or a member of **your** family or household or in a close personal relationship with **you** or a member of **your** family or household.

3.3.16 **Misfuelling**

This **insured section B** does not cover loss or damage caused by an inappropriate type or grade of fuel being used.

3.4 Other Terms and Conditions

3.4.1 **Take reasonable precautions**

You must take all reasonable precautions to maintain the **insured vehicle** and/or **trailer** in a roadworthy condition and protect it from damage and/or loss.

3.4.2 **Standard accessories or spare parts**

For the purposes of this **insured section B** any standard accessory, spare part, component, or non-standard part which has been agreed by **us** and which is fitted to the **insured vehicle** shall be treated as part of it.

3.4.3 **Replacement parts**

We may at **our** option fit replacement parts which have not been made by the **insured vehicle's** manufacturer but which are of a similar standard.

3.4.4 **Hire purchase agreement**

If to **our** knowledge, the **insured vehicle** is the subject of a hire purchase or other credit purchase agreement, payment in respect of the total loss of the **insured vehicle** under this **insured section B** shall be made to the legal owner whose receipt shall be a full and final discharge of **our** liability in respect of such loss or damage.

3.4.5 **Having an NCT Certificate**

There must be a valid National Car Test Certificate (NCT) in force for the **insured vehicle** if one is needed by law. In the absence of a valid National Car Test Certificate (NCT) all cover under this **insured section** is cancelled and of no effect.

4. Insured Section C – Foreign Use

4.1 Foreign Use – Compulsory Cover

In accordance with EU Directives, this insurance provides the minimum cover necessary to comply with the laws relating to compulsory motor insurance while the **insured vehicle** is in

- any country which is a member of the European Union; or
- any other country which agrees to meet European Union Directives on motor insurance and which the Commission of the European Union is satisfied has made arrangements to meet the requirements of these Directives.

4.2 Foreign Use Cover – Private Cars

- 4.2.1 The insurance is extended, for a period of 90 days to provide the same cover shown in **your policy schedule** in any of the countries described in Section 4.1 above provided that you notify your insurance intermediary before your journey abroad.

- 4.2.2 This will cover **your private car** while it is in and being transported between any countries to which the insurance applies. Cover in these countries is conditional on **your** main permanent residence being in the Republic of Ireland.

4.3 Foreign Use Cover – Commercial Vehicles

There is no automatic full **schedule** cover. If before departure **you** notify **us**, obtain **our** agreement and pay any additional premium **we** require, **we** may extend this **policy** to provide the same cover shown in **your policy schedule** while the **insured vehicle** is in

- any country which is a member of the European Union; or
- any other country which agrees to meet European Union Directives on motor insurance and which the Commission of the European Union is satisfied has made arrangements to meet the requirements of these Directives, or any country for which **we** agree to extend full **schedule** cover but limited to those countries covered by the International green card.

5. No Claims Bonus – All Insured Sections

As long as no claim is made under this **policy** during any annual **period of insurance**, **we** will give **you** a discount when **you** renew **your** insurance. The discount **you** will receive will be in accordance with **our** No Claim Bonus scale applicable at the time **your** policy is due for renewal. However, **your** entitlement will be affected in the event of a claim or multiple claims being made under this policy.

Your No Claim Bonus will not be affected in the following circumstances:

- if **we** make a full recovery of all payments made by **us** in connection with the claim; or
- if **you** only claim for a broken windscreen or window; or
- if **we** only have to pay for an emergency treatment fee.

If **you** make a claim or if a claim is made against **you** for an event which **you** may not consider to be **your** fault and **we** have to make a payment this will affect **your** No Claim Bonus unless **we** can recover **our** outlay in full from the responsible party.

You cannot transfer **your** No Claim Discount to somebody else.

6. Limitations and Exclusions – All Insured Sections

We shall not be liable for:

6.1 Use and Driving

Any loss or liability whilst the **insured vehicle** is:

- 6.1.1 Being used for any purpose not permitted by the **certificate of motor insurance**;
- 6.1.2 Being driven by any person not permitted by the **certificate of motor insurance** or any **endorsement**.

6.2 Aircraft and Aircraft Sites

any loss or liability caused by, attributable to, or arising from the presence of the **insured vehicle** in any premises or area to which any aircraft has access, including, but without limitation, an airport or airfield.

6.3 Aircraft Travelling at Supersonic Speeds

Loss, destruction or damage directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

6.4 Carriage of Hazardous Goods

Any liability, injury, loss or damage while the **insured vehicle** is being driven or used for the carriage of **hazardous goods**.

6.5 Confiscation or Nationalisation

Any consequence of confiscation or nationalisation or requisition destruction of or damage to **property** or of the **insured vehicle(s)** by order of any Government or Public or Local Authority.

6.6 Contractual Liability

Any liability arising from a contract or agreement which would not have arisen in the absence of such contract or agreement.

6.7 Earthquake

Any liability, injury, loss or damage caused by earthquake.

6.8 Nuclear Hazards

Any loss or liability caused by, attributable to, or arising from;

6.8.1 Ionising radiation or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from combustion of nuclear fuel; or

6.8.2 The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly.

6.9 Pollution

6.9.1 Any accident, injury, loss, damage or liability for death of or bodily injury to any person or damage to **property** directly or indirectly caused by pollution or contamination unless the pollution or contamination is directly caused by a sudden identifiable unintended and unexpected incident which occurs in its entirety at a specific time and place during the **period of insurance**.

6.9.2 All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

6.9.3 This exception shall not apply in circumstances where it is necessary to meet the requirements of the **Road Traffic Acts** or any applicable Irish or EU law or directive.

6.10 Racing

Any accident, injury, loss or damage occurring while the **insured vehicle** is being used on the Nurburgring Nordschliefe or for racing, pace making, reliability trial, speed testing, rallying or any use on any motor sport circuit.

6.11 Riot or Civil Commotion

Any liability, injury, loss or damage caused by riot or civil commotion occurring outside Switzerland, Norway, or a Member Country of the European Union, but excluding Northern Ireland.

6.12 Unlicensed Use

Any liability, injury, loss or damage while the **insured vehicle** is being driven or used by anyone who:

- 6.12.1 Does not hold a licence to drive the **insured vehicle**; or
- 6.12.2 Has held but is currently disqualified from holding or obtaining such a licence; or
- 6.12.3 Does not fully comply with the conditions of their driving licence; or
- 6.12.4 Does not hold a Hackney Carriage or Private Hire licence where required.

6.13 Drink and Drugs

any liability, injury, loss, damage or consequential loss arising out of the **insured vehicle** being driven by any person who, we are satisfied, was at the time under the influence of any substance that would be considered an offence under the relevant law applicable to the driving of vehicles except as is required to meet the minimum requirements of such law.

6.14 Unsafe Load

Any accident, injury, loss, damage or liability caused or incurred whilst:

- 6.14.1 The load in or on the **insured vehicle** is being conveyed in an unsafe manner;
- 6.14.2 The **insured vehicle** is conveying a load greater than that for which it was constructed or more than the maximum carrying capacity as advised to **us**.

6.15 Terrorism or War

any loss arising directly or indirectly out of terrorism, war, invasion, acts of foreign enemies, hostilities or war like operations (whether war be declared or not), civil war, mutiny, revolution, rebellion, insurrection, uprising, military or usurped power, nationalisation, requisition, sequestration or confiscation by order of any public authority or government de jure or de facto or martial law except so far as is necessary to meet the requirements of the **Road Traffic Acts**.

6.16 Deliberate Acts

Any loss, damage or liability caused deliberately by **you** or by any person who is driving the **insured vehicle** with **your** permission.

6.17 Foreign Use

Any liability loss or damage that occurs outside of the **territorial limits** of this policy unless extended under the terms of **insured section C** of this policy.

7. In the Event of a Claim or Potential Claim

7.1 Claim Notification

- 7.1.1 In the event of an accident or incident likely to give rise to a claim which is covered under the policy, **you** must as soon as possible telephone our **24 hour claims helpline on Lo Call 1890 247365 (this must be within 24 hours of the incident occurring)**. The correspondence address for claims: AXA Insurance dac, Claims Department, Wolfe Tone House, Wolfe Tone Street, Dublin 1, D01 HP90.
- 7.1.2 **You** must forward every claim form, writ, summons, legal process or other communication in connection with any such incident to **us** immediately upon receipt.
- 7.1.3 **You** must advise immediately of the time and place of any impending prosecution or inquest or fatal inquiry.
- 7.1.4 The Garda Síochána shall be notified as soon as reasonably possible of loss or damage caused by theft or attempted theft or criminal damage.

7.2 Claim Procedure

- 7.2.1 **You** must give all information and assistance **we** or the Garda Síochána may require in connection with any claim.
- 7.2.2 No admission of liability or offer or promise of payment shall be made without **our** written consent.
- 7.2.3 **We** will handle, oversee and have full discretion in the conduct of any claim and shall be permitted to take over and deal with the defence or settlement of any claim in respect of any liability covered by this insurance in the name of the person against whom the claim is brought.
- 7.2.4 **We** will be permitted to take proceedings at **our** own cost to recover the amount of any payment made under this insurance in the name of the **insured** or other person to whom payment has been made.
- 7.2.5 If **we** ask to examine driving licences and vehicle documentation before agreeing to settle a claim under this policy **you** must supply this documentation before **we** can proceed with the settlement.

8. General Terms and Conditions

8.1 Termination or Cancellation of Cover

- 8.1.1 **You** may cancel this **policy** at any time by letter, returning the **certificate(s) of motor insurance**.
- 8.1.2 **We** may cancel this **policy** by giving seven days notice by recorded delivery to **your** last known address. **You** will be entitled to a return of premium upon receipt of the **certificate(s) of motor insurance**.
- 8.1.3 Where the premium or any part of it was paid with the benefit of a finance agreement and any sum remains outstanding to the provider of the finance at the date of cancellation of cover **we** may deduct from the sum otherwise payable the amount outstanding to the Finance Company which **we** will pay directly to them.
- 8.1.4 Provided this insurance is an annual contract, covering only a single vehicle, the premium will, upon cancellation, be refunded pro rata less the short period charge of one month's premium, which is retained by Octane Underwriting. No refund will be allowed if any claim has been made during the period for which insurance cover was provided.

- 8.1.5 If this insurance is a multi-vehicle **policy**, **you** will be entitled, upon cancellation, to a return of premium after application of **our** short period charge, although no return of premium will be allowed if the claims under the **policy** in the period of insurance have exceeded the entire premium fund. Otherwise, the premium for each vehicle covered will be refunded pro rata less the short period charge of one month's premium, except that no refund will be allowed in respect of any **insured vehicle** which has been the subject of a claim.

8.2 Contribution

If at the time of any claim there is any other insurance covering the same risk or any part of it **we** will not be liable for more than **our** rateable share.

8.3 Right of Recovery

If under the laws of any country in which this insurance applies, **we** have to make payments which but for those laws would not be covered by this policy, **you** must repay the amounts to **us**.

You or the person who caused the accident must also repay **us** any money **we** have to pay because of any agreement **we** have with the Motor Insurers' Bureau of Ireland.

Any payment we have to make because **we** are required to do so by compulsory insurance law or an agreement with the Motor Insurers' Bureau of Ireland will be taken into account if the policy is cancelled or declared void.

8.4 Fraud

If any claim is in any respect fraudulent or if any fraudulent means or devices are used by **you** or anyone acting on **your** behalf to obtain any benefit under this insurance all **policy** benefits will be forfeited and **we** will not be liable to pay any outstanding or future claims.

8.5 Instalment Premiums

Where the premium was paid with the benefit of a finance agreement and there remains any sum outstanding **we** may deduct the amount outstanding to the Finance Company from any claims settlement due in respect of a loss under this **policy** and pay it directly to them.

Where **we** have agreed to the payment of premium(s) by instalments, if any instalment is not received by **us** by its due date, then all unpaid instalments and service fees shall become immediately due. Should the full premium and service fee not be paid within seven days of **us** giving written notice of non payment this **policy** will be cancelled immediately upon the expiry of such notice.

Following such cancellation, provided that there have been no claims in the current **period of insurance**, **you** will be entitled to a pro-rata return of premium upon receipt the **certificate(s) of motor insurance**.

We may at **our** own option deduct any outstanding premiums due from any claims settlement due in respect of a loss under this **policy**.

8.6 Motor Insurance Database

You must ensure that the **insured vehicle(s)** and **policy** details are notified to **us** on the effective date, for entry on the Motor Insurance Database of the Motor Insurance Information Centre of Ireland (MIICI), as required by law.

8.7 Payment of Premium, Keeping to the Policy Terms & Avoiding Misrepresentation

We will only provide the cover described in this insurance policy if:

- 8.7.1 **you** have paid or agreed to pay the premium for the current period of insurance; and
- 8.7.2 **you** or any person claiming protection has kept to all of the terms and conditions of this **policy** (including those applied by **endorsement**) as far as they can apply; and
- 8.7.3 in entering into this contract **you** have taken all reasonable care in answering all questions in relation to this insurance honestly and to the best of **your** knowledge.
- 8.7.4 **Your** premium is based on information **you** supplied at the start of the insurance, subsequent alteration or renewal. **You** must tell **us** immediately via **your** insurance intermediary of any change to that information. Some examples are any changes to the **insured vehicle** which improve its value, attractiveness to thieves, performance or handling, any change of vehicle, change of occupation (including part-time), change of address (including where the **insured vehicle** is kept), change of drivers, if **you** or any drivers pass your driving test, sustain a motoring or non-motoring conviction or licence endorsement or fixed penalty endorsement or there is a change of main driver.
- 8.7.5 **Your** failure to take reasonable care to avoid misrepresentation in relation to the information provided could result in **your** policy being cancelled or **your** claim being rejected or not fully paid.

9. Complaints

We are committed to providing **you** with a high-quality service and **we** want to make sure that **we** maintain this at all times. If **you** feel that **we** have not provided a first-class service, or if **you** have any questions about **your** insurance, **in the first instance, please contact the broker or advisor who arranged cover for you.**

If **you** are not satisfied with the response, please write, quoting the policy number shown on **your schedule**, to:

The Managing Director,
Octane Underwriting,
Teach Chinn Aird
Ashe Street,
Cavan,
Co. Cavan,
H12 PF67.

Octane Underwriting will investigate **your** complaint and issue a full response. If **you** remain dissatisfied with the outcome or **we** are unable to resolve **your** complaint within 40 days, **you** have the right to refer **your** complaints to the Financial Services and Pensions Ombudsman for investigation.

The Financial Services and Pensions Ombudsman can be contacted at:
Address: Lincoln House, Lincoln Place, Dublin 2, D02 VH29.
Telephone: (+ 353) 1 5677000.
Email: info@fspo.ie

Referral to the Financial Services and Pensions Ombudsman will not prejudice **your** right to take subsequent legal proceedings.

10. Privacy Notices

10.1 Prestige Underwriting Services (Ireland) Limited Privacy Notice

Our details

Prestige Underwriting Services (Ireland) Limited is the Data Controller for any personal information you supply to us. If you would like to speak to us about how we use your information you can contact us on (049) 4371830 or contact us by writing to the Data Protection Officer, Prestige Underwriting Services (Ireland) Limited, Teach Chinn Aird, Ashe Street, Cavan, Co. Cavan, H12 PF67.

How we will use your information

Your personal information may be used by Prestige Underwriting Services (Ireland) Limited for the following purposes that are necessary for the performance and management of your contract of insurance, to determine our underwriting and pricing strategies, for our legitimate interests as an underwriting agency and for compliance with any legal obligations.

- to make a decision whether we choose to accept or decline the proposed risk;
- to calculate your premium and policy terms;
- to service your policy;
- to maintain our records;
- to confirm your identity and to prevent fraud;
- to investigate and resolve any complaints;
- to deal with any claims you should submit under your policy;
- to verify the information you provide;
- to undertake internal quality monitoring and external audits;
- to carry out market research, pricing and underwriting strategies, statistical analysis and customer profiling;
- we may supply information to law enforcement agencies, our regulators and other statutory bodies when we believe it is necessary for the detection and prevention of crime and/or fraud and as otherwise required by or permitted by law.

The information we receive

We may obtain personal information from you directly or from someone you have authorised to supply personal information on your behalf, such as your broker. This information is necessary for the performance and management of your contract of insurance, for our legitimate interests as an underwriting agency and for compliance with any legal obligation. This information may consist of the following:

- your name, contact details (including home address, telephone number and e-mail address) and date of birth;
- all other personal information that is provided to your broker when completing an application for any policy, including (as necessary) any sensitive information (e.g. information about your health and/or previous convictions);
- details of all policies held with us including cover dates, any lapsed policies and cancellations;
- details of claims on policies held with us;
- your payment history relating to policies held with us.

If you are unable to supply the required information we may be unable to offer you insurance or continue with cover.

We may also obtain information from third parties to confirm your personal data and verify claims information.

We retain information in line with provisions issued by our regulatory body, the Central Bank of Ireland, in order to manage your policy, deal with complaints and manage claims. We will only retain your personal data for as long as we are required by law.

Disclosing other peoples information

You should show this privacy notice to anyone whose information is disclosed to us with your policy information, you must also obtain their consent to share their information. You must ensure all information provided to us is correct and to the best of your knowledge.

Fraud prevention and detection

It is important that you take reasonable care when providing us with information and answer any questions honestly and to the best of your knowledge. Providing fraudulent or incorrect information could affect the price of your policy, result in your policy being cancelled and claims being rejected or not fully paid.

As a condition of your policy, it is important that you report all incidents which may or may not give rise to a claim to us.

In order to prevent and detect fraud we may (at any time) share information about you with other organisations and public bodies (including the police) and check and/or file your details with fraud prevention agencies and databases. If you give us false or inaccurate information and/or we suspect fraud, we will record this. We can provide any details required by us under a court order.

We and other organisations may also search these agencies and databases to: help make decisions about the provision and administration of insurance, credit and related services (for you and members of your household), trace debtors or beneficiaries, recover debt, prevent fraud, manage your insurance policies, check your identity for the purposes of preventing money laundering (unless you furnish us with other satisfactory proof of identity) and undertake credit searches or additional fraud searches. On request, we can supply further details of the databases we access or contribute to.

Any information shared by us can be used by other bodies in their decision making process, as can information shared from other bodies be used in our decision making process.

Call recording

Telephone calls with us may be recorded for training, monitoring, audit requirements, quality assurance purposes and fraud prevention and detection. Call recordings may also be supplied to third parties or your insurer as shown on your schedule if they request a call recording in order to investigate a claim, complaint or suspected fraud which we have made them aware of.

Transfer to 3rd parties and outside the EU

In order to deliver our services to you, we may use third party processors (for example credit searches and fraud prevention agencies). Such processing is conducted under contract and we ensure that appropriate data protection and information security assurances are provided.

We may also share your information with an authorised third party supplier appointed by us during a claim, for example a loss adjustor, recovery agencies or approved repairer in order to assist with your claim or provide repair/replacement services. We will only share the information required by the third party and will ensure that appropriate data protection and information security assurances are in place.

In circumstances where we may need to process some of your information using third parties located in countries outside of the European Union, we will take all necessary steps to ensure it is adequately protected. This includes ensuring there is an agreement in place with the third parties which provides the same level of protection as required by the data protection regulations in the EU.

Your rights

You have the right to access or obtain copies of the personal information held about you by us. A response to your request will be provided to you within one calendar month of us receiving a valid request.

You have the right to restrict processing of inaccurate information and request that we correct any inaccuracies in the information held about you. You may also have the right to erasure of data in certain circumstances.

Where we hold or process data on the basis of your consent you have the right to withdraw that consent.

You have the right to withdraw your consent for your information being used for market research, pricing strategies, underwriting strategies, statistical analytics and customer profiling.

If you wish avail of these rights please write to the Data Protection Officer, Prestige Underwriting Services (Ireland) Limited, Teach Chinn Aird, Ashe Street, Cavan, Co. Cavan, H12 PF67 or call us on (049) 4371830 for more information.

The Data Protection Commissioner

You can find more details about data protection from the Data Protection Commissioner's Office at <https://www.dataprotection.ie/docs/Home/4.htm> . You can also contact the Data Protection Commissioner if you believe we have not complied with our obligations.

10.2 AXA Insurance dac Privacy Notice

This document is a summary of the AXA Insurance Data Protection Statement. It contains a brief description of the information you need to understand how we use your data.

If you would like more detailed information on how we use your data, please contact your Broker and request the full AXA Insurance Data Protection Statement or send an email to AXA at dataprotection@axa.ie. We encourage you to periodically review this document (or an updated version of it) or our full Data Protection Statement to keep informed about how we use your personal data.

1 General

References to "AXA", "us", "our" and "we" mean AXA Holdings Ireland Limited and its subsidiaries, including AXA Insurance dac (the 'data controller'), and any associated companies from time to time.

Please make sure that anyone else who is insured under your policy has provided you with consent to provide their personal information to us.

It is important that you show this document or the full AXA Insurance Data Protection Statement to anyone else who is insured under your policy of insurance, including any named drivers and anyone living at the property insured under your policy, as it also applies to them.

Queries and Complaints:

If you would like to contact us in relation to any aspect of our use of your personal data, please contact our Data Protection Officer (or 'DPO') at +353 (0)1 471 1812 or compliance@axa.ie or write to: DPO, AXA Insurance dac, Wolfe Tone House, Wolfe Tone Street, Dublin 1.

Alternatively you have the right to lodge a complaint with a data protection regulator, such as the Data Protection Commissioner (in ROI) or the Information Commissioner's Office (in NI). Their contact details are available at dataprotection.ie and ico.org.uk.

2 Collection

As a Broker customer, the majority of the information we receive about you (and any other people insured under your policy of insurance) comes from your Broker. We may also obtain personal data from various other parties or sources, including you, your representatives (if applicable), other insurance companies, third parties involved in a claim or potential claim, the emergency services and from searches (such as industry databases, State or government departments, bodies or agencies, media outlets or credit reference agencies).

3 Use of Information

We mainly use your personal information so that we can provide a quote, set up, administer and manage your policy and to manage and investigate complaints and claims. However, we may also use the personal data we gather for any or all of the following purposes:

- to verify your (or your representative's) identity;
- to provide customer loyalty programmes and value added services;
- for statistical analyses and the review and improvement of AXA's products, services and processes;
- to carry out market research and to improve our processes, products or services;
- for the detection and prevention of fraud, money laundering and other offences;
- for staff training and management;
- for storage and to make back-ups of data;
- for reinsurance purposes and AXA Group reporting purposes (where necessary);
- for compliance with all relevant laws and regulations; and/or
- as set out in this documents and other documents provided or made available to you.

Legal Basis for processing:

The legal bases we rely on for using your personal data for the above purposes in the majority of circumstances are where:

- the processing is necessary for the performance of a contract to which the data subject is party or in order to take steps at the request of the data subject prior to entering into a contract (including a quote that is not taken up);
- the processing is necessary for compliance with a legal obligation to which we are subject; and
- the processing is necessary for the purposes of the legitimate interests pursued by us. In such cases, our legitimate interests are as follows:
 - to use your data to make certain types of payment that are not required by law or a contract;
 - to add value to the AXA product offering;
 - to engage in activities to improve and adapt the range of products and services we offer and to help our business grow and to ensure that our systems are effective and efficient;
 - to investigate and prevent potential fraudulent and other illegal activity; or
 - the proper running of its business.

Sensitive data (such as criminal conviction and health related data) will only be processed for any of the above purposes by way of (a) explicit consent, (b) for the assessment of risk, (c) for the prevention of fraud, (d) for the establishment, exercise, enforcement or defence of legal claims or (e) to protect the vital interests of a person.

4 Sharing of Information

In providing our services to you we may share your personal data with various third parties, including:

- Your representatives, such as a relative, another person insured under your policy, your Broker or your lawyers;
- Our representatives, such as companies that provide various services (including telecommunications, data storage, document destruction, fraud detection, credit checking, IT, risk analysis and complaints handling), claims related service providers (including for the assessment of liability, injuries, damage to vehicles and other property), lawyers and, from time to time, private investigators;
- Other third parties, such as other individuals involved in incidents (and their representatives), other insurance companies, anti-fraud databases (such as Insurance Link, the Claims and Underwriting Exchange Register and the Motor Insurance Anti-Fraud and Theft Register), reinsurers, external advisors and auditors and AXA Group companies; and
- State or government departments, bodies or agencies (such as the police, the Department of Transport and the Driver and Vehicle Licensing Agency, the Motor Insurance Database, the National Vehicle File, the Motor Insurers' Bureau and the Motor Insurers' Bureau of Ireland).

International Transfers

On occasion we or a service provider may transmit certain aspects of your personal data outside the European Economic Area: a) Switzerland, b) the USA, c) Malaysia and d) Costa Rica and e) to AXA Group companies in other non-EEA countries (where necessary). AXA complies with the law regarding international transfers of data by relying on the European Commission's standard data protection contract clauses under Article 46.2 of the GDPR (b, c and d), Binding Corporate Rules under Article 47 of the GDPR (e) or the decisions of the European Commission stating that certain countries, such as Switzerland, ensure adequate levels of data protection in their law (Article 45 of the GDPR).

5 Data Collected

The table below contains examples of the types of data we collect for the purposes set out in this document:

Category	Type of Data Collected
Policy information:	Name, address, date of birth, gender, licence details, payment details, vehicle and property details, driving and claims history, relevant criminal convictions, penalty points, etc.
Information obtained from sources other than you:	Penalty points, address look up, geocoding information, vehicle details and history, credit score, etc.
Claims information:	The circumstances of an incident, health information (injuries and relevant pre-existing health conditions), relevant criminal convictions, etc.

6 Retention of Data

Generally we keep personal information for the following periods:

Type of Information	Retention Period
Quote information (where a policy is not taken out):	15 months.
Policy information:	The life of the policy plus 10 years.
Claims information:	10 years from when the claim is finalised (settlement, court hearing, withdrawal of claim, etc.).
Claims information – where there is the potential for a child to make a claim:	Up to 3 years after the child in question turns 18 years of age.

We also retain certain limited details beyond these periods to deal with any claims we receive after the statute of limitations has expired (late claims) and any claims we receive where the claimant was not aware of the damage until a long time after it was caused (latent claims). We retain these details (for example names, policy start and finish dates and cover details) for 25 years (for late claims) and 60 years (for latent claims).

7 Automated Decision-Making

We use automated decisions-making, using information including customer details and claims experience, in the underwriting of your insurance policy. Underwriting is the process by which an insurance company examines, accepts or rejects risks and classifies those selected in order to charge an appropriate premium. We use an algorithm, which uses complex mathematical and actuarial methods of calculating and pooling risk, for insurance underwriting purposes. Where we use automated decision-making, you are entitled to make representations to a member of staff in relation to the decision in question.

8 Your Rights

As a 'data subject', you have the right:

- a) to withdraw consent where we are processing your information on the legal basis of consent;
- b) of access to the personal data concerning you that we hold and to be informed why and how we process that data;
- c) to require us to correct any inaccurate information about you (including missing details). In certain cases, you are required by the terms of your insurance policy to make such corrections.

The following rights apply from 25th May 2018

d) of erasure/right to be forgotten, which means you have a right to have personal data concerning you erased. However you may only request the deletion of your data in specific situations.

e) not to be subjected to decision-making, including profiling, based solely on automated processing (i.e. decisions made solely by a computer without human involvement) in certain circumstances.

f) to data portability, which means you may request from us all personal data that you provided to us. You may also request that we send this data to another company or person.

g) to object to the processing of your personal data, where we do so on the basis of a 'legitimate interest' (see the Legal Basis section above). We will then stop processing the personal data in question unless we can demonstrate compelling legitimate grounds for the processing that override your right or unless we need to use it in a legal claim.

h) to restrict processing of your personal data where you feel that it is inaccurate, that we are processing it unlawfully or that we no longer need it or where you have invoked your right to object (as set out in Section 8 (g) above).

Please send all requests to us (details in Section 1 'General' above) in writing (by post or email).

10.3 Motor Insurance Database

Your policy details will be supplied to the Motor Insurance Information Centre of Ireland (MIICI), the information held by the MIICI may be used by certain statutory and/or authorised bodies including the Garda Síochána and other bodies permitted by law for purposes not limited to but including:

- Law enforcement (prevention, detection, apprehension and/or prosecution of offenders)
- The provision of government services and or other services aimed at reducing the level and incidence of uninsured driving.

If **you** are involved in an accident (in the Republic of Ireland or abroad), insurers and/or the MIICI may search the MIICI records to obtain relevant information.

Any person (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MIICI records.

AXA Insurance dac:

This insurance is underwritten by AXA Insurance dac and administered on their behalf by Prestige Underwriting Services (Ireland) Limited trading as Octane Underwriting.

AXA Insurance dac, Registered in Ireland number 136155.
AXA Insurance dac is a private company limited by shares.
AXA Insurance dac is regulated by the Central Bank of Ireland.

Registered Office:

Wolfe Tone House, Wolfe Tone Street, Dublin 1, D01 HP90.

Octane Underwriting:

Prestige Underwriting Services (Ireland) Limited trading as Octane Underwriting is regulated by the Central Bank of Ireland.

Registered in Ireland. Company Registration Number 119908.

Registered Address:

Ground Floor, Teach Chinn Aird, Ashe Street, Cavan, Co. Cavan, Ireland H12 PF67.

AXA Insurance dac is regulated by the Central Bank of Ireland.
AXA Insurance dac is a private company limited by shares,
registered in Ireland number 136155.
Registered Office Wolfe Tone House, Wolfe Tone Street, Dublin 1.