

# INSURANCE PRODUCT INFORMATION DOCUMENT

**Insurer:** MAPFRE ASISTENCIA Compañia Internacional de Seguros y Reaseguros SA, trading as MAPFRE ASSISTANCE Agency Ireland, is authorised by Dirección General de Seguros y Fondos de Pensiones del Ministerio de Economía y Hacienda in Spain and is regulated by the Central Bank of Ireland for conduct of business rules. The principal place of business of MAPFRE ASSISTANCE Agency Ireland is at Ireland Assist House, 22-26 Prospect Hill, Galway. Registered in Republic of Ireland. Reg No 903874.



**Company:** Accident & General Insurance Services Ltd is regulated by the Central Bank of Ireland. Registered in Ireland No 146193

**PRODUCT:**  
**Accident & General  
Motor Assistance**

This document is a summary of what this insurance does and doesn't cover. Complete individual pre-contractual and contractual information is provided in your policy documentation. You are responsible for reviewing full policy terms and conditions.

## What is this type of insurance?

This policy provides motor breakdown cover. Roadside Assistance is provided in the event of an emergency when the vehicle is immobilized to ensure immediate repairs or towing to the nearest authorized garage.



### What is Insured? - Up to sum insured below:

If the Insured Vehicle is immobilised or made unroadworthy during a trip as a result of fire, theft, accidental damage or breakdown.

- ✓ €1,000 – Cover prior to departure
- ✓ €1,000 – Vehicle out of use benefit
- ✓ €350 – Roadside assistance
- ✓ €1,000 - Repatriation of vehicle

### Other benefits

- ✓ €250 – Break-in emergency repairs in the event of theft or attempted theft
- ✓ €650 – Camping trip benefit if tent is unserviceable due to theft or accidental damage
- ✓ €650 - Alternative driver benefit in the event of the driver being medically unfit



### What is not insured?

- ✗ Expenses over €200 unless you have received our authorisation.
- ✗ Claims arising from circumstances which were known to you at the time of applying for this insurance.
- ✗ Vehicles which have not been maintained and operated in accordance with the manufacturer's recommendations.
- ✗ Claims arising from a previously inadequate repair to the insured vehicle.
- ✗ Disablement caused by floods or snow-affected roads, or if you having caused the Insured vehicle to become embedded in sand or mud.
- ✗ Claims arising from motor racing, rallies, speed or duration tests or practising for such events.
- ✗ Claims arising from loss of or damage to contents of the Insured vehicle.
- ✗ Vehicles being used for hire or reward during the Trip.
- ✗ Any deliberately careless or deliberately negligent act or omission by You.
- ✗ Any fines, parking charges or congestion charges arising under this Policy.
- ✗ The cost of replacement parts or other materials.
- ✗ Anything vehicle other than a car, motorised caravan, light van, estate car or 4x4 sport utility vehicle together with a towed caravan or trailer.
- ✗ Vehicles over 11 years old (Up to a maximum age of 16) at the date of departure of the planned trip unless the additional Premium has been paid
- ✗ Vehicles over 16 years of age at the date of departure of the planned trip
- ✗ Vehicles used as a taxi or minicab or for the transportation of commercial goods.
- ✗ Vehicles exceeding the gross vehicle weight and dimensions (which apply inclusive of any load carried): 3,500 kg; length 7m; height 3m; width 2.25m.



### Are there any restrictions on cover?

- ! Vehicles must be registered in Ireland
- ! Vehicles must be owned or be the responsibility of the policy holder
- ! Roadside Assistance benefit is limited to 1 hour of roadside assistance



### Where am I covered?

The following countries : Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Islands, Channel Islands, Corsica, Cyprus, Czech Republic, Denmark, Finland, France, Germany, Gibraltar, Greece, Great Britain, Hungary, Italy, Liechtenstein, Luxembourg, Malta, Monaco, Netherlands, Northern Ireland, Norway, Poland, Portugal, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey in Europe plus Üsküdar.



### What are my obligations?

- You must contact us before incurring expenses over €200 in order to obtain our prior authorisation
- You must declare to us all facts which are likely to effect this insurance. Failure to do so may prejudice entitlement to claim.
- You must tell us if you have any other policy in force which may cover the event for which you are claiming.
- You must exercise reasonable care for the supervision and safety of the insured vehicle.
- You must give us written notice of any event which may lead to a claim, within 28 days of your return home to Ireland.
- You must provide evidence of proper servicing of your vehicle in the event of a claim.
- You must obtain a police report within 24 hours of the incident should you wish to claim for break in emergency repairs.



### When and how do I pay?

When you are satisfied that this policy meets your needs, you can pay your premium to your travel agent by cash, card or cheque.



### When does cover start and end?

- The period shown on the schedule and for which the appropriate premium has been paid.
- Cover for Section 1 begins up to seven days before you commence your trip.



### How do I cancel the contract?

If this insurance does not meet with your requirements, please notify within 14 days of issue, by:

- a) emailing your travel agent (or policy issuer)
- b) telephoning your travel agent (or policy issuer)
- c) writing to: your travel agent (or policy issuer)

Providing that a claim does not exist and travel has not taken place you will be entitled to a refund of your premium.