



Revolut

Car Insurance Policy Document

Policy underwritten by AIG Europe S.A. and distributed by Revolut Insurance Europe UAB

June 2023 - Version 1.0

Helpful numbers

- **Breakdown assistance**

- Republic of Ireland

+353 1804 4328

- Northern Ireland & United Kingdom

+448 4560 37991

- **Claims team**

+353 1859 9700

- **Windscreen breakage**

+353 1859 9899

How to make a Claim

Revolut Car Insurance aims to get Your car back on the road as quickly as possible. We believe that making a claim should be easy.

The AIG Car insurance Claims team are **available 24 hours a day, 365 days** a year to assist You with Your queries, you can e-mail them at claims.ie@aig.com.

1. **Telephone AIG Car Insurance Claims Team on +353 1 859 9700** with the first notification of Your claim. They will advise You what to do next and issue all appropriate documentation immediately.
2. Where Comprehensive Cover applies AIG Approved Repairer Network can be availed of. In the event of the Car being unfit to drive they will tow Your Car.
3. This will safeguard the Car from any further damage from vandals or against theft of parts. Repairs can commence immediately. If the Approved Repairers are not used, obtain an estimate, and advise AIG Car Claims Team immediately and they can appoint an assessor if necessary. You may appoint an assessor to act in Your interest (any such appointment will be at Your expense).
4. When repairs have been completed pay any contribution for which You may be responsible (The Excess) and then take delivery of Your car.

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Welcome to Revolut Car Insurance

This is your private car insurance policy document and forms part of **your** insurance cover documentation together with:

- Your completed car insurance **statement of fact**
- Your car insurance policy **schedule**,
- Communications from **your Revolut app**, and
- Your **certificate of insurance** (which includes the insurance disc for your car).

So that **you** understand what **you** are covered for, please read all of these documents and communications together and keep them safe. The car insurance policy **schedule** tells **you** which sections of the **policy** wording apply to the **policy** cover **you** have purchased.

Please check all of the above documents and communications carefully to make certain they give **you** the cover **you** require. The documents and communications will be available for **you** to view and print in the **Revolut app**.

This **policy** document is evidence of a legally binding contract of insurance between **you** (the policyholder) and **us** (AIG Europe S.A.) **your insurer**.

The contract is based on the information **you** provided in your completed **statement of fact** and

any other information given either / verbally or in writing by **you** or on your behalf at the time **you** applied for insurance.

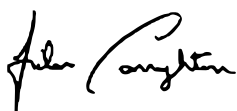
We have agreed to insure you against liability, loss or damage that may occur within the territorial limits of the policy during any period of insurance for which you have paid or agreed to pay the premium. The cover we provide is subject to the terms, conditions and exceptions contained in this policy document or any endorsement applying to your schedule.

Nobody other than **you** (the policyholder) and **us** (AIG Europe S.A.) **your insurer** have any rights that they can enforce under this contract except for those rights which they have under road traffic legislation or required by law in any country in which this insurance applies.

Unless specifically agreed otherwise, this insurance shall be subject to Irish Law.

The terms and conditions of this **policy** and all other information concerning this insurance are communicated to **you** in the English language and **we** undertake to communicate in this language for the duration of the **policy**.

Revolut car insurance is distributed in the Republic of Ireland by Revolut Insurance Europe UAB (Revolut) who acts as an insurance intermediary, and it's underwritten by AIG Europe S.A.



Aidan Connaughton,
General Manager,
AIG Europe S.A., Ireland Branch.

AIG Europe S.A. is an insurance undertaking registered with R.C.S. Luxembourg. Company registration number B 218806. AIG Europe S.A. has its head office at 35 D Avenue J.F. Kennedy, L-1855, Luxembourg. AIG Europe S.A., Ireland Branch has its registered office at 30 North Wall Quay, International Financial Services Centre, Dublin 1, D01 R8H7. Branch registration number 908876. VAT number 3580476UH. AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances and is regulated by the Central Bank of Ireland for conduct of business rules. Revolut Insurance Europe UAB is authorised by the Bank of Lithuania in the Republic of Lithuania and is regulated by the Central Bank of Ireland for conduct of business rules. Registered address: Konstitucijos ave. 21B, Vilnius, 08130, the Republic of Lithuania, number of registration 305910164.



Important information

1. Your pre-contractual duty of disclosure

You must answer all questions contained in **your statement of fact** honestly and with reasonable care. This includes the answers and/or information to any prior **statement of fact** supplied to us. In the event of any inconsistency in your responses to, or information supplied in your statement of fact the most recent answers and information supplied will prevail.

Failure by **you** to answer all questions honestly and with reasonable care may result in **your policy** being cancelled or **we** may refuse to deal with any claims or reduce the amount of a claim payment, as detailed under the "Impact of **Misrepresentation**" section, which **you** should read carefully.

The answers **you** provide are the basis upon which **your** contract of insurance is agreed with us.

You must contact Revolut immediately or as soon as reasonably possible, if any of the answers or information provided is inaccurate, incorrect or has changed beyond what was reasonably contemplated when the contract of insurance was concluded as this may affect the cover provided and any claims made by **you** on **your policy**.

2. Your cooling-off period

You have 14 working days from the start date of the **policy** to cancel **your car** insurance **policy** via the **Revolut app**. This is known as a cooling-off period.

If **you** cancel your car insurance policy during this period of time, provided you have not made a claim, **we** will refund **you, your** pro-rata premium. Please note that **your** premium will not be refunded if **you** have made a claim or have an open claim which occurred after inception or renewal of your policy. **You** are also obliged to return the **certificate of insurance** and disc to **us**. This is done by post and both **certificate of insurance** and disc should be returned to: Revolut Insurance c/o Sedgwick, Merrion Hall, Strand Road, Sandymount, Dublin 4, Ireland.

Definition of words

The words and phrases defined below have the same meaning wherever they are used in this **policy**, the **certificate of insurance** or the **schedule** and are highlighted throughout in **bold print**.

Accessories

Motoring equipment kept for use with **your car**. This does not include a caravan or any other form of trailer.

Audio or in-car entertainment equipment

Any audio or in-car entertainment devices permanently fitted to **your car**. Portable devices of any kind are not included within this definition.

Car/insured car

The motor car/Car shown on the **certificate of insurance** and described in the **schedule**.

Certificate of insurance

The document **you** must have as proof that **you** have the motor insurance required by law, showing **your car** registration number, who can drive **your car** and for what purpose **your car** can be used for.

Device

If **you** have chosen the **Smart Driving (telematics) option**, the self-install **dongle** device fitted to **your car** which provides **driving data** to **us** based on how **you** drive **your car** (**your telematics driving score**).

Driving data

Driving Data means the date, time of day, general location (if applicable), kilometres, Car speed and all other driving data that is collected on or by a telematics Device.

Driving Score

Your telematics-based driving score is derived from the **driving data** captured and/or recorded by the **dongle device** self-installed by **you** to **your car**.

Driving Score Rewards

The rewards or discounts awarded under **your policy** which shall be based on **your** driving score.

Endorsement

A clause which changes the terms of **your policy** and is printed on **your schedule**.

Excess(es)

The amount **you** will have to pay towards a claim. **Your schedule** displays the amount of excess(es) applicable under **your policy** for which **you** are responsible.

Family or Household

Any member of the **policyholder's** family, or any other person, who is a permanent or temporary resident at the **policyholder's** address.

Insured person(s)

You or any person driving or using **your car** with **your** permission as long as this is permitted by **your** current **certificate of insurance**.

Insurer

AIG Europe S.A.

Market value

The cost of replacing **your car** with a **car** of similar make, model, year, mileage, specification, and condition as **your car** was immediately before the loss or damage you are claiming for, as determined by an AIG engineering assessment using industry standard guides.

Misrepresentation

Means any innocent, negligent or fraudulent answer(s) provided by the **Insured/Policyholder** to any question on the completed **statement of fact**.

Period of insurance

The period **you** are covered for as shown in the **schedule** and any subsequent **schedules**.

Policy

The documents consisting of **your statement of fact**, this policy wording document, the **schedule**, and the **certificate of insurance**.

Policyholder

The individual whose name is shown on the **statement of fact**, **schedule**, and the **certificate of insurance**.

Premium

The annual price we will charge you for your motor insurance subject to any mid-term adjustments and as shown in **your** insurance **schedule**.

Revolut App

Revolut application **you** download to a mobile device.

Revolut car insurance

This car insurance product offered to Revolut customers in Ireland is exclusively provided by AIG Europe S.A. and distributed by Revolut Insurance Europe UAB.

Revolut support

The customer support agents available via Revolut **App** to support with any queries related with this motor insurance product

Schedule

The document that makes the policy personal to **you**. It sets out the **period of insurance**, the name of the **policyholder**, the details of **your car** and the level of cover plus any **endorsements** which vary the terms and conditions of this **policy**

Service Provider

A service provider is an entity that provides telematics services to AIG. The provision of services can consist of but is not limited to the procurement, data and communications management associated with our telematics programme.

Speed Limit

The posted **speed limit** for the road being travelled on.

Speed Warnings

The warning message you will receive on **your Revolut App** if **your** driving speed exceeds the specified limits.

Statement of Fact

A precise record of the answers and/or information **you** provided to each of the specific questions asked of **you** at the application process for this contract of insurance. This includes the answers and/or information to any prior **statement of fact** (including provided at renewal or mid-term adjustment).

You must answer all of the questions on the **statement of fact** honestly and with reasonable care, failure to do so may be regarded as a **misrepresentation**.

Territorial Limits

The geographical limits within which the policy operates. Includes the Republic of Ireland, Northern Ireland, Great Britain, the Channel Islands and the Isle of Man, and where provided for in Section 8-Foreign Travel, all countries in the European Economic Area and Switzerland, and while the car is being transported by sea, air or rail (including loading and unloading) between these places.

Revolut

Terrorism

Any act including, but not limited to, the preparation of, or the threat of any force, violence or life threatening act by any person or group of persons acting alone or on behalf of or in connection with any organisation or government, which appears to be intended to or from its nature and context is done in connection with political, religious, ideological or similar purpose, including the intention to coerce any government or put the public or any section of the public in fear or appears to be intended to disrupt any segment of the economy or any act deemed by the government to be an act of **terrorism**.

Third party

Any person who makes a claim against any **insured person** under this **policy**.

We, us, our

AIG Europe S.A.

Windscreen

Front, rear and side glass windows excluding panoramic glass roof areas which form part of the Car and are covered separately under accidental damage cover section where applicable.

You, your

The person named as the **policyholder** on the **certificate of insurance**, the **statement of fact** and the **schedule**.

How smart driving telematics works

Where you have chosen an insurance cover plan with the Smart-Driving telematics option included, **you** agree to self-installing a **device** in **your car** and to having **your data** collected and used as provided for below. The **self-installable device** will be a dongle provided by **our service provider** on our behalf.

You must notify all **insured persons** on **your policy** or any other person who drives **your car** that a device has been installed in **your car**, that their journey will be monitored and data collected, that **you** will have visibility of their data via your **Revolut App** and provide them with the information set out in this policy regarding the use of their personal information.

A. Data to be Collected:

The **device** will capture **driving data** from the date of installation via an electronic data feed to **our service providers**. The types of **driving data** which will be recorded and shared with **us** may include time and date of journey, distance travelled, location coordinates, speed, braking frequency and force, acceleration and cornering.

We will collect this driving data in respect of any driving of **your car**. Therefore, **we** will collect this **driving data** in respect of **your** driving and all other **insured persons** or any other person driving **your car**.

B. Use of Data Collected:

The **driving data** will be used to calculate **your driving score**. In addition, **we** may aggregate information obtained from the data to conduct anonymous profiling and to develop our products and services. **Our service providers** will process and securely transmit the anonymised data to **us**.

We and **Revolut** are a data controllers as defined in the Data Protection Acts 2018 and the General Data Protection Regulation 2016/680 (GDPR).

We, Revolut and our service providers will process your information in accordance with the Data Protection Acts 2018 and GDPR.

The information obtained through the **device** will be used by us, Revolut, or **our service providers**:

- To provide **you** with data on your Revolut App regarding **your** driving;
- In the calculation of **your driving score** based upon **your** recorded driving;

- Where **you** notify **us** of an accident or make a claim under **your policy**;
- When handling a claim under **your policy**;
- To create a simple pictorial reconstruction to understand the potential cause of an accident or crash involving the **car** and an **insured person** under **your policy**;
- To reconstruct a full 3D view of the seconds leading up to and during the accident or crash involving the **car** and an **insured person** under **your policy**;
- To establish an indication of expected damage caused to **your car** or cars involved in an accident or crash event;
- To provide **you** with theft tracking in respect of **your car** being stolen;
- To use live GPS location data from **your car** to recover it, if **your car** is stolen;
- To aggregate information which **we** will use in the development of **our** products and services including **driving score** calculation;
- To detect low velocity impacts and potential fraud.

We may receive accident reports in real time from the **device**.

We may try to contact **you** by telephone to offer assistance if **we** deem an accident has occurred. Please see Accident Tracking sub-section below for further information.

C. Disclosure to Third Parties:

We may disclose information collected by the **device**:

- To **our service providers** in connection with this **policy**;
- If **we** are legally obliged to disclose that information by virtue of legislation, regulation, or court order;
- For the purposes of addressing insurance fraud.

D. How Long we Retain Data:

We will retain the information **you** have provided us and the data **we** have collected for as long as is permitted by law. Information and data collected via the **device** will be kept for up to six years after the conclusion of **your** relationship with **us**.

Your Rights Regarding the Data:

You have a right to access, correct or object to the use of, or request deletion or suppression of personal information on certain grounds. Please see our "Privacy Policy" in this **policy** for further information.

General policy exceptions

These General Exceptions apply to all sections of **your policy**:

A. Use and driving:

We will not pay for any loss, damage, or bodily injury whilst your **car** is being driven or used:

- a) other than for the purposes as specified in your **certificate of insurance**;
- b) by anyone who does not hold a licence to drive **your car** or anyone who has held but is currently disqualified from holding or obtaining such a licence;
- c) by anyone driving without **your** permission;
- d) in an unsafe condition;
- e) by any person other than those specified in **your certificate of insurance**;
- f) by anyone who fails to fulfil the terms and conditions of this insurance.

Agreements made by you:

We will not pay for any loss, damage, bodily injury, illness or disease that arises as a result of any written or verbal agreement entered into by **you** or any **insured person** unless the liability for such loss, damage, bodily injury, illness or disease would have applied had the agreement not existed.

Territorial limits:

We do not cover any accident, injury, loss, damage or liability arising outside the Republic of Ireland, Northern Ireland, Great Britain, Channel Islands or the Isle of Man other than as provided for in Section 8 - Foreign Travel.

Deliberate acts:

We will not pay for any loss, damage, bodily injury, illness or disease arising from any deliberate, wilful or malicious acts by **you** or any **insured person** unless required to do so under road traffic legislation.

Defective materials:

We will not pay for any loss or damage arising from faulty workmanship, defective design or the use of defective materials unless required to do so under road traffic legislation.

Terrorism:

We will not pay for any harm or damage to life or to property (or the threat of such harm or damage) by nuclear and / or

chemical and / or biological and / or radiological means resulting directly or indirectly from or in connection with **terrorism** regardless of any other contributing cause or event, except as required by the road traffic legislation.

War risks:

We will not pay for any expense, consequential loss, legal liability or any loss or damage to property directly or indirectly caused by or arising from or contributed to by:

- war, invasion or acts of foreign enemies;
- hostilities (whether war is declared or not);
- civil war, rebellion, revolution, insurrection, military or usurped power;
- confiscation, nationalisation or requisition;
- the order of any government, public or local authority.

Sonic bangs:

We will not pay for any loss or damage caused by pressure waves from aircraft or other aerial devices travelling at or above the speed of sound.

Pollution and contamination:

We will not pay for any loss or damage directly or indirectly caused by pollution and/or contamination.

Radioactive contamination and explosive nuclear assemblies:

We will not pay for any expense, consequential loss, legal liability or any loss or damage to property directly or indirectly caused by or arising from or contributed to by:

- ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
- the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

Earthquake:

We will not pay for any injury loss or damage (except under Section 2 - Liability to Other People) caused by earthquake.

Riot and Civil Commotion:

We will not pay for any injury loss or damage (except under Section 2 - Liability to Other People) caused by riot or civil commotion occurring other than in the Republic of Ireland, Northern Ireland, Great Britain, Channel Islands or the Isle of Man.

Airside:

We will not pay for any loss damage or liability while **your car** is parked or is being driven in any part of an airport or airfield set aside for:

- Moving taking off or landing of aircraft;
- aircraft parking areas and associated roads and ground equipment parking, maintenance, or refuelling areas.

Privacy policy: How we use personal information

AIG Europe SA is committed to protecting the privacy of customers, claimants and other business contacts.

“**Personal Information**” identifies and relates to **you** or other individuals (e.g. your partner or other members of your family). If **you** provide Personal Information about another individual, **you** must (unless we agree otherwise) inform the individual about the content of this notice and our Privacy

Policy and obtain their permission (where possible) for sharing of their Personal Information with us.

The types of Personal Information we may collect and why:

Depending on our relationship with you, Personal Information collected may include: contact information, financial information and account details, sensitive information about health or medical conditions (collected with your consent where required by applicable law) as well as other Personal Information provided by you or that we obtain in connection with our relationship with you.

Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Make assessments and decisions about the provision and terms of insurance and settlement of claims
- Assistance and advice on medical and travel matters
- Management of our business operations and IT infrastructure
- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance (including compliance with laws and regulations outside your country of residence)
- Monitoring and recording of telephone calls for quality, training and security purposes
- Market research and analysis

Sharing of Personal Information:

For the above purposes Personal Information may be shared with our group companies and third parties (such as brokers and other insurance distribution parties, insurers and reinsurers, healthcare professionals and other service providers). Personal Information will be shared with other third parties (including government authorities) if required by laws or regulations. Personal Information (including details of injuries) may be recorded on claims registers shared with other insurers.

We are required to register all third party claims for compensation relating to bodily injury to workers' compensation boards. We may search these registers to prevent, detect and investigate fraud or to validate your claims history or that of any other person or property likely to be involved in the policy or claim. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of our company or transfer of business assets.

International transfer:

Due to the global nature of our business, Personal Information may be transferred to parties located in other countries (including the United States, China, Mexico Malaysia, Philippines, Bermuda and other countries which may have a data protection regime which is different to that in your country of residence).

When making these transfers, we will take steps to ensure that your Personal Information is adequately protected and transferred in accordance with the requirements of data protection law. Further information about international transfers is set out in our Privacy Policy (see below).

Security of Personal Information:

Appropriate technical and physical security measures are used to keep your Personal Information safe and secure. When we provide Personal Information to a third party (including our service providers) or engage a third party to collect Personal Information on our behalf, the third party will be selected carefully and required to use appropriate security measures.

Your rights:

You have a number of rights under data protection law in connection with our use of Personal Information. These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access Personal Information, a right to correct inaccurate data, a right to erase data or suspend our use of data.

These rights may also include a right to transfer your data to another organisation, a right to object to our use of your Personal Information, a right to request that certain automated decisions we make have human involvement, a right to withdraw consent and a right to complain to the data protection regulator. Further information about your rights and how you may exercise them is set out in full in our Privacy Policy (see below).

Privacy Policy:

More details about your rights and how we collect, use and disclose your Personal Information can be found in our full Privacy Policy at: <https://www.aig.ie/privacy-policy> or you may request a copy by writing to:

Data Protection Officer, AIG Europe SA, 30 North Wall Quay, International Financial Service Centre, Dublin 1 or by email at: dataprotectionofficer.ie@aig.com.

Complaints procedure

Complaints about services provided by Revolut:

If you have a complaint in relation to intermediary services provided by Revolut, you can try to resolve any issues you are having by first contacting Revolut through the Revolut app chat function. Services provided by Revolut include the Revolut App and Revolut Customer Support. If you prefer, you can make a formal complaint using their online form or you can email Revolut at formalcomplaints@revolut.com.

Complaints will be responded to within the timelines set out in the Consumer Protection Code. We will acknowledge the complaint within 5 business days of receiving it, keep the complainant informed of progress and provide an answer within 40 days (unless specific circumstances prevent us from doing so, in which case the complainant will be informed).

If you remain unhappy with how Revolut have dealt with your complaint, you have the right to refer it to an out of court dispute resolution authority in respect of regulated services. Revolut will let you know (in their terms and conditions and correspondence with you) the appropriate authority you can go to depending on the particular service. Below is some general information.

At any stage you may contact any of the following:

Bank of Lithuania

You can refer it to the Bank of Lithuania, who is Revolut's lead regulator, within 1 (one) year of the date Revolut sent (or should have sent) their final response to you. In this case the Bank of Lithuania would act as an out of court dispute resolution authority dealing with disputes between consumers and financial service providers.

Their address is:

Žalgirio str. 90,
09303 Vilnius,
the Republic of Lithuania.

You can find more information on their website.

Please note that if you wish to apply to Bank of Lithuania for out of court dispute resolution, then you must make your complaint to Revolut within 3 (three) months from the day that you found out about the alleged violation of your rights

or legitimate interests arising from the contract with Revolut. Irrespective of the above, you always have the right to approach the Bank of Lithuania as Revolut supervisory authority in relation to any complaint about Revolut service. You also have the right to apply to any competent court if you think Revolut have breached the law.

If, after such contact, You remain dissatisfied, You may also write to the Customer Complaints Officer at AIG Europe S.A.

The Customer Complaints Officer,
AIG Europe S.A.,
30 North Wall Quay, IFSC,
Dublin 1, D01 R8H7.

Phone: +353 1 208 1400
E-mail: customercomplaints.ie@aig.com
Website: www.aig.ie/complaints

We will acknowledge the complaint within 5 business days of receiving it, keep the complainant informed of progress and provide an answer within one month (unless specific circumstances prevent **us** from doing so, in which case the complainant will be informed).

At any stage you may contact any of the following:

Insurance Ireland Insurance Centre,
5 Harbourmaster Place,

IFSC,
Dublin 1,
D01 E7E8.

Phone: +353 1 676 1820
E-mail: feedback@insuranceireland.eu
Website: <http://www.insuranceireland.eu>

Financial Services and Pensions Ombudsman
3rd Floor, Lincoln House,
Lincoln Place, Dublin 2, D02 VH29.

Phone: +353 1 567 7000
E-mail: info@fspo.ie

Website: www.fspo.ie

As **AIG Europe S.A.** is a Luxembourg based insurance company, complainants who are natural persons acting outside of their professional activity may also, in addition to the complaint's procedure set out above, if they are not satisfied with AIG's Irish Branch response or in the absence of response after 90 days:

- Raise the complaint with our head office by writing to AIG Europe SA "Service Reclamations Niveau Direction" 35D Avenue JF Kennedy L- 1855 Luxembourg - Grand Duché de Luxembourg or by email at aigeurope.luxcomplaints@aig.com;
- Access one of the Luxembourg media- tor bodies the contact details of which are available on AIG Europe S.A.'s website: <http://www.aig.lu/>: or
- Lodge a request for an "out of court resolution" process with the Luxembourg Commissariat Aux Assurances (CAA) by writing to CAA, 11 rue Robert Stumper, L-2557 Luxembourg - Grand Duché de Luxembourg or by email at recla- mation@caa.lu or online through the CAA website: <http://www.caa.lu>.

All requests to the CAA or to one of the Luxembourg mediator bodies must be filed in Luxembourgish, German, French or English.

If the insurance contract has been concluded online, the complainant may also use the European Commission's platform for Online Dispute Resolution (ODR) using the following link: <http://ec.europa.eu/consumers/odr/>

Following this complaint procedure or making use of the one of the above options does not affect the complainant's right to take legal action.

Your policy cover

Your policy **schedule** will set out for **you** the cover **you** have purchased and the sections of this policy that apply to **you**.

Please read and check **your statement of fact** and **schedule** carefully to ensure that they correctly reflect the cover level option **you** have purchased, and any optional add-on covers that **you** have requested.

SECTION 1

Loss of or damage to your car

What is covered	What is not covered In addition to the General Policy Exceptions
<p>Section 1 (A) – Accidental Damage Loss or damage to your car</p> <p>Section 1 (B) – Fire & Theft Cover is lost or damaged by fire, lightning, explosion, theft, or attempted theft.</p> <p>Under both Sections we will decide whether to:</p> <ol style="list-style-type: none"> 1. pay the cost of repairing any damage to your car, or 2. pay an amount in cash equivalent to the value of any loss or damage to your car not exceeding the market value of your car, or 3. replace your car with one of a similar type and in a similar condition. <ul style="list-style-type: none"> • We retain the right to repair your Car with parts which have not been made by your Car's manufacturer but are of a similar standard and readily available in the Republic of Ireland market. • If replacement parts or accessories are not available or out of stock, you will have to pay the extra cost of transporting the parts or accessories from outside of the EU and any extra cost above the manufacturer's costs. 	<ol style="list-style-type: none"> 1. Wear and tear or your car losing value after or because of repairs, or for any repairs which improve your car beyond its condition before the loss or damage happened. 2. Damage to tyres caused by using the brakes or by punctures, cuts, or bursts or if your tyres are below the legal limit required to drive. 3. Loss or damage to your car resulting from theft or attempted theft where your car has been left unattended with the windows unlocked, left with the keys in, on or near your car or left with a window or the roof open while your car was unattended. 4. Mechanical, electrical, electronic or computer fault, failure, malfunction, or breakdown. 5. Loss of use or other indirect loss of any kind such as loss of earnings or travel costs. 6. The cost of parts or the cost of importing parts or accessories for your Car from outside the EU. For all imported Cars, we will only pay the costs of parts available for similar standard European model which is readily available in the European market. 7. Loss or damage to your car as a result of fraud or trickery of any kind including when you are offering your car for sale. 8. Loss or damage due to any government, public or local authority legally taking, keeping, or destroying your car.

	<ol style="list-style-type: none">9. Loss or damage to your car caused by moth, insects, infestation or by domestic pets.10. Loss or damage to your car caused directly by pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds.11. Loss or damage arising from your car being filled with the incorrect fuel type.12. Loss or damage arising from the use of substandard or contaminated fuel, lubricants, or parts.13. Loss or damage to your car arising from or contributed to by the driver's blood and/or urine alcohol levels being above the legal limit as stated in current road traffic legislation or by the driver being under the influence of drugs (unless such drug has been prescribed by a registered medical practitioner but not for treatment of drug addiction) whilst in charge of your car.14. Any gradually operating cause.15. Loss or damage caused deliberately by you or by any person who is driving your car with your permission.16. Loss of or damage to your car if it is taken or driven without your permission by a member of your family or household unless they are prosecuted for taking your car without your permission and you fully assist with the prosecuting authorities.
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Section 1 (A) & (B) Additional Covers

1. In-car entertainment, communication and navigational equipment - Applies to Section 1 (A):

We will pay for the loss or damage of in-car entertainment, communication or navigational equipment:

- up to the **market value** of the equipment if it is permanently fitted to **your car** and part of the manufacturer's standard specification;
- up to **€750** for any other equipment which is not permanently fitted to **your car**.

2. Replacement locks - Applies to Section 1 (A) & (B):

If the **car** keys or lock transmitter of **your car** are stolen during the period of insurance, **we** will pay for the cost of replacing:

- the door locks and / or boot lock;
- the ignition / steering lock;
- the lock transmitter and central locking interface;

Provided it can be established that the identity of the garaging address of **your car** is known to any persons in receipt of such keys or transmitters.

The maximum amount **we** will pay for replacement locks is €500.

3. New car replacement – Applies to Section 1 (A) & (B):

We will replace **your car** with a new one of the same make, model and specification (provided it is still available), if within 12 months of the date of first registration as new, and **you** have been the first and only registered owner at the time when:

- **your car** is stolen and not recovered; or
- the cost of repair or damage covered by this **policy** exceeds 60% of the list price, inclusive of taxes, when

your car was new with the odometer being less than 20,000 kilometres.

- If **we** replace **your car** **we** will then take ownership of your old car.

4. Courtesy car/ Temporary Replacement Car – Applies to Section 1 (A) & 1 (B):

If the loss or damage to **your car** is covered by this **policy** and you use the approved repairer of **our** choice, **we** will, subject to availability, provide a courtesy car while repairs to **your car** are being carried out for up to 5 days or to up to the value of €200. If the parts required to repair **your car** are not immediately available to **our** approved repairer, **we** reserve the right to withhold the provision of a courtesy car until such time as the necessary parts are available and repair work can proceed.

Courtesy cars are usually small cars (Class A) with a manual gearbox. A courtesy car is not intended to be an exact replacement for **your car**.

All courtesy cars will have comprehensive cover under the terms, conditions, and endorsements of **your** existing **policy** for the period of the loan, regardless of the level of cover **you** have for **your car**.

Please note that a courtesy car cannot be provided until **your** claim has been accepted and cover has been confirmed.

Whilst **you** have the courtesy car **you** will be liable to discharge any fines for parking or driving offences, tolls and any additional costs for non-payment of these charges. **You** will need to produce an appropriate credit or debit card to the approved repairer in advance of being supplied the courtesy car to cover these costs.

You must return the courtesy car when the approved repairer or **we** ask **you** to do so or when this **policy** expires and **you** do not renew it.

This section does not apply where the only damage is broken glass in the windscreen or windows of **your car**. No courtesy car will be supplied in these circumstances.

Liability to others

What is covered	What is not covered In addition to the General Policy Exceptions
<p>We will pay all sums you or any insured person are legally responsible for:</p> <ol style="list-style-type: none"> 1. in respect of death of or bodily injury to other people; 2. up to €30,000,000 (in total) for damage, inclusive of costs and expenses, in respect of loss or damage to property for any claim or series of claims arising from one event; <p>as the result of any accident involving your car or a car provided to you under our approved repairer scheme.</p> <p>Definition of 'insured person'</p> <p>For the purposes of insurance under this section, an 'insured person' includes any one of the following:</p> <ol style="list-style-type: none"> 1. You, the policyholder; 2. Any person driving or using your car with your permission as long as this is allowed by your current certificate of insurance; 3. Any passenger travelling in or getting into or out of your car; 4. The employer or business partner of any person who is driving or using your car for their business as long as this is allowed by your current certificate of insurance; 5. The legal representative of any of the people named above (following the person's death) but only for the liability of the person who has died. 	<p>We will not pay for:</p> <ul style="list-style-type: none"> • Loss or damage caused by you or to your own property, or property for which you are responsible, or which is in your custody or control; • Loss or damage to your car, any borrowed Car, trailer, or any mechanically propelled Car which cannot be driven and is attached to your car, or any property carried in or on that trailer or mechanically-propelled Car; • Any amount where the insured person is entitled to claim payment or has cover under any other policy; • Death or bodily injury to any person arising out of that person's employment by an insured person, except where it must be covered under the road traffic legislation; • Any decision of a court outside of the Republic of Ireland, unless the proceedings are brought or judgement is given in a foreign court solely because your car was used in that country and we had agreed to cover it there; • Any amount exceeding €30,000,000, inclusive of costs and expenses, in respect of loss or damage to property for any claim or series of claims arising from one event.

Legal Costs and Expenses

We will pay the following legal costs and expenses arising from an accident occurring during the **period of insurance**, for which **we** have given our written consent, to include:

- solicitor's fees for representation at any coroner's inquest or fatal accident inquiry or court of summary jurisdiction;
- reasonable legal costs for defending **you** against a charge of manslaughter or causing death by dangerous or reckless driving.

If **we** agree to pay these costs under this **policy** the choice and appointment of legal representation and the extent of any assistance that **we** provide will be entirely at our discretion.

Emergency treatment fees

We will pay for emergency treatment fees as set out in the Road Traffic legislation, following an accident involving **your car**. If this is the only payment that **we** make, it will not affect **your** no claims bonus entitlement.

Windscreen cover

What is covered	What is not covered In addition to the General Policy Exceptions
<p>If the windscreen or windows in your car are damaged we will pay for the cost of repair or replacement and the repair of any resulting scratching to surrounding bodywork.</p> <p>If this is the only damage you are claiming your no claims bonus will not be affected.</p>	<p>We will not pay for:</p> <ul style="list-style-type: none"> • any glass replacement excess shown in your schedule; • Loss or damage caused deliberately by you; • Loss of use of your car while it is in for windscreen repairs; • Loss or damage to sunroofs and panoramic glass roof/ sunroof areas; • Cost of importing windscreen parts or accessories or storage costs associated with delays. For all imported Cars, we will only pay the costs of windscreen parts or accessories available for similar standard European models which are readily available in the European market. <p>If you choose not to use our approved glass repairer the most we will pay under this section will be €225.</p>

SECTION 4

**Personal Accident Plan for
Policyholder while driving
(an optional add-on)**

If purchased the option will display on your **insurance schedule**.

Please also refer to separate policy cover wording for this cover section.

Personal Belongings

What is covered	What is not covered In addition to the General Policy Exceptions
<p>We will pay a maximum of €500 for personal belongings in your car if lost or damaged due to accident, fire, theft, or attempted theft.</p>	<ul style="list-style-type: none"> • Money, stamps, tickets, documents, vouchers or securities; • Personal belongings in an open top or convertible car unless in a locked boot or locked glove compartment; • Goods, samples or equipment carried in connection with any trade or business; • Personal belongings insured under any other policy of insurance; • Any consequential loss of any kind; or • The theft or attempted theft of personal belongings, if your car has been left unattended and unlocked, left with the keys in it or left with a window or roof open.

Medical Expenses and Assistance

What is covered	What is not covered In addition to the General Policy Exceptions
<p>We will pay for medical expenses occurring as a result of injuries suffered in an accident while in your car incurred during the period of insurance.</p> <p>We will pay for the insured driver to receive advice and assistance from a medical and rehabilitation professional along with medical treatment costs from an approved medical care provider in the event of an injury following an accident while driving up to a maximum value of €300.</p>	

Fire Brigade Charges

What is covered	What is not covered In addition to the General Policy Exceptions
<p>We will pay all charges levied by a fire authority in accordance with the provisions of the Fire Services Act 1981 in respect of any event which may be the subject of indemnity under this policy subject to a limit of €1,500 in respect of any one accident.</p>	

Foreign Travel

What is covered	What is not covered In addition to the General Policy Exceptions
<p>A. Damage to your car whilst travelling outside the territorial limits:</p> <p>Your policy operates throughout the Republic of Ireland, Great Britain, Northern Ireland, the Isle of Man and the Channel Islands including travel by sea between ports. The cover under your policy is automatically extended up to a maximum of 90 consecutive days in any one period of insurance when your car is being driven or used in any of the following countries:</p> <ul style="list-style-type: none"> any other country which is a member of the European Union and European Economic Area (EEA) plus Switzerland. <p>Cover applies while your car is being transported (including loading and un- loading) along a recognised sea, air, or rail route between any of the above countries provided that the duration of the journey does not exceed 65 hours under normal conditions.</p> <p>If you cannot drive your car because of loss or damage covered by this policy, we will pay the reasonable cost of delivering it to your address in the Republic of Ireland. We will also pay the amount of customs duty you have to pay as a result of loss or damage covered under this policy.</p> <p>If you need cover for a longer period or if you want to use your car in countries not listed above, you must:</p> <ul style="list-style-type: none"> Ask us to provide cover in advance; Tell us the date you will be leaving and the date you will be returning; Tell us which countries you are visiting; and Pay any extra premium required. Legal Liability whilst travelling outside the territorial limits: <p>If your car is being driven or used outside the territorial limits and cover has not been arranged with us in accordance with Section A above, we will provide the minimum cover required by local law to allow an insured person to drive or use your car in:</p> <ul style="list-style-type: none"> any country which is a member of the European Union and European Economic Area (EEA) plus Switzerland. 	

No Claims Bonus

A. No Claims Bonus:

If **you** do not make a claim within the **period of insurance** the **premium** for **your car** will be reduced in accordance with our no-claims bonus scale applicable at the time.

If a claim arises during the **period of insurance**, at the renewal date **we** will reduce your no-claims bonus in line with **our** stepback no-claims bonus rules applying at the renewal date.

If a claim arises during any **period of insurance**, we will reduce your no-claims bonus as follows:

No Claims Bonus Reduces to:

1 Years	0 Years
2 Years	0 Years
3 Years	1 Year
4 Years	2 Years
5 Years +	3 Years

If two or more claims arise in **any period of insurance**, **we** will reduce your no-claims bonus to zero at **your next renewal**.

Your no-claims bonus will not be affected by:

- Payment under Section 3 Windscreen Cover
- Payment under Section 1, Section B for a single Fire & Theft Claim
- Payments for emergency treatment which legislation requires **us** to pay;
- Payments (together with associated costs and expenses) which **we** later retrieve in full (although **your** no claims bonus may be temporarily affected if **your** renewal date arises before **we** have retrieved the payment);
- Payments for personal belongings (Section 5) and replacement locks (as set out in Section 1).

Please note that in the event of a claim where your no claims bonus is protected your premium may increase.

Introductory bonus:

If **we** have reduced **your** first **premium** using an introductory or accelerated no-claims bonus, we will remove the reduction if a claim arises during the **period of insurance**. **We** will do this when **you** renew the **policy**.

You cannot transfer **your** no-claims bonus to anyone else and it can only be used on one car at a time.

B. Full No Claims Bonus Protection (an optional add-on)

This cover only applies if your schedule states that you have Full protected no-claims bonus.

In the event of a claim under any part of this policy your no-claims bonus will not be reduced unless you make more than 2 claims in any 5 consecutive periods of insurance.

If 3 or more claims occur your no- claims bonus will be reduced at the next renewal.

Please note that in the event of a claim your no claims bonus will be protected but your premium may increase.

C. Important - Deferment Clause:

If any claim is notified or arises after the calculation of the No Claim Discount and issuance of the renewal invitation, AIG reserves the right to treat any such claim as having occurred in the next period of Insurance.

Car Sharing

What is covered	What is not covered
<p>If you carry passengers for social, domestic and pleasure including commuting to and from your or your passengers' usual place of work and receive a contribution towards your costs, we will not regard this as constituting the carriage of passengers for hire or reward, or regard your car as being hired.</p>	<p>In addition to the General Policy Exceptions</p> <p>Provided that:</p> <ul style="list-style-type: none"> • your car is not constructed or adapted to carry more than 7 passengers, excluding the driver; • the passengers are not being carried in the course of a business of carrying passengers; • the total contributions received for the journey concerned do not involve an element of profit.
<p>Important</p> <p>Should you be in any doubt whether your car sharing arrangements are covered by this policy you should seek confirmation from us immediately.</p>	

Driving Other Cars

What is covered	What is not covered In addition to the General Policy Exceptions
<p>This cover is operative provided that the policy schedule and your certificate of insurance says so. We will cover you, for your liability to others only driving a motor car not belonging to you.</p> <p>This extension only applies while:</p> <ol style="list-style-type: none"> 1. The Car is being driven within the Republic of Ireland/UK and only to private passenger Cars. 2. You still have your Car, and it is not damaged beyond effective repair. 3. The vehicle driven is of the same size and cylinder capacity as the insured vehicle or alternatively no higher than a 2000cc vehicle 	<ol style="list-style-type: none"> 1. Cars owned, hired or leased by you; 2. the Car is owned by your employer or hired to them under a hire-purchase or lease agreement; 3. the use of the Car outside of cover provided in the certificate of insurance; 4. use of the Car by any person other than the policyholder; 5. cover provided by any other insurance; 6. use in connection with the motor or licence trade; 7. use without the owner's permission to drive the Car; 8. the Car is not in a roadworthy condition; 9. use of any Car that is not covered with its own active motor insurance policy; 10. Use of any of the following Cars: <ul style="list-style-type: none"> • Vans • Car-Vans • Jeep-type Cars with no seats in the back • Vans adapted to carry passengers • Commercially registered Cars

Breakdown and Home-Start Assistance (an optional add-on)

This section only applies to **your policy** if it is noted in **your insurance schedule**.

What is covered	What is not covered
<p>We will pay for the following kinds of Breakdowns:</p> <ul style="list-style-type: none"> • mechanical breakdown, • fire, • theft or attempted theft, • malicious damage, • punctures that need help to • fix or to replace a wheel, • lost keys, stolen keys and • keys broken in the lock or locked in the car. <p>Cover applies in the 32 counties of Ireland, and in England, Scotland and Wales. However, we do not cover the benefits 'Finishing the journey' or 'Theft of your car' while your car is in England, Scotland or Wales (apart from as set out below).</p> <p>The following benefits are available.</p> <p>1. Roadside and driveway assistance:</p> <p>We will send a Recovery Agent to help you at the scene. If your vehicle can be repaired immediately, we will provide up to one-hour free labour in situ. The driver must be with the vehicle when the Recovery Agent is tasked, if they are absent any subsequent assistance will be at your own cost.</p> <p>2. Towing:</p> <p>We will cover the cost of towing the car to:</p> <ul style="list-style-type: none"> • the nearest competent repairer; or • recovery yard – or your Home; <p>whichever is closer.</p>	<ol style="list-style-type: none"> 1. Any liability or loss arising from any act carried out in providing the assistance service. 2. Expenses you can claim from any other source. 3. Any claim arising where the car is carrying more passengers or towing a greater weight than it was designed for, or arising directly from unreasonable driving on an unsuitable surface. 4. Any accident or breakdown resulting from a deliberate act. 5. The costs of repairing the car, other than as described in the benefits section. 6. The costs of any parts, keys, lubricants, fluids or fuel needed to be able to drive the car again. 7. Any claim caused by fuels, oils or other flammable materials, explosives or toxins transported in the car. 8. The benefits are subject to a maximum of three assists per annum. We will not be responsible where we are asked to provide the service for a fault that was dealt with in the preceding 28 days, excluding punctures. 9. Assistance will not be provided if the vehicle is immobile due to snow, ice or ingress of water.

3a) Finishing the journey in the 32 counties of Ireland:

(This cover only applies when you are more than 30 kilometres from your home.) If repairs cannot be carried out at the scene, we will pay for:

- reasonable public transport costs for you and your passengers to your intended destination; or
- a replacement car for up to 48 hours and reasonable public transport costs to transport you back to collect your car when repaired; or
- bed-and-breakfast accommodation while you and your passengers are waiting for repairs to be finished (up to €35 for each person, and €150 in total).

3b) Finishing the journey in England, Scotland or Wales:

If the Recovery Agent is not able to carry out repairs at the scene of the breakdown, we will provide a replacement car for up to 48 hours.

The most we will pay for this is £100 stg. If your car cannot be repaired before your departure date, we will pay for your car to be towed to the port in England, Scotland or Wales you are leaving from. The most we will pay for this is £250 stg.

4. Theft of your car:

If your car has been stolen and not recovered within 24 hours, we will provide a replacement car:

- for up to five calendar days; or
- until your car is recovered;

whichever is sooner.

This cover only applies in the 32 counties of Ireland. You must also report the theft to us and the Gardaí immediately.

Limit of responsibility

We will not be responsible to you if we are not able to provide the services set out in this section.

The commercial conditions for hiring a replacement car apply. These conditions include, but are not limited to, the following:

- The driver must provide a full driving licence, which must be free of endorsements.
- The driver must provide a cash or credit card deposit.
- The car must be returned to the pick-up point.

We will not be responsible to you if we fail to meet any of our responsibilities as a result of:

- government control, restrictions or prohibitions;
- any other act or failure to act of any public authority (including government), whether local, national or international;
- the fault of any supplier, agent or other person;
- labour disputes or difficulties; or
- any other event beyond our reasonable control.

SECTION 13

Endorsements

In this policy the expression '**endorsement**' means the endorsements we refer to by number in **your schedule**. 'Limits of use' means those **We** refer to in the relevant certificate of insurance. 'Claim' means a claim or series of claims arising out of one cause.

Endorsements

We refer to the endorsements which apply by number in the **policy schedule**. Endorsements are only operative if displayed in **your policy schedule**.

Unless We say otherwise the index mark and registration number of any Car or the name of any person appearing in the schedule against an endorsement number will be the only ones which apply.

The exceptions, limits and conditions contained in this **policy** apply to all endorsements.

Endorsement 2: Third party only

Section 1 (Loss or damage to your car), Section 4 (If you are injured) and Section 6 (Medical expenses) of this policy do not apply.

Endorsement 3: Third party fire and theft

We will have no liability under Section 1 (Loss or damage to your car) of this policy except for loss or damage caused by fire, self-ignition, lightning or explosion or by theft or attempted theft. Section 6: Medical expenses of this policy does not apply.

Endorsement 4: Accidental damage fire and theft only

We will not be liable under this policy except under Section 1 (Loss or damage to your car).

Endorsement 5: Fire and theft only

We will not be liable under this policy except under Section 1 (Loss or damage to your car) other than loss or damage caused by fire, self-ignition, lightning or explosion or by theft or attempted theft.

Endorsement 12: Insurance suspended

We have suspended all insurance under this policy.

Endorsement 16: Deleting subsection 'Driving Other Cars'

Section 11 of this policy 'Driving Other Cars' does not apply.

Endorsement 18: Passenger negligence

We will cover any passengers being carried in or getting into your insured car as long as the passenger:

- a) is not entitled to cover under any other policy;
- b) is not driving the car or in charge of it for the purpose of driving; and
- c) adheres to the conditions of this policy in as far as they can apply.

However, we will not cover the passenger against damage to property you own or hold in trust or by any person in the car or being carried by the car for causing the death of or bodily injury to:

1. you;
 2. any person driving the Car or in charge of it for the purpose of driving;
- or
3. any person employed by the passenger if the death or bodily injury arises out of and in the course of their employment.

Endorsement 22: Deleting the no-claims discount

Section 9 (No-claims bonus) of this policy does not apply.

Endorsement 24: Third party fire and theft for drivers under 25 years of age

We will not be liable under Section 1 (Loss or damage to your car) of this policy for loss of or damage other than by fire, self-ignition, lightning or explosion or by theft or attempted theft while the Car is being driven by or is for the purpose of being driven by them, in the charge of any person under 25 years of age.

Endorsement 25: Third party fire and theft for drivers holding a provisional licence

We will not be liable under Section 1 (Loss or damage to your car) of this policy for loss of or damage other than by fire, self-ignition, lightning or explosion or by theft or attempted theft while the Car is being driven by, or is for the purpose of being driven by them, in the charge of any person who holds a provisional licence.

Endorsement 41: Temporary replacement Car

If the insured Car is out of use as a result of a claim for loss or damage insured under this policy we will cover you for hiring charges up to €200 that you have to pay in getting a temporary replacement car from our recognised list of current approved repairers.

We will automatically insure the temporary replacement car supplied by the approved repairer while you hire it, depending on the conditions and exceptions of this policy.

Under this endorsement we will not pay more than €200 for any one event. In the event of a claim giving rise to the need for a replacement car a Class A Car will be Provided for up to 5 days.

In the event of a write-off the Car will be provided for up to 5 days.

This will not apply where the only damage is broken glass in the windscreen or windows of the insured Car

Endorsement 49: Telematics Device Unplugged

Accidental Damage Cover under Section 1 of this policy wording is excluded where the telematics device is unplugged for 10 days continuously.

General Policy Conditions

The following General Conditions **apply to all sections** of this **policy**:

1. Our Duty:

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

- **You**, or any person claiming indemnity or on whose behalf indemnity is claimed has complied with all of the terms and conditions that apply.
- The information **you** gave to **us** when applying for or renewing this **policy**, when making changes to this **policy**, or in the course of making a claim, is complete and accurate as far as **you** know or could be expected to know. **You** must have asked any other drivers covered by this **policy** any relevant questions to get the information about them requested by **us**.

2. Your Duty

You must not act in a fraudulent way. The information supplied by **you** or on **your** behalf is the basis of your contract of Insurance with **us**. **You** must ensure that this information is true and accurate and has been provided by **you** honestly and with reasonable care.

You must answer all questions on **your statement of fact** honestly and with reasonable care.

This includes **your** answers and/or information contained within any prior **statement of fact** supplied to us which was previously completed and provided by **you**.

In the event of any inconsistency in **your** responses to questions or information supplied in any **statement of fact** the most recent answers and information supplied will prevail.

Failure by **you** to answer all questions honestly and with reasonable care may result in this **policy** being cancelled or **we** may refuse to deal with any claims or reduce the amount of a claim payment in particular which alters the subject matter of your Contract of Insurance, as detailed under the **impact of misrepresentation** condition.

You must either immediately or as soon as reasonably possible inform Revolut if any of your answers or information given in the **statement of fact** is inaccurate or has changed.

Information which alters the subject matter of **your** contract of insurance is any fact that **AIG Europe S.A. (AIG)** would regard as likely to affect the acceptance or assessment of the risk.

It is recommended that **you** keep a record (including copies of letters) of all information supplied for the purpose of this insurance. Should **we** take any of these actions against **you**, **you** will be obliged to disclose them on any future request for cover or quotation with **us** or any other insurer. These are considered as the application of terms and this enforced action by **us**, may affect **your** ability to get insurance cover in the future.

In addition, by agreeing to the answers and/or information produced in the **statement of fact** represent to us that in respect of any information of any person which **you** provide to **us**, **you** have the authority of that person to disclose such information to **us** and for all the purposes set out in this **policy** and to give the consents set out above on behalf of each such person.

We reserve the right to reassess cover and **premium** following notification of any important information. If any claim under this policy (other than under Section 2 – Liability to other people) is in any respect fraudulent, or if any fraudulent means or devices are used by you or any person acting on **your** behalf to obtain any benefit under this **policy** you will forfeit all benefits under the **policy**.

Any person claiming indemnity under this **policy** must adhere to the terms and conditions of the **policy**.

3. Alteration of Risk:

You must either immediately or as soon as reasonably possible inform Revolut if any of the answers or information given in your **statement of fact** is inaccurate or has changed.

Failure to do so may be regarded as a **misrepresentation** and this **policy** may be voided or your claim refused in respect of any risk or item thereof in regard to which there is any alteration which changes the subject matter of this insurance (please refer to impact of **misrepresentation section**).

4. Policy Changes:

You must tell **Revolut** immediately about any changes which affect this **policy** and which have occurred since the **period of insurance** commenced or since the last renewal date including, but not limited to, the following:

- Any of the answers **you** provided on **your statement of fact** have changed or are inaccurate;
- **You** change your car, or **you** have purchased another car to which you want **your** existing cover to apply;

- **You** wish a new driver to be covered;
- **You** or any other driver passes their driving test;
- Any **insured person** who drives your car gets a motoring or other conviction or fixed penalty;
- Any **insured person** who drives **your car** suffers from a medical condition or has a claim on another **policy**;
- The **car** is changed or modified from the manufacturer's standard specification or **you** intend to change or modify it (including the addition of optional fit accessories such as spoilers, skirts, alloy wheels etc.);
- Any change of occupation by **you** or any other driver named on the policy;
- A change of postal address which is the address the **car** is kept and where the **car** is located overnight;
- A change in the use for which **you** use **your car**;
- **Your car** is involved in an accident or incident of any nature no matter how trivial;
- A change to the main user of the **car**;
- **You** change your phone number including **your** mobile phone number so that we can contact **you** in the event of an accident.

This is not an exhaustive list but if **you** are in any doubt **you** should advise Revolut for **your** own protection.

5. Cancellation of Policy by You:

You may cancel **your policy**:

1. At any time via the Revolut App and with return of the **certificate of insurance** and disc to us. This is done by post and both **certificate of insurance** and disc should be returned to: Revolut Insurance c/o Sedgwick, Merrion Hall, Strand Road, Sandymount, Dublin 4, Ireland.
2. Provided no claim has been made or has arisen under this **policy** prior to cancellation during the current **period of insurance you** will be entitled to a refund of **premium** less a charge reflecting the cover we have provided up to the cancellation of **your policy**. This charge will be calculated on a proportionate basis on either the **period of insurance** cover **you** have received.

6. Cancellation of Your Policy by Us:

We may cancel **your policy**:

a) By giving **you** 7 days written notice in app and via e-mail to your confirmed e-mail address. All cover will cease after 7 days. **You** must immediately return your certificate of insurance and disc to us. This is done by post and both **certificate of insurance** and disc should be returned to: Revolut Insurance c/o Sedgwick, Merrion Hall, Strand Road, Sandymount, Dublin 4, Ireland. Provided no claim has been made or has arisen under this policy prior to cancellation you will be entitled to a refund of premium reflecting the cover we have provided up to the cancellation of your policy. This charge will be calculated on a proportionate basis. Subject to any taxes and/or Government levies where appropriate.

b) From the commencement date of **your policy** if **you** do not pay **your premium**. You must, upon cancellation, return **your certificate of insurance** and disc to us. This is done by post and both certificate of insurance and disc should be returned to: Revolut Insurance c/o Sedgwick, Merrion Hall, Strand Road, Sandymount, Dublin 4, Ireland.

c) If, following an investigation it is clear that the **device** has been tampered with.

d) If the **device** detects that **your car** has been driven at **160kph** or over on a public road.

e) In the event of a total loss claim under this **policy** where **we** have decided to make a cash payment for not more than the **market value** of **your car** rather than repair or replace **your car**, **you** must immediately return your **certificate of insurance** and disc to us.

This is done by post and both certificate of insurance and disc should be returned to: Revolut Insurance c/o Sedgwick, Merrion Hall, Strand Road, Sandymount, Dublin 4, Ireland.

You will not be entitled to any refund of **premium** and all remaining premiums for the period of this policy will immediately become due. We reserve the right to deduct this amount from the claims settlement.

7. Cancellation of Your Policy by Revolut:

Revolut may cancel **your policy**:

- a) By giving **you** 7 days written notice in app and via e-mail to **your** confirmed e-mail address. All cover will cease after 7 days. **You** must immediately return **your certificate of insurance** and disc to **us**. This is done by post and both certificate of insurance and disc should be returned to: Revolut Insurance c/o Sedgwick, Merrion Hall, Strand Road, Sandymount, Dublin 4, Ireland. Provided no claim has been made or has arisen under this policy prior to cancellation you will be entitled to a refund of **premium** reflecting the cover we have provided up to the cancellation of your policy.

This charge will be calculated on a proportionate basis. Subject to any taxes and/or Government levies where appropriate.

- b) If **you** pay **your premium** by monthly instalments and **you** miss payments.
- c) If **your** Revolut account is terminated or locked.

6. Duty to Prevent Loss or Damage:

You or any **insured person** must:

- maintain **your car** in a safe and roadworthy condition and, where required by law having regard to the age of **your car**, have a valid NCT certificate;

(**Important:** The absence of a valid NCT certificate may invalidate your cover under section 1 - loss of or damage to your car).

- maintain any tyres on **your car** within the legal tread depth requirements;
- take all reasonable steps to prevent accidents, injury, loss, or damage;
- protect **your car** against loss or damage;
- give **us** reasonable access to examine **your car** and its documents in relation to any matter relevant to this insurance.

7. In the event of a claim:

You, or any person driving or using **your car** with **your** permission (as long as this is allowed by **your certificate of insurance**) or any passengers travelling in or getting out of **your car**, claiming under this **policy** must:

- give **us** full details of any accident, injury, loss, or damage giving rise or which may give rise to a claim under this **policy**, as soon as possible and at least within 24 hours of discovery of the incident occurring;
- in the event of loss or damage to **your car** as a result of theft or attempted theft or malicious damage, **you** must notify the Gardaí / Police as soon as possible and at least within 24 hours of discovery of the incident.

You must send us a copy of the Garda report which must say that the loss or damage was the result of theft, attempted theft, or malicious damage;

- take all reasonable steps to recover any lost or stolen property and notify us if such property is recovered and / or returned to **you**;
- forward to **us** every claim form, writ, summons, legal document, or other communication in connection with any claim, or incident that may give rise to a claim, unanswered and without delay;
- provide **us** with all the necessary information and assistance that we may require;
- not abandon any property to us;
- tell **us** immediately the address of where **your car** has been recovered to or you may be liable for any storage charges that occur.

You must not assume that we are aware of any incident that has occurred or that we will contact **you**, the Gardaí / Police or emergency services.

You must not, without our prior written consent:

- negotiate or admit liability or responsibility;
- make any offer, promise or payment.

We will be entitled to:

- appoint our own repairers to carry out any repair work to **your car**;
- take over and carry out in **your** name (or in the name of any other insured person) the defence or settlement of any claim;
- take proceedings in **your** name or in the name of any other **insured person** claiming under the policy, at **our** own expense and for our own benefit to recover any payment **we** have made under the **policy**;

- exercise full discretion over the conduct of any proceedings and in the settlement of any claim;
- instruct, and give information about **you** and **your policy**, to other people such as suppliers, private investigators and loss adjustors in accordance with **our** Privacy Policy which is available at www.aig.ie.

8. Other insurance:

If at the time of any incident which results in a claim under this **policy** there is any other insurance covering the same loss, damage or liability, **we** will only pay **our** rateable share.

9. Payments under compulsory insurance while travelling abroad:

You must repay to **us** all amounts **we** pay for any claim under this **policy** which **we** would not have had to pay but for the laws of any territory in which the **policy** applies. This applies to claims for **your** liability to others and all expenses we have to pay in connection with any such payment.

10. Fraudulent or false claims:

If any claim or part of a claim made by **you** or any **insured person** is in any respect fraudulent or if any fraudulent means are used to obtain payment, including inflation or exaggeration of the claim or involves the submission of forged or falsified documents, then this **policy** shall become void and any claim under it will be forfeited. If we have already made any payment this must be repaid to **us**.

11. Special conditions:

Any special conditions shown in **your schedule** apply to all sections of this **policy** unless specifically stated otherwise.

12. Cover when in the hands of the motor trade:

Your car (or any borrowed Car where allowed by **your certificate of insurance**) must only be driven or used as permitted by **your certificate of insurance**.

Regardless of this, when **your car** is in the hands of a member of the motor trade for servicing or repair, this insurance continues to operate to protect **you**.

13. Law and Jurisdiction:

This **policy** is subject to Irish Law and to the exclusive jurisdiction of the Irish Courts.

14. Insurance Act 1936:

All monies which become or may become due and payable by us under this **policy** shall in accordance with Section 93 of the Insurance Act 1936 be payable and paid in the Republic of Ireland.

15. Stamp Duties Consolidation Act 1999:

The appropriate stamp duty has been or will be paid in accordance with the provisions of section 5 of the Stamp Duties Consolidation Act 1999.

16. Temporary Replacement Car

If the insured car is out of use as a result of a claim for loss or damage insured under this **policy**, we will cover **you** for any hiring charges **you** have to pay in getting a temporary replacement car from our recognised list of current approved repairers.

Under this endorsement we will not pay more than €200 for any one event. In the event of a claim giving rise to the need for a replacement car a Class A Car will be Provided for up to 5 days.

In the event of the **insured car** being a write-off, a Class A car will be provided for up to 5 days.

This will not apply where the only damage is broken glass in the windscreen or windows of the **insured Car**.

17. Proof of Documentation:

We have the right to request and validate at any time documents (NCT, residency, licence etc) to support **your Statement of fact**. Failure to produce these may result in **your policy** being cancelled or special conditions being imposed.

18. Driving licence conditions, limits, and restrictions:

Any driver who is covered by the terms of **your certificate of insurance** must comply with any restriction, conditions, and limits on their driving licence. This includes conditions and restrictions on their licence relating to the class of car being driven.

Any learner permit licence holder who is covered under the terms of **your certificate of insurance** must comply with the requirement to be accompanied while driving at all times by another driver holding a full licence.

19. The Impact of any misrepresentation by you, is as follows:

- (a) Innocent misrepresentation: Where **you** have answered all questions in your statement of fact honestly and with reasonable care but where you made an innocent misrepresentation (that is, one that is neither negligent nor fraudulent) **we** will pay any covered claim event subject to the terms and conditions of **your policy**.
- (b) Negligent Misrepresentation: If **you** make a negligent misrepresentation or fail to take reasonable care in completing **your statement of fact** your cover may not fully operate and in the event of a claim **we** will exercise one of the following remedies:
- a) If knowing the full details **we** would not have entered into the insurance contract, **we** may avoid the contract, refuse all claims, and return any premiums paid by **you**.
- b) If **we** would have entered into the insurance contract, but on different terms (excluding terms relating to the premium), the contract may be treated as if it had been entered into on those terms.
- c) If **we** would have entered into the insurance contract but have charged a higher premium, **we** may reduce proportionately the amount to be paid on **your** claim.
- d) Where there is no outstanding claim under the insurance contract, **we** may either:
- i) give notice to **you** that in the event of a claim we will exercise the remedies in paragraphs (a) to (c), or
- ii) terminate the contract by giving reasonable notice to **you**.
- (c) Fraudulent misrepresentation: If **you** make a fraudulent misrepresentation or where any conduct by **you** involves fraud of any kind **we** shall be entitled to avoid the contract of insurance and refuse any claims.

20. Sanctions:

The **Insurer** shall not be deemed to provide cover and the **Insurer** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the **Insurer**, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

21. Insurance Compensation Fund

You may be entitled to compensation from the scheme in the unlikely event that AIG Europe S.A. cannot meet its obligations. The maximum amount that could be available in respect of any sum due to a policyholder is 65% of the sum due or EUR 825,000, whichever is the lesser.

Further information on the Insurance Compensation Fund is available on the Central Bank of Ireland's website through the following link:

<http://www.centralbank.ie/regulation/industrysectors/insurance-reinsurance/solvency-ii/insurance-compensation-fund>

How a smart driving telematics device works

1. Self-Installation of your device:

Revolut support will post a **device** to **you** that can be self-installed into the 12 Volt Socket of **your car**.

You must fit the **device** within the first 14 days of **you** taking out a **policy** with **us**. If the device is not working within this period, **your policy** may be cancelled.

It is your responsibility to ensure that you have the agreement of any co-owner, hire purchase company or any other person that has a legal interest in your car before the device is installed.

The **device** is compatible with any type of car and will not affect any manufacturer or aftermarket warranties that may apply to **your car**.

2. Dealing with Faults & Limitations of Service:

In the event of the **device** developing a fault during the **period of insurance**, **Revolut support** will contact you and make all reasonable efforts to repair or (at our option) replace the **device** free of charge.

You accept that the **device** uses the battery power supply and so there may be a small drain on **your** battery even when **your car** is not being used. **You** accept it is **your** responsibility to maintain **your car** and battery in good working order. To help alert **you** of any battery issues, our **service provider** will advise **you** if the **device** detects a low battery charge.

The collection and transmission of **driving data** by the **device** and the provision of the theft tracking may occasionally be impaired or interrupted by operational and/or atmospheric conditions, power failures, or other causes, conditions or events beyond **our** reasonable control or the capabilities of the **device**.

The transmission and receipt of **driving data** is dependent upon mobile telecommunications services, and you acknowledge that this service may be interrupted, circumvented, or compromised. If transmission of **driving data** is affected in the manner described in this paragraph, this does not necessarily mean the **device** is defective. However, **our service provider** will make reasonable efforts to rectify the problem with such transmission where it is possible for them to do so.

Where there is no GPS signal the **device** has no **driving data** to record so any kilometres driven during this time will not be included in calculating **your driving score**. During the period of insurance, **we** may, at **our** discretion, replace the **device** at our expense with another telematic **device**

providing **you** with at least the same functionality. This will enable us to ensure the **device** is updated if there are technological changes or improvements.

3. Tampering/Removal/Unplug:

The **device** has tamper controls and attack safeguards. If the intelligent alert system is triggered it will notify **our service provider** of any unauthorised tampering with the **device**.

You must not, nor may **you** allow any other person to unplug, tamper with, reverse engineer, dismantle, remove the SIM from, relocate or make any alterations, additions, or improvements to any part of the **device**.

You must not, nor may **you** allow any other person to tamper with the GPS signal that is emitted from the **device**.

Please note that tampering with or unplugging the device will invalidate all warranties relating to the **device** and installation, and also invalidate the insurance cover provided. Damage or loss caused by any form of tampering or non-permitted interaction with the **device** is not covered by this insurance **policy**.

If, following an investigation, **you**, or anyone else is proven to have tampered with or unplugged the **device**, **you** will be required to pay for any reasonable costs **our service provider** may have incurred including removing, repairing, or replacing the defective device or parts thereof. **Your insurance policy** will also be cancelled.

3.1 Impact on your policy of your device being unplugged

If **your device** is unplugged **AIG** may take the following action(s):

- Exclude Section 1 (A) Accidental Damage cover.
- Remove and invalidate any applicable rewards or renewal discounts that may apply to **you**.

We reserve the right to forcibly cancel **your policy** should the **device** remain unplugged for more than 10 continuous days.

4. Your Driving:

Once the **device** is installed, just drive as **you** normally would. The **device** allows us to understand how safely you drive **your car**, how far **you** travel and when **you** use it.

We use the **driving data** the device sends to us to provide **you** with **your driving score** based on how safely **we** interpret **your** driving. **You** can view **your driving score** and see how it

has changed over time via your **Revolut App**. As **we** collect more driving data, **we** are constantly updating the way that we generate all **driving scores**, and this can affect **your driving score** and any future **driving score discount**.

Your driving score can be affected by the way other people drive **your car** and it is **your** responsibility that **insured persons** are aware of this.

A high **driving score** is achieved where **we**, in our absolute discretion, determine that **you** have demonstrated good driving behaviour which is based on the overall driving of the **car** including any others driving **your car**.

Driving behaviour will be calculated to reflect the risk of **you** making a claim rather than determining how skilful **you** are as a driver.

Important

Only the **policyholder** and any **insured person** named on **your** current **certificate of insurance** may drive **your car**.

5. Premium:

We may cancel **your policy** based on the **driving data** obtained from the **device** if it indicates dangerous driving behaviour (for example if **you** are found to be driving **your car** in excess of 160kph) and **we** may cancel otherwise in accordance with the terms and conditions of **your policy**.

On renewal **your premium** may be increased or decreased taking into account **your driving score**, kilometres driven and driving behaviour in the previous period of Insurance (and any other relevant terms of **your policy**).

6. Important consequences for you from Speed Warnings:

Consequences for you where speeding is detected by your device:

- a) If the **device** detects that **your car** has been driven at 160kph or over on a public road, **your policy** will be cancelled under the terms shown in General Conditions 5 "Cancellation of your policy by us".
- b) If the **device** detects that **your car** has persistently been driven above the speed limit and we have given **you** at least three speeding warnings, **your policy** will be cancelled under the terms shown in General Condition 5 "Cancellation of your policy by us". Persistently means the **device** has detected a dangerous speeding event a further two times after our second speeding warning.

Dangerous Speeding Events

For the purposes of this section of the **policy** and General Condition 5 "Cancellation of your policy by us", a dangerous speeding event occurs where the **device** detects that **your car** has been driven 25% or more above the **speed limit** for the road being travelled on.

Examples of Dangerous Speeding Events - Where the speed limit is:

1. 40kph, a dangerous speeding event occurs if your car has been driven at 50kph or over;
2. 60kph, a dangerous speeding event occurs if your car has been driven at 75kph or over;
3. 100kph, a dangerous speeding event occurs if your car has been driven at 125kph or over;
4. 120kph, a dangerous speeding event occurs if your car has been driven at 150kph or over.

How do we create dangerous speed warnings?

The **device** contains multiple sensors which relay information to **us** in real time. GPS location data is used to generate speed information from **your car** for each trip taken which is compared with the road network speed limits.

Speeding Warnings Important:

You will be given a **speeding warning** (as outlined below) where the **device** detects that **your car** has been driven above the **speed limit**.

Speeding Warning 1:

You will be given a **speeding warning** where the **device** detects more than two dangerous speeding events (i.e. the speeding warning will be given on detection of the third dangerous speeding event).

Speeding Warning 2:

You will be given a second **speeding warning** where the **device** detects a further two dangerous speeding events after the first speeding warning.

The second **speeding warning** will warn **you** that the **policy** will be cancelled if you continue to **speed**.

Notice of Cancellation (Speeding warning 3):

You will be given notice of cancellation of **your policy** where the device detects a further two dangerous speeding events after the second speeding warning.

7. Theft Tracking:

You must report the theft of **your car** to the Gardai / Police at least within 24 hours of discovery of the incident and obtain an Incident Number, to verify a theft has taken place and **you** must report the incident to **our** claims department on 01 859 9700. **You** will be responsible for any charges in respect of storage or recovery of **your car** by the Gardai / Police.

8. Accident Tracking:

By virtue of the existence of GPS tracking functionality in **your device**, **we** should be aware if an accident occurs. Where possible **we** will aim to contact **you** on the number **you** supplied to **us** when the **policy** was arranged or renewed and will take the actions necessary to get **you** mobile again. If **your car** is not safe to be driven, **we** will arrange for your car to be taken for repair in accordance with the terms of **your policy**.

However, **you** must contact the emergency services or report the accident to the Gardai / Police after an accident has occurred and **you** must report the accident to our claims department on 01 859 9700.

9. Claims:

Driving data obtained from the **device** may be used by us to assess claims. If **you** have a claim during the **period of insurance your driving score** will not be affected.

10. Driving Your Car Abroad:

In some countries while **you** are driving your car abroad, **your driving data** may be recorded but not transmitted. If this occurs the **device** will transmit some or all of **your driving data** to **us** when **you** return to the Republic of Ireland. The **driving data** transmitted to **us** upon **your** return to the Republic of Ireland will be used in the calculation of **your driving score**.

11. Forcibly Cancelling Your Policy Based on Driving Data:

We reserve the right to forcibly cancel **your policy** should the **driving data** from the installed device in **your car** indicate dangerous driving behaviour, such as for example, dangerous speeding, braking, acceleration, cornering, or lateral movements.

Please note the list above are only examples of dangerous driving behaviour, it is not an exhaustive list and **we** may deem other conduct to indicate dangerous driving behaviour.

If **we** force cancel **your policy**, we will give you 7 working days written notice to your last known address. All cover will cease from that date.

We reserve the right to forcibly cancel **your policy** should the **device** indicate persistent speeding and **we** have given you due warning as detailed under sub-section 6 above **"Important consequences for you from Speed Warnings"**.

WARNING: If **we** forcibly cancel **your policy**, it may affect **your** ability to obtain car insurance cover.

How we will handle claims

1. Payment of premium:

If **you** make a claim and **you** have not paid all **your premium**, **we** may deduct any unpaid **premium** from any claim settlement **we** make to **you**.

2. Repairs:

If **your car** is lost, stolen or damaged, **we** will decide whether to:

- pay the cost of repairing any damage to **your car**;
- pay an amount in cash equivalent to the value of any loss or damage to **your car** not exceeding the market value of **your car**;
- replace **your car** with one of a similar type and in a similar condition.

The most **we** will pay will be the market value of **your car** at the time of the loss, less any excess.

If **your car** belongs to somebody else or is the subject of a hire purchase or leasing agreement **we** may make any payment due under the policy to the legal owner. **Our** liability under this **policy** will then be complete.

If **you** cannot drive **your car** as a result of damage covered under this policy, **we** will pay the reasonable cost of:

- protecting **your car** and removing it to our nearest approved repairers; and
- delivering **your car** to your address as shown in the schedule after the repairs have been completed.

Repairs to **your car** undertaken by one of **our** approved repairers are guaranteed for the period that **your car** remains owned by **you**.

If **you** choose not to use our approved repairer but choose an alternative repairer:

- this may lead to a delay in arranging the repair of **your car**;
- we will not be able to provide **you** with a courtesy car or guarantee repairs;
- an additional **excess** of **€250** will apply (in addition to any other excess shown elsewhere in this **policy** or on **your policy schedule**).

3. Recovery of your car following an accident:

If **your car** is not safe to drive after an accident and **we** have not contacted **you** already, please telephone **us** on 01 859 9700 and we will arrange for someone to assist **you**. If **your car** cannot be made roadworthy within a reasonable time, **we** will arrange to take it to **our** approved repairer within the specified policy limits.

If **you** choose not to use our approved repairer but choose an alternative repairer:

- this may lead to a delay in arranging the repair of **your car**;
- **we** will not be able to provide **you** with a courtesy car or guarantee repairs;
- an additional **excess** of **€250** will apply (in addition to any other **excess** shown elsewhere in this **policy** or on **your policy schedule**).

Our employees and contractors will use all reasonable care and skill when providing the accident recovery service. However, they can refuse to provide services (or cancel them) if, in their opinion, **your** demands are excessive, unreasonable or impractical.

4. Towage and Storage:

The maximum limit **we** will pay for all fees connected with towage and storage of **your car** provided **you** notify us within 48 hours of any accident or loss will be **€300**.

If you notify **us** more than 48 hours after any accident or loss **we** will determine the amount **we** deem reasonable to pay **you** for fees accumulated.

5. Excesses that apply:

If **your schedule** shows that you have to pay an **excess or excesses**, you must pay the first part of any claim up to the total amount of all the **excesses** that apply.

Guidance if you are involved in an accident

The information below is intended as a guide for **you** in the event that **you** are involved in an accident and need to report details of the accident to **us** and/or to notify details of any claim to **us**.

What to do after a car accident:

Stop **your car** as safely and as soon as possible. Switch off the engine and switch **your** hazard lights on. It's a criminal offence to leave the scene of an accident. Even the most minor car accidents can come as a shock, so try to remain calm and take a moment to compose yourself, a few deep breaths should help with this.

Check on the others at the scene:

Check if **you** and **your** passengers are okay. Take a minute to assess the situation as **you** might be in a shocked state. If there's another car involved check everyone is okay. If anyone is in pain or injured from either car call an ambulance immediately. Avoid moving anyone who may be badly injured.

Information you should get after an accident:

Take note of all the people involved in the accident. This is important in case queries or injuries are brought up at a later stage. By law **you** must give **your** name and address to everyone involved and they must share the same with **you**. **You** should also exchange the name and address of **your** insurance company with the other party.

Ask the other driver if they are the registered owner of the car. If they are not, ask who is. The car may have been borrowed or could be a company car. Take a note of the make, model and registration of the other car(s) involved.

Note the detail of any injuries sustained on either side. Also make note of anyone who says they are not hurt. If there are any witnesses to the accident, take their names and addresses.

If possible, it is helpful to take photos of:

- The damage caused to each car – where the damage is, how severe it is etc.
- The position of the cars on the road after the collision. This is especially important when determining who may have been responsible.

Basically, the more information **you** can collect, the better, as this will be helpful when the authorities are reviewing the incident. If possible, also try to note the following:

- the date,

- time,
- weather conditions,
- light conditions and
- state of the road at the incident.

Also be very careful what **you** say after an accident. Do not apologise to the other driver, admit responsibility, or even discuss the accident at the scene. This applies even if **you** think **you** may be at fault.

What to do in a single car accident:

If **you** have damaged another car or someone's property, **you** should take photos of the damage so that any later claims can't be exaggerated. **You** should leave a note with **your** insurance and contact details somewhere that the other party can easily find them, under the windscreen wiper is a pretty handy spot. **You** should never assume that everything will just be alright and drive off without doing the above.

How to report a car accident:

Depending on the accident itself **you** may need to call the Gardaí / Police and/or an ambulance, this can be done by dialling either 999 or 112. It's helpful to have somebody independent and qualified on the scene. The Gardaí / Police will need to get involved if there appears to be drink or drugs involved or **you** suspect the other driver may have deliberately caused the accident.

They will also need to be contacted if the other party refuses to share their car and licence details, they try to leave the scene of the accident or if there are any injuries on either side. You are legally required to notify the Gardaí / Police of any injuries within 24 hours of the accident. The Garda website has FAQs that deal with reporting of a crime.

How to make an insurance claim after an accident:

After you've completed the above steps and had time to catch **your** breath **you** need to notify **AIG** claims team of the accident. For information on how to make a claim, please go to **your Revolut app**. This must be done even if you're not planning to make a claim on your insurance policy or if you intend to pay for the damage to the other car yourself as the other party might still claim later. You must notify AIG claims team of an accident as soon as reasonably possible.

AIG claims team will look for **your policy** number or **your** name, address and car registration number as well as the registrations of any other cars involved, the name and contact details of the other driver, passengers or witnesses.

AIG claims team will also need the other driver's insurance details, and any photos **you** took at the scene of the accident.

Beware of fraudsters:

There are some people who arrange accidents in order to make a fraudulent insurance claim. They may cause these accidents by braking unexpectedly, causing **you** to go into the back of their car. They may also intentionally disable their brake light bulbs, giving **you** no warning when they hit the brakes in front of **you**, and making it more likely **you** will crash into them.

After an encounter with one of these fraudsters, **you** might receive a letter from **AIG** claims highlighting the damage from the accident – the claims they make may be exaggerated to maximise the money they try to win back.

To help avoid these incidents, be especially careful in stop to start traffic, at merging junctions and roundabouts, always allow plenty of space between **you** and the car in front. Be wary of erratic driving behaviour such as slowing for no reason. If **you** notice faulty brake lights, increase **your** distance. Some drivers install dash-cams to prove their innocence against fraudulent claims.

Who will deal with your claim?

AIG Europe S.A. Ireland Branch will deal with **your** claim. **You** should therefore refer all enquiries to:

24 Hour Claims Helpline: **+353 1 859 9700**

Email: **claims.ie@aig.com**

Windscreen Claims Helpline: **+353 1 859 9899**

What to do after an accident?

The following actions are required by law:

1. **You** must stop - it is a serious offence not to do so.
2. **You** must give your name and address to anyone involved in the accident, together with details of **your car** and your **insurer**.
3. If **you** are unable to notify the Gardaí /Police at the scene of the accident, **you** must report it to them as soon as possible, and in any case within 24 hours.
4. **You** must show **your certificate of insurance** to the Gardaí /Police if they need to see it.

Important:

If **your car** is not safe to drive after an accident and **we** have not contacted **you** already, please telephone us on +353 1859 9700 and **we** will arrange for someone to assist **you**. If **your car** cannot be made roadworthy within a reasonable time, **we** will arrange to take it to **our** approved repairer at **our** expense.

Our employees and contractors will use all reasonable care and skill when providing the accident recovery service. However, they can refuse to provide services (or cancel them) if, in their opinion, **your** demands are excessive, unreasonable, or impractical.

How do you notify us of your claim?

If **we** have not contacted **you**, first check **your schedule** to make sure **you** are covered for the loss or damage **you** are claiming for.

If **you** have been involved in an accident, or **your car** is damaged by fire or vandalism, **you** should contact **us**, and we will advise **you** how to proceed. The telephone number is shown at the front of this policy document and above.

You will be asked to do the following:

1. Supply as much information as **you** can concerning the accident or incident. This may be by completing a **Motor accident report form or Motor theft report form**, whichever is appropriate.
2. Send a copy of **your** driving licence, Car Registration Document, NCT Certificate, purchase receipts and spare keys if **your car** has been stolen.
3. Send any communication **you** receive in connection with **your** claim to:

Claims Department, AIG Europe S.A. Ireland Branch, AIG House, 30 North Wall Quay, IFSC, Dublin 1, D01 R8H7.

Or Email: claims.ie@aig.com

You must not admit liability or deal with any correspondence yourself without **our** prior consent.

1. Report any vandalism to the Gardai / Police and obtain a crime report number.

Please note: Even if **you** are not covered for damage to **your car**, **you** must still advise **us** of the accident and **you** must confirm whether anyone else was involved in the accident who may have suffered an injury or damage to their property.

If the windscreen or windows of your car are damaged, you should:

1. Telephone us on +353 1 8599899. **You** will need your policy details ready to confirm that **you** are covered for this damage.
2. **You** will be given advice on whether your windscreen can be repaired rather than replaced.
3. If it is not possible to repair **your** windscreen or if the damage is to the windows of **your car**, **we** will instead arrange for it to be replaced.

If you choose not to use our approved repairer but choose an alternative repairer:

- This may lead to a delay in arranging the repair of **your car**;
- We will not be able to provide **you** with a courtesy car or guarantee repairs;
- An additional **excess of €250** will apply (in addition to any other **excess** shown elsewhere in this **policy** booklet or on **your policy schedule**).

Revolut

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Credits:

Photo by **Art Lasovsky** on Unsplash