

# Nurses & Midwives Car Insurance Scheme





# The Nurses & Midwives Car Insurance Scheme available to Nurses & Midwives and their partners has been a huge success with over 13,000\* members.

As a result of the size of the Scheme we have been able to negotiate some highly competitive rates, so not only will you get a great price, you may be eligible for great benefits such as:

- ✓ Comprehensive driving of other cars
- ✓ Full No Claim Discount Protection
- ✓ Step Back No Claim Discount
- ✓ Malicious damage cover in designated parking area on work grounds
- ✓ 24-Hour Breakdown Assistance & Windscreen cover

## Contents

Nurses & Midwives Car Insurance Scheme features & benefits	4
NEW CUSTOMER – how to start your policy	6
EXISTING CUSTOMER – how to renew your policy	7
How to pay for your policy	9
Policy features & Benefits	10
Nurses & Midwives GOLD Car Insurance	12
Nurses & Midwives SILVER Car Insurance	16
Nurses & Midwives BRONZE Car Insurance	18
Policy exclusions & conditions	20

\*Source Cornmarket, May 2016.

Get the level of cover you need with the Nurses & Midwives Car Insurance Scheme

With our **GOLD**, **SILVER** and **BRONZE** policy options you can choose the cover and price that's right for you.

Benefit	Gold	Silver	Bronze
No Claim Discount protection	✓	x	x
No Claim Discount protection (fire/theft)	✓	✓	✓
No Claim Discount protection (windscreen)	✓	✓	x
Step Back protection	✓	✓	x
Uninsured Driver cover	✓	x	x
Malicious Damage cover in work grounds*	✓	✓	x
Open Driving	Optional	Optional	Optional
Windscreen cover	Unlimited	Unlimited	x
Excess	€125	€300	€600
Motor Breakdown Rescue	✓	✓	✓
Driving other cars (Comprehensive)*	✓	x	x
Driving other cars (Third Party)	✓	✓	x
Legal expenses (DAS)	✓	✓	✓
Foreign Use	✓	✓	✓
Personal belongings cover	✓	✓	x
Fire Brigade charges	✓	✓	✓
Personal Accident Benefit	✓	x	x
New Car concession	✓	✓	x
Car Value top-up	✓	x	x

Devised & administered by Cornmarket Group Financial Services Ltd. Car insurance is underwritten by Aviva Insurance Limited. Aviva Insurance Limited, trading as Aviva, is authorised by the Prudential Regulation Authority in the U.K. and is regulated by the Central Bank of Ireland for conduct of business rules. Registered Branch Office in Ireland No 900175. Registered Branch Address: One Park Place, Hatch Street, Dublin 2. Registered in Scotland No 2116. Registered Office Piteavlis Perth, PH2 ONH. The details provided are correct as of the effective date of the policy. For full details of your insurance cover, please read your Statement of Fact, your Schedule, and your Policy Terms and Conditions as together they form the basis of your contract with Aviva Insurance Limited who is the underwriter of your car insurance policy.

\* Benefit only applies where cover is comprehensive.

# How to start your policy: New customer

Enclosed you will find your quotation, statement of fact and product suitability statement. The statement of fact has been completed on the basis of the information you have provided to us.

## Step 1

Please read the attached statement of fact form carefully and ensure all details are correct and that the cover requested meets with your requirements. If the details are incorrect or don't meet your requirements, please contact our helpline on **(01) 408 4040**.

### **Return all documents to:**

Cornmarket Group Financial Services Ltd., Christchurch Square, Dublin 8.

## Step 2

Return the following documents:

- Your original proof of No Claims Bonus from your previous insurer
- A photocopy of the front and back of your driving licence (as well as a copy for each named driver under the policy)
- Any other supporting documentation stipulated in the Important Message Box of your quotation
- Payment: Pay by post or phone. See Payment Options listed on page 9.

# How to renew your policy: Existing customer\*

## Check your cover details

Your renewal notice is based on the most recent information supplied by you. If these details have changed (e.g. change of car, change of cover required etc.), please contact us immediately so we can update your details and issue you with a revised renewal notice if necessary. If you have an open driving policy, you can receive an additional discount if you restrict driving to yourself and your partner only. Under this option, your partner must be specifically named.

Now that you have checked your Cover Details and are happy, please proceed to payment options available to you, opposite, to complete your renewal.

\* AVIVA Insurance Limited is the Policy underwriter of your car insurance policy with effect from your renewal date. Payment of the renewal premium is deemed to be an acceptance of the revised policy terms, conditions and underwriter.





# How to pay for your policy

## Pay by Renewing Online:

Log on to **cornmarket.ie** and click on the 'Renew Your Policy' button and follow the easy steps. All you need is:

- A credit/charge/debit card\*
- Your policy number
- Your renewal pin – which is supplied on your renewal notice.

If your renewal date has passed, or if you experience difficulty using our online facility, please contact the Customer Service Helpline on **(01) 408 4020**.

## Payment Methods:

### Option 1:

#### Pay by Direct Debit

Premiums will be paid from your bank account over 10 months. Charges are detailed on the enclosed direct debit mandate.

### Option 2:

#### Pay by Post

This can be made payable to Cornmarket Group Financial Services Ltd. Please send all payments to:

**Cornmarket Group Financial Services Ltd.,  
Christchurch Square, Dublin 8.**

#### Pay by telephone

#### Credit/charge/debit card\*

Your annual premium can be paid in full by credit/charge/debit card. Please call the relevant number to you.

Existing policies: **(01) 408 4020**

or New policies: **(01) 408 4040**

\* A charge of up to €10 may be levied on payment transactions by credit/charge/debit card in order to cover the cost charged by the card provider.

# Policy features and benefits

Please read this document carefully.

This doesn't contain the full terms and conditions of cover, but highlights the main features and benefits depending on the applicable Policy option, i.e. **GOLD, SILVER or BRONZE**, and cover level, i.e. Comprehensive or Third Party Fire & Theft cover, and significant or unusual exclusions that apply to the Policy as a whole. A significant exclusion is something which may affect your decision about whether this policy meets your needs. Full terms and conditions can be found within the Policy Booklet available on request.

## Value calculation

In the event that your vehicle is damaged beyond economic repair, Aviva will calculate the value of the vehicle at the time of the loss on the basis of the current market value (for a vehicle of the same make and model) or where applicable the limit of the value (sum insured) placed by you on the vehicle as shown in the policy schedule, whichever is less. Please Note: Aviva will not pay for loss or damage over the current market value even if the sum insured on your motor insurance policy schedule may be greater.

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# Duty of disclosure and consequences if this duty is not fulfilled

In relation to you or any driver who will drive, you must tell us any facts which are likely to affect whether we agree to provide cover, or how we assess the risk proposed for insurance, including but not limited to:

- a) Medical details or history
- b) Previous insurance claims
- c) Any convictions, offences or prosecutions pending of any nature (for example, but not limited to, fraud, theft, penalty points, driving convictions, or the handling of stolen goods)
- d) The main user of the vehicle or any vehicle modifications.

If you are not sure whether you should tell us about something, please tell us anyway. This is for your own protection because, if you do not give us all the information we need, your policy may not provide you with the cover you need, a claim may not be paid, the policy could be declared invalid and void or may be cancelled, and you may encounter difficulty trying to purchase insurance elsewhere.

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# Gold

# car insurance

## Significant features of our GOLD Car Insurance Product

Depending on the terms, exceptions and conditions of this policy, the following will apply:

### 1. Windscreen cover

If you use our aligned windscreen repairers (1890 809 808), there is no limit on cover. A limit of €225 for any single event will be applicable if any other repairer is used. Any payment will have no effect on your no claims discount, and we will not ask you to pay any excess if you claim.

### 2. No Claim discount Protection: Fire/Theft/Windscreen

Any payment we make for fire, theft, or windscreen claims will not affect your no claim discount.

### 3. Step back no claim discount

If you make a single claim or one arises during any period of insurance, we will reduce your no claim discount by three years e.g. 50% to 20%, 40% to 10%, 30% or less to nil.

### 4. Protected no-claim discount (automatically included)

You may make up to two unlimited claims within a three year period without losing your no-claim discount. We will not take account of claims for windscreen breakage, fire or theft. When you have availed of the two claims in a three year period protection provided under this cover, you will not qualify for further protected no-claim discount for at least three years from the following renewal. What this means is that Aviva Insurance Limited will remove the protection for any further claim i.e. a third claim in a three year period will reduce your no claims discount in accordance with the step-back clause opposite. You will not qualify for No Claims Discount (NCD) protection again until you are claims free for three years.

Table 1 below explains this further and will apply to claims that result in damage to your car, third party injury or damage to third party property, vandalism/malicious damage claims that occur outside the confines of a designated parking area for nurses provided by your employer, medical expenses or emergency treatment claims arising out of an accident, claim for new car replacement, car value top-up or loss of or damage to the car caused by incorrectly fuelling the car.

Table 1

## No Claims Discount Protection

## Your No Claim Discount (NCD)

Before any claim you have	50%
After 1 claim you will have	50%
After 2 claims within a 3 year period, you will have (See Note 1)	50%
After 3 claims within a 3 year period, you will have (See Notes 1 and 2)	20%
After 4 claims within a 3 year period, you will have (See Notes 1, 2 and 3)	0%

Note 1: At the time you reach this point you will not qualify for no claim discount protection again until you are claims free for three years.

Note 2: At the time you reach this point you will not qualify for step-back no claim discount again until you are claims free for two years.

Note 3: At the time you reach this point you will not qualify for step-back no claim discount again until you are claims free for four years.

### 5. Breakdown rescue

The following types of breakdown are covered: 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. Please call the helpline on 1800 646 545 for more details.

### 6. Driving of other cars: comprehensive

The Nurses & Midwives Gold policy will provide the policyholder with comprehensive cover while he/she drives any other private motor car. To avail of this cover certain conditions apply, which include, among others, the requirement that: the policyholder must hold a full EU driving licence to be eligible for this benefit; the vehicle must not exceed €40,000 in value or 2 litres (2000cc) cubic capacity, it cannot belong to your partner and the policyholder's own private car must still have an active insurance certificate displayed in their own vehicle i.e. it has not been damaged beyond economic repair.

### 7. Legal expenses cover (DAS)

- Accident loss recovery and personal injury
- Motor Legal Defence
- Motor contract disputes
- Legal advice Helpline service
- Counselling Helpline service.

**LoCall 1850 670 747**

Legal Expenses cover is underwritten by DAS Insurance Company Ireland Limited. Please refer to your DAS policy booklet for full Terms & Conditions. DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority of the United Kingdom and regulated by the Central Bank of Ireland for conduct of Business rules.

### 8. No claim discount protection: malicious damage cover in work grounds

We will pay for loss of or damage to your car caused by wilful or malicious damage by anybody, within the confines of your permanent

place of employment. The amount payable will not exceed the current market value of the car at the time of the incident. Any payment made under this section will not affect your no claim discount. An excess of €125 applies.

#### **9. Reducing accidental damage excess**

If you have an accident, which gives rise to a claim under the policy and, at the time of the incident you are insured with Aviva for a period in excess of twelve months, the accidental damage excess will be €0 if you use an aligned repairer.

#### **10. Excess**

The standard policy excess is €125.

#### **11. €0 accidental damage excess**

If you have an accident, which gives rise to a claim under the policy and at the time of the incident you are driving in connection with your profession as a Nurse, the excess will be waived at the time of the claim if you use an aligned repairer.

#### **12. Foreign use**

We will automatically extend your policy to provide full policy cover within the EU. This cover will last 90 days in any period of insurance for the policyholder's car.

#### **13. Personal belongings cover**

We will pay up to €500 for any one event for any loss of or damage to personal belongings in the car cause by fire, accident or theft (not including certain items such as money, stamps, documents, jewellery, mobile phones, iPads, laptops, etc.). A €100 excess applies but there will be no effect on your No Claim Discount.

#### **14. Personal accident benefit**

Aviva's Journeywise benefit provides cover for accidental bodily injury to any person named on the policy schedule. We will pay €26,000 in the event of death, loss of sight, of an arm or leg, and will pay €130 for each day spent as an inpatient in hospital for up to 20 days. You are covered while getting in or out of a private car, or any train, bus, taxi, aircraft, boat, ship or hovercraft (as a fare paying passenger).

#### **15. Fire brigade charges**

We will pay up to €1,000 to cover the cost of fire brigade charges which you have to pay as a result of the fire brigade being called to control or put out a fire in your car, and to remove you or your passengers from the car. We will pay this benefit only if there is a valid claim on your policy for the event.

#### **16. Replacement lock cover**

Provides cover for replacing door, boot, ignition, steering lock and lock transmitter, and the central locking interface if your keys or lock transmitter are lost or stolen and any person who may have your keys or transmitter is likely to know where you keep your car. There is no excess and any incident under this section has no effect on your No Claim Discount.

#### **17. New car concession**

If your car is less than one year old when stolen (and not recovered), or when damaged (in a single incident) resulting in a repair or reinstatement cost of more than 50% of the current Republic of Ireland list price of the car when new, we will offer to replace the car with a new vehicle of the same specification (make/model), provided it is available in the Republic of Ireland.

#### **18. Radio/audio equipment/satellite navigation systems**

We provide cover up to €1,000 for loss or damage to Car-phones, satellite navigation equipment or games consoles permanently fitted to the Car in accordance with manufacturer's specifications.

#### **19. Automatic Temporary Substitution**

We provide cover, as standard, on any private car up to 2000cc (2 litres) loaned to you or a permitted driver shown on your certificate of motor insurance, for up to seven days by a registered garage or vehicle repairer while your own car is repaired. This cover only applies to drivers that qualify for the driving of other cars benefit.

## **20. Car value top-up**

If your car is no longer economical to repair, cannot be repaired, or has been stolen and not recovered, we will pay you the market value of your car at the time of loss plus €1,500. This benefit will not apply if your car is replaced as new under 'new car replacement'; if your car is 4 years old or more at the time of the loss; under the driving of other cars benefit, and to any car temporarily covered under the policy. The most we will pay is one car value top-up in a single period of insurance. If you have insured your car for less than the current market value (at the time of loss), we will reduce the amount we will pay you in line with the declared value that appears in your schedule.

## **21. Uninsured driving protection**

If you make a claim for a road traffic accident that is not your fault and the driver of the other car involved in the accident is not insured, you will not lose your No Claim Discount. This benefit is only available on comprehensive policies and an excess applies.

## **22. Open driving (optional)**

For an extra premium, with open driving as your selected driving option, you can allow any driver aged 25 to 70 years to drive your car once they have a full EU driving licence.

## **23. Child seat cover**

We will pay for any loss of or damage to a child car seat in the car caused by fire, theft, attempted theft or accidental means. We will not pay for any amount over €350 for each child seat claimed for, or €700 in total, whichever is less.

## **24. Misfuel**

If the incorrect fuel type is put into the fuel tank of your car, we will pay for the extraction of the fuel from the tank and fuel lines including the cleaning of the engine components up to €700 on a comprehensive policy.

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# Silver

# car insurance

## Significant features of our SILVER Car Insurance Product

Depending on the terms, exceptions and conditions of this policy, the following will apply:

### 1. Windscreen cover

If you use our aligned windscreen repairers (1890 809 808), there is no limit on cover. A limit of €225 for any single event will be applicable if any other repairer is used. Any payment will have no effect on your no claims discount, and we will not ask you to pay any excess if you claim.

### 2. No Claim discount Protection: Fire/Theft Windscreen

Any payment we make for fire, theft, or windscreen claims will not affect your No Claims Discount.

### 3. Step back no claim discount (automatically included)

If you make a single claim or one arises during any period of insurance, we will reduce your no claim discount by three years e.g. 50% to 20%, 40% to 10%, 30% or less to nil.

### 4. Breakdown rescue

The following types of breakdown are covered: 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. Please call the helpline on 1800 646 545 for more details.

### 5. Driving of other cars: third party

The Nurses Silver product provides the policyholder with third party cover when he/she drives a private car that is owned by someone else. The policyholder must hold a full EU licence.

### 6. Excess

The standard policy excess is €300.

### 7. Legal expense cover (DAS)

- Accident loss recovery and personal injury
- Motor Legal Defence
- Motor contract disputes
- Legal advice Helpline service
- Counselling Helpline service

**LoCall 1850 670 747.**

### 8. No claim discount Protection: malicious damage cover in work grounds

We will pay for loss of or damage to your car caused by wilful or malicious damage by anybody, within the confines of your permanent place of employment. The amount payable will not exceed the current market value of the car at the time of the incident. Any payment made under this section will not affect your no claims discount.

### 9. Reducing Accidental Damage Excess

If you have an accident, which gives rise to a claim under the policy and, at the time of the incident you are insured with Aviva for a period in excess of twelve months, the accidental damage excess will reduce by €100 for every year you renew with us. This will only apply when an approved repairer is used.

### 10. €0 Accidental damage excess

If you have an accident, which gives rise to a claim under the policy and at the time of the incident you are driving in connection with your profession as a Nurse, the excess will be waived at the time of the claim if you use an aligned repairer.

### 11. Personal belongings cover

We will pay up to €500 for any one event for



any loss of or damage to personal belongings in the car caused by fire, accident or theft (not including certain items such as money, stamps, documents, jewellery, mobile phones, iPads, laptops, etc.).

A €100 excess applies but there will be no effect on your No Claim Discount.

## **12. Foreign use**

We will automatically extend your policy to provide full policy cover within the EU. This cover will last 90 days in any period of insurance for the policyholder's car.

## **13. Fire brigade charges**

We will pay up to €1,000 to cover the cost of fire brigade charges which you have to pay as a result of the fire brigade being called to control or put out a fire in your car, and to remove you or your passengers from the car. We will pay this benefit only if there is a valid claim on your policy for the event.

## **14. Replacement lock cover**

Provides cover for replacing door, boot, ignition, steering lock and lock transmitter, and the central locking interface if your keys or lock transmitter are lost or stolen and any person who may have your keys or transmitter is likely to know where you keep your car. There is no excess and any incident under this section has no effect on your No Claim Discount.

## **15. New car concession**

If your car is less than one year old when stolen (and not recovered), or when damaged (in a single incident) resulting in a repair or reinstatement cost of more than 50% of the current Republic of Ireland list price of the car when new, we will offer to replace the car with a new vehicle of the same specification (make/model), provided it is available in the Republic of Ireland.

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## **16. Automatic temporary substitution**

We provide cover, as standard, on any private car up to 2000cc (2 litres) loaned to you or a permitted driver shown on your certificate of motor insurance, for up to seven days by a registered garage or vehicle repairer while your own car is repaired. This cover only applies to drivers that qualify for the driving of other cars benefit.

## **17. Radio/audio equipment/satellite navigation systems**

We provide cover up to €1,000 for loss or damage to Car-phones, satellite navigation equipment or games consoles permanently fitted to the Car in accordance with manufacturer's specifications.

## **18. Open driving (optional)**

For an extra premium, with open driving as your selected driving option, you can allow any driver aged 25 to 70 years to drive your car once they have a full EU driving licence.

## **19. Child seat cover**

We will pay for any loss of or damage to a child car seat in the car caused by fire, theft, attempted theft or accidental means. We will not pay for any amount over €350 for each child seat claimed for, or €700 in total, whichever is less.

## **20. Misfuel**

If the incorrect fuel type is put into the fuel tank of your car, we will pay for the extraction of the fuel from the tank and fuel lines including the cleaning of the engine components up to €700 on a comprehensive policy.

# Bronze

## car insurance

### Significant features of our BRONZE Car Insurance Product

Depending on the terms, exceptions and conditions of this policy, the following will apply:

#### 1. No Claim discount Protection: fire/theft

Any payment we make for fire or theft claims will not affect your No Claims Discount.

#### 2. Foreign use

We will automatically extend your policy to provide full policy cover within the EU. This cover will last 90 days in any period of insurance for the policyholder's car.

#### 3. Fire brigade charges

We will pay up to €1,000 to cover the cost of fire brigade charges which you have to pay as a result of the fire brigade being called to control or put out a fire in your car, and to remove you or your passengers from the car. We will pay this benefit only if there is a valid claim on your policy for the event.

#### 4. Excess

The standard policy excess is €600.

#### 5. Replacement lock cover

Provides cover for replacing door, boot, ignition, steering lock and lock transmitter, and the central locking interface if your keys or lock transmitter are lost or stolen and any person who may have your keys or transmitter is likely to know where you keep your car. There is no excess and any incident under this section has no effect on your No Claim Discount.

#### 6. Automatic temporary substitution

We provide cover, as standard, on any private car up to 2000cc (2 litres) loaned to you or a permitted driver shown on your certificate of motor insurance, for up to seven days by a registered garage or vehicle repairer while your own car is repaired. This cover only applies to drivers that qualify for the driving of other cars benefit.

## 7. Open driving (optional)

For an extra premium, with open driving as your selected driving option, you can allow any driver aged 25 to 70 years to drive your car once they have a full EU driving licence.

## 8. Legal expenses cover

- Accident loss recovery and personal injury
- Motor Legal Defence
- Motor contract disputes
- Legal advice Helpline service
- Counselling Helpline service.

**LoCall 1850 670 747**

## 9. Breakdown rescue

The following types of breakdown are covered: 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. **Please call the helpline on 1800 646 545 for more details.**

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# Policy exclusions & conditions

## Policy Exclusions

There are some instances where cover will be restricted or excluded. This may influence your decision about whether this policy meets your needs. This list is not exhaustive. For full details please refer to the policy booklet as other exceptions, conditions and exclusions may apply which you may deem more relevant to you and your circumstances.

### Aviva will not pay for:

- Any accident, injury, loss, damage or liability which happens if any vehicle shown in the certificate is, at the time of the accident, being driven or used other than as allowed under the terms of the certificate
- Any liability you have under an agreement which you would not have if the agreement did not exist
- Any accident, injury, loss, damage or liability (except under Section 2 of the policy booklet) arising during or as a result of an earthquake, riot, civil commotion, sonic boom, radioactivity, war or terrorism
- Loss in value, wear and tear, mechanical, electrical or electronic breakdown
- Damage to tyres by braking, punctures, cuts or bursts
- Loss of use
- Loss or damage over the current market value of the car at the time of the loss or the amount shown under 'Vehicle' in the policy schedule, whichever is the lesser
- Any modifications unless forming part of the manufacturer's standard specification or are optional extras agreed with Aviva
- Any more than Aviva's share of liability if there is any other policy covering the loss or damage at the time of a claim
- Any accident, injury, loss, damage or liability where any person insured driving or using the vehicle at the time of an accident has a breath, blood or urine alcohol/drug level above the legal limit shown in the Road Traffic Acts and any further regulations.

## Policy Conditions

The following is a brief summary of the conditions which apply to the whole policy. For full details please refer to the policy booklet:

### **Claims: This condition sets out:**

- a) Your obligations in relation to notification of a claim, such as, the requirement to notify Aviva immediately about any event which may give rise to a claim and what to do when legal documentation and/or correspondence is served on you.
- b) Your obligations throughout the claims process, for example, you must give Aviva whatever information or assistance is reasonably requested, you must forward on all communications (e.g. letters, legal summons or similar documents) from other parties immediately and not make any admission, denial, or negotiation of payment under this Policy.

### **Arbitration:**

This condition sets out what kind of dispute between you and Aviva would give rise to arbitration, how an arbitrator would be appointed (either jointly between you and Aviva or by the President of the Law Society of Ireland should you and Aviva not agree on an arbitrator) and how a claim will be treated by Aviva should you not refer a dispute to arbitration within 12 months.

### **Replacement or extra car:**

You must immediately give Aviva full details of any replacement or extra private car or there will be no cover for that car, pay any extra premium due and notify Aviva when you get rid of the car so as to qualify for a refund of premium (if any).

### **Other insurance:**

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





Existing Policies: Call us on **(01) 408 4020**  
New Policies: Call us on **(01) 408 4040**  
or visit **[cornmarket.ie/nurses-car-insurance](https://cornmarket.ie/nurses-car-insurance)**

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