



# Nurses & Midwives Car Insurance Scheme

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 commitment	✓	x	x
Malicious damage cover in work grounds*	✓	✓	x
Open driving	optional	optional	optional
Windscreen cover (€225 limit if aligned windscreen repairers is not used)	unlimited	unlimited	x
Excess	€125	€300	€600
Motor breakdown rescue	✓	✓	✓
Driving other cars (comprehensive)*	✓	x	x
Driving other cars (third-party)	✓	✓	x
**Legal expenses (ARAG)	✓	✓	✓
Foreign use	✓	✓	✓
Personal belongings cover	✓	✓	x
Fire Brigade charges (€1,000 limit)	✓	✓	✓
New car replacement	✓	✓	x
Car value top-up	✓	x	x
Child seat cover*	✓	✓	x
Replacement lock cover	✓	✓	✓

\*Benefit only applies where cover is comprehensive.

This leaflet is only a guide to the benefits available. Acceptance criteria, terms and conditions apply. The policy booklet sets out the terms and conditions of cover. For full details of the features and benefits, policy exceptions and conditions relating to the Nurses & Midwives product please visit [cornmarket.ie/nurses-car-insurance/](https://cornmarket.ie/nurses-car-insurance/)



## Important numbers

Cornmarket existing business help line

**(01) 408 4020**

Cornmarket new business help line

**(01) 408 4040**

All-glass windscreen cover

**1890 809 808**

Aviva breakdown rescue

**1800 646 545**

\*\*Legal Expenses helpline

**1850 670 747**

# How to start your policy: **New customer**

Included in your quotation pack and/or schedule pack from us you will find your Statement of Fact, Insurance Product Information Document (IPID) and product Statement of Suitability. The Statement of Fact has been completed on the basis of the information you have provided to us.

## Step 1

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

## Step 2

Return the following documents:

- Your original proof of No Claims Bonus from your previous insurer.
- A photocopy of the front & back of the driving license(s) for all drivers named on the policy.
- Any other supporting documentation stipulated in the Important Messages box of your quotation.

Arrange for payment: pay by post or over the telephone – see payment options below.

# 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 your details have changed (e.g. changes include but are not limited to a change of car, change in the main user of the car, previous insurance claims or any convictions, offences or prosecutions pending of any nature in respect of any person who may drive your car), please contact us immediately so we can update your details and issue you with a revised Renewal Notice if necessary.

Now that you have checked your cover details and are happy, please proceed to the payment options available to you below and complete your renewal.

# How to pay for your policy

## Pay online:

### New customers

In your quote email, click on the buy now option in the body of the email and this will redirect you to our website. Here you will need to review all details and follow the steps on screen. You will need a credit / charge / debit card and the driving licence number for all drivers.

### Existing customers

Log onto **cornmarket.ie/my-cornmarket** and follow the easy steps.

All you need is:

- Your email address and password; don't worry if you have not already registered for MyCornmarket, you can do so online
- A credit/charge/debit card
- Your bank details if paying by direct debit online\*.

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**.

\*Please see pay by direct debit options for more details.

## Return all documents to:

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

The Nurses Car Insurance Scheme is devised and administered by Cornmarket Group Financial Services Ltd. and is underwritten by Aviva Insurance Ireland DAC. Aviva Insurance Ireland Designated Activity Company, trading as Aviva, is regulated by the Central Bank of Ireland. A private company limited by shares. Registered in Ireland No. 605769. Registered Office: One Park Place, Hatch Street, Dublin 2, Ireland, D02 E651. Information correct at time of print October 2020. This is intended only as a guide to the main benefits available. For full details of your insurance cover, please read your Statement of Fact, your Schedule, and your Nurses Car Insurance Scheme Policy booklet as together these documents form the basis of your contract with Aviva Insurance Ireland DAC, who is the underwriter of your car insurance policy. \*\*ARAG Legal Protection Limited is registered in Republic of Ireland (Company No. 639625). Registered Office: Europa House, Harcourt Centre, Harcourt Street, Dublin 2, D02 WR20. ARAG Legal Protection Limited is regulated by the Central Bank of Ireland. Cornmarket Group Financial Services Ltd. is regulated by the Central Bank of Ireland. A member of the Irish Life Group Ltd. which is part of the Great-West Lifeco Group of companies. Telephone calls may be recorded for quality control and training purposes.

## Pay by post:

Cheques or bank drafts 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**.

## Pay by direct debit

For new customers a deposit of 20% is required and payments are taken from your bank account over 10 months.

Premiums for existing customers will be paid from your bank account over 11 months. Charges are detailed on the direct debit mandate.