



# Teachers' Car Insurance Scheme

Get the level of cover you need with the Teachers' car insurance Scheme underwritten by RSA. With Select and Economy policy options you can choose the cover and price that's right for you.

Benefit	Economy	Select
Excess	€450*	€175*
Windscreen cover	€400**	€600**
Windscreen replacement excess	None	None
24 hour motor breakdown assistance	✓	✓
Legal expenses cover†	✓	✓
Driving other cars – Third party cover	✓	✓
NCB protection – fire/theft/windscreen	✓	✓
Uninsured driving protection	✓	✓
NCB step back – 3 years	Optional extra	✓
Driving other cars – Comprehensive cover	x	✓
NCB protection – 1 unlimited claim	x	✓
NCB protection – max for life***	x	✓
Car hire	x	✓
Personal belongings cover	x	✓
Personal accident benefit	x	✓
NCB protection – malicious damage cover on school grounds	x	✓
Fire Brigade charges	x	✓
NCB protection – replacement locks	x	✓
New for old in year 1	x	✓
Child seat replacement	x	✓
Audio/Sat Nav cover	x	✓

\*The standard policy excess on Select is €250 for drivers aged 25+ and €500 for drivers aged 17-24. These excess amounts can be reduced by €75 where an approved repairer is used. On the Economy product, the standard excess is €500 for drivers aged 25+ and €800 for drivers aged 17-24. These excess amounts can be reduced by €50 where an approved repairer is used. Please refer to the policy booklet or schedule of cover for full terms & conditions. \*\*If you use the recommended windscreen repairer, All-Glass 1890 809 808, up to €600 cover applies for Select policies & €400 for Economy. If you do not use the recommended windscreen repairer the maximum amount payable is €225. \*\*\*Eligibility criteria, terms & conditions apply.

For full details of the features and benefits, policy exclusions & conditions relating to the Teachers' products please visit [cornmarket.ie/teachers-car-insurance/](https://cornmarket.ie/teachers-car-insurance/)

## Important numbers

Cornmarket existing Business help line  
Cornmarket new Business help line  
All glass windscreen cover

**(01) 408 4020**  
**(01) 408 4040**  
**1890 809 808**

++ Mapfre breakdown assistance **1800 377 700**  
+ Legal Expenses helpline **1850 670 747**



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

In your quotation pack, you will find your statement of fact, insurance product information document (IPID) 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 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.
- Payment: pay by post, phone or online – 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 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.

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](https://www.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.

## 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 enclosed direct debit mandate.

## Return all documents to:

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

RSA Insurance Ireland DAC trading as RSA is regulated by the Central Bank of Ireland.

++ 24 - Hour Breakdown Motor breakdown assistance is provided by MAPFRE ASSISTANCE Compañia de Seguros y Reaseguros SA. \*MAPFRE ASISTENCIA Compañia de Seguros y Reaseguros SA trading as MAPFRE ASSISTANCE Agency Ireland, is authorised by the Direccion General de Seguros y Fondos de Pensiones del Ministerio de Economia y Hacienda in Spain, and is regulated by the Central Bank of Ireland for conduct of business rules.

† 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.