

Car Insurance

That goes the extra mile



Policy Booklet

Post Insurance expect more.

One Direct (Ireland) Limited, trading as Post Insurance, is regulated by the Central Bank of Ireland. One Direct (Ireland) Limited is a wholly owned subsidiary of An Post. Registered in Ireland No 452399. Registered Office: GPO, O'Connell St, Dublin 1. D01 F5P2. This Car Insurance Policy is underwritten by Aviva Insurance Limited.

Please read your Policy Schedule and in particular the General Conditions and Exceptions. If you have any queries, please let Post Insurance know.



This Post Insurance Car Insurance is arranged by Post Insurance, it is underwritten by Aviva Insurance Limited.

Aviva Insurance Limited, trading as Aviva, is authorised by the Prudential Regulation Authority in the UK 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, D02 E651.

Registered in Scotland No 2116. Registered Office: Pitheavlis, Perth, PH2 0NH.

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Post Insurance Car Insurance Policy

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General Information

Special Notes

Important

If you have an accident, you must let us know immediately. We are very proud of our claims service. We know that this is when you need us most and we provide a speedy and efficient service to make the process as easy as possible for you.

Our Right of Recovery

If by law we have to make a payment that we would not otherwise have had to make, we will seek recovery of that outlay incurred from you and/or the driver of the vehicle.

Accident Line

You can contact us 24 hours a day, 365 days a year on 1890 666 888 for help and advice on all motor claims including windscreen damage claims or calling from abroad 00 353 91 525 311.

Aligned Repairer Network

The Aligned Repairer Network from Aviva is our approved nationwide panel of motor garages. When you avail of this service, the following benefits will apply:

- Free Courtesy Car while your car is at the Appointed Repairers - for up to 7 days, if your car is being repaired, or 10 days, in the event your car is a write-off;
- Tow-In-Service - if your car cannot be driven away from the scene of the accident, collection and re-delivery can also be arranged;
- Guaranteed Repairs - on all repair work carried out by our Appointed Repairers, while the car remains in your ownership; and
- Cleaned Car Guarantee - your car will be returned to you clean, both inside and outside.

If your car is laid up (out of use)

We will refund part of your premium for the period from the date you return the Road Traffic Act certificates and discs to us if your car is laid up for at least four weeks in a row and you suspend the insurance. As long as no claim or loss has arisen in the current period of cover we will refund a percentage of your premium based on the time your car is out of use. The amount we will refund will depend on how much cover is left on your policy. For example, if you leave the fire and theft cover in force, we will refund 75% of your premium.

Using your car abroad

We will automatically extend your policy to include the terms of endorsement PC69, providing policy cover within the EU, for 31 days in any 'period of insurance' for your car.

The following cover does not apply when you are using your car abroad.

- Driving other cars under Section 2D (pages 15–16)
- Section 7 - Breakdown rescue (pages 23–24)

If you need a Green Card, we will give you one free of charge. Please contact us at least one week before your journey.

Breakdown Rescue

Helpline number 1 800 34 34 35 (this call is free) or calling from Northern Ireland, England, Scotland or Wales +44 161 2102113

For full details of Breakdown rescue cover see pages 23–24.

Introduction

Your policy and schedule

We have enclosed your policy schedule and Road Traffic Act Certificate of insurance and disc separately. You should read these as one document together with your policy. The schedule shows your cover and any extra benefits or amendments, which may apply.

You should also read the Terms of Business of your agent, Post Insurance, in relation to its terms and conditions (including any charges it may impose from time to time) which apply in addition to the terms and conditions outlined in this policy.

You have the right to cancel your policy in the 14 days after:

- the start date of the policy; or;
- the day on which you receive your policy documents

whichever is later.

You need to return your certificate and disc to us so we can cancel the policy. As long as you haven't made any claims, we will work out the premium for the period we have been insuring you and refund the balance. The set-up fee (if applicable) is non-refundable.

Post Insurance Car Policy

This policy booklet, the information you have provided and the schedule form the contract of insurance between you (the policyholder), and us (Aviva Insurance Limited). In return for your premium, we will provide the cover shown in the schedule for accident, injury, loss or damage that happens within the geographical limits during the period of insurance.

The Third EU Non-Life Directive states that we must give you the following information.

The law which applies to the contract

Under European law and the law of the Republic of Ireland, you and we can choose

the law, which will apply to this contract. We propose that the law of the Republic of Ireland will apply.

This insurance is provided by us, Aviva Insurance Limited. We are set up and based in Ireland.

Complaints Procedure

We aim to give excellent service to all our customers; however, we recognise that things may occasionally go wrong. We will do our best to deal with your complaint as effectively and quickly as possible. Please contact the Customer Service Manager, Post Insurance, P.O. Box 1, Athlone, Co. Westmeath. LoCall: 1890 22 11 11.

If your complaint is not sorted out to your satisfaction, please contact Aviva Insurance Limited at 1850 666 555.

Alternatively, you can contact:

- **Insurance Ireland's Insurance Information Service** at:

Insurance Centre, 5 Harbourmaster Place, IFSC, Dublin 1, D01 E7E8.

Phone: 01 676 1914

Fax: 01 676 1943

Email: iis@insuranceireland.eu

Website: www.insuranceireland.eu

- **Financial Services and Pensions**

Ombudsman (FSPO) at Lincoln House, Lincoln Place, Dublin 2, D02 VH29.

Phone: 01 567 7000

Email: info@fspoi.ie

Website: www.fspoi.ie

You will not lose your right to take legal action if you contact either of the above.

Insurance Act 1936 (Section 93)

All money, which is paid or may be paid by us to you under this policy, will be paid in the Republic of Ireland.

Stamp Duties Consolidation Act 1999

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

Definitions

Throughout the text certain words have a specific meaning wherever they appear and we have defined these below.

Bodily injury

Injury resulting directly from an accident caused by something violent and visible.

Car

Any vehicle you have given us details of and which we describe under the heading of 'Vehicles or classes of vehicles, the use of which is covered' in the certificate we have given you and which is still in force.

Certificate

The current document that proves you have the motor insurance you need by law. The certificate shows who can drive your car, what you can use it for and what cars you are allowed to drive. It is proof that you can use your car on a road or in any other public place, as needed by the Road Traffic Acts. The certificate does not show the cover you have.

Endorsement

Changes in the terms of your policy. These are shown in your schedule and described in section 5 of your policy.

Excess

The amount you will have to pay towards any claim.

Loss of a limb (Section 4)

Having a limb cut off or permanent loss of use of the limb at or above the wrist or ankle.

Post Insurance

Your insurance agent.

Partner

Your partner or husband or wife, living at the same address as you and sharing financial responsibilities with you. This does not include any business partner or associate.

Period of insurance

The period of time covered by this policy, as shown in the schedule, and any further period that we agree to insure you for.

Person insured (Section 4)

The person named in the schedule as being insured.

Private car

Any vehicle built mainly for carrying passengers and taxed for private use only.

Schedule

The document which gives details of the cover you have.

We, us or our

Aviva Insurance Limited.

You, your

The policyholder named in the schedule.

Geographical limits

We will provide insurance as set out in this policy for events which may happen in the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man or the Channel Islands during any period of insurance.

Insurance provided

(see your policy schedule)

Depending on the terms, exceptions and conditions of this policy, the following sections will apply when cover is:

Comprehensive

1, 2, 3, 5 and 6.

Third party fire and theft

1 (applies only for loss or damage to your car caused directly by fire, self-ignition, lightning, explosion, theft or attempted theft). Windscreen damage may not apply.

2, 3(b), 5 and 6.

if shown in the policy schedule

4 and 7.

Car sharing

When your car is being used for social or similar purposes, to carry passengers and you receive contributions for this, we will not consider it to be using your car for hire or reward as long as:

- a) your car is not built or adapted for more than eight passengers;
- b) you are not carrying passengers as a business; and
- c) the total contributions you receive do not mean you make a profit.

If you are not sure about your cover, please contact us.

No-claims discount

We will reduce the renewal premium (apart from the amount we charge under section 4) according to the following scale if no claim is made or arises under this policy in the period of insurance.

Period of insurance	Reduction
One year	10%
Two years	20%
Three years	30%
Four years	40%
Five years	50%

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

You earn the no-claims discount on each car separately if you insure more than one car with us.

Replacement lock cover

If the vehicle keys or lock transmitter of your vehicle is lost or stolen, we will pay for the cost of replacing:

1. the door locks and boot lock;
2. the ignition steering lock; and
3. the lock transmitter and central-locking interface.

However, you must prove to us that any person who may have your keys or transmitter is likely to know where you keep your car.

We will not take off the excess and your no-claims discount will not be affected if you claim under this section.

The most we will pay is €1,000.

Fire brigade charges

We will pay for charges made by a fire authority under the Fire Services Act 1981 to:

- control or put out a fire in your car (in circumstances which have given rise to a valid claim under your policy); and
- remove the driver or passengers from the car using cutting equipment.

The most we will pay is €1,000.

General exceptions

We will not pay for the following except where it is necessary to meet the requirements of road traffic legislation:

1. 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.
2. Any liability you have under an agreement which you would not have if the agreement did not exist.
3. Any accident, injury, loss or damage (except under section 2) arising during or as a result of:
 - a) an earthquake; or
 - b) a riot or civil commotion happening elsewhere than in Ireland, Great Britain, the Isle of Man or the Channel Islands (unless you can prove that the loss, damage or injury was not caused by that riot or civil commotion).
4. Loss or damage (except under section 2) directly caused by pressure waves as a result of aircraft and other flying objects travelling at or above the speed of sound.
5. A.
 - i) Loss or damage to any property or any indirect loss or expense (consequential loss).
 - ii) Any legal liability directly or indirectly caused by, contributed to or arising from:
 - ionising radiation or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from burning nuclear fuel; or
 - the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear assembly or part of it.

B. Any consequence of war, revolution or similar event.

C. Any consequence of an act of terrorism including any action taken to control or prevent an act of terrorism.

Terrorism means an act or threat of force or violence by any person or group whether acting alone or in connection with any organisation whose intention is to influence any government or to place the public, or any section of the public, in fear.

General Conditions

General conditions – all sections

Keeping to the policy conditions

1. You must keep to these conditions before we will make any payment under this policy.
 - a) The answers in any proposal and declaration for this insurance must be true and complete as far as you know. The proposal and declaration will form the basis of this contract.
 - b) You or any other person on whose behalf payment is claimed must keep to the terms and conditions of this policy.
 - c) You must let us know about any relevant or material facts that may possibly affect our decision to provide insurance, since the start date of the policy or your last renewal date (whichever is the latest). If you do not reveal these facts your policy may not provide the cover you need or may not be valid at all.
 - d) Any person whose driving is covered by the terms of the certificate must hold a licence to drive that vehicle and must meet the conditions and any limits of the driving licence held or, if they have held a licence to drive that vehicle, must not have been disqualified from holding that licence.
 - e) Any person whose driving is covered by the terms of the certificate must comply with any restriction, condition and limit on their driving licence including any restriction relating to the class of vehicle being driven or any other licence condition that may apply.
 - f) Any learner permit holder whose driving is covered by the terms of the certificate must specifically comply with the requirement to be accompanied at all times by a full driving licence holder while the learner permit holder is driving. The learner permit holder must comply with all restrictions, conditions and limits of their learner permit as prescribed by the Road Traffic Acts and any other regulations, which apply to such learner permit holders while driving.

Claims

2. You or any other person we cover under paragraph 4 of the certificate must:
 - a) write and let us know immediately about any event which may give rise to a claim under this policy with all the details we may need;
 - b) write and tell us immediately if you become aware of any prosecution or inquest in connection with the event;
 - c) not admit, deny, negotiate or settle a claim without our written permission;
 - d) send us all documents, proof, information and any letter or legal summons or similar document we may reasonably need; and
 - e) co-operate fully with us in the investigation and in handling any claim

We may do the following:

- a) We may take over and carry out in your name (or that of any person defined as an 'insured person' under section 2 of this policy) legal proceedings to defend or settle any claim, or to prosecute in your name (or the name of another person) any claim for our own benefit. We will decide how any proceedings are carried out or how any claim is settled.
- b) If we have to meet any legal liabilities under this insurance as a Road Traffic Act insurer, we have the right to ask you (or any other person) to repay us if you have not kept to the terms, conditions and exceptions of this policy.
- c) If the law of any country in which this policy applies, or an agreement between insurers and government (for example, the Motor Insurers' Bureau of Ireland agreement) says we must make any payment on your behalf which we would not otherwise have paid, we have the right to:
 - get the amount back from you; or
 - get the amount back from the person who was responsible; or
 - get the amount back from both of you.

General conditions – all sections (continued)

Cancellation

3. You may cancel this policy at any time by returning your certificate of motor insurance and windscreen disc to us. As long as no claim has happened during the current period of insurance, we will work out the premium for the period for which we have insured you and refund any balance, provided that the refund due to you amounts to at least €20.

We may cancel this policy by sending 10 days' notice by registered letter to your last known address. You will then be entitled to a refund of part of your premium, as long as the refund amounts to at least €20. We may cancel this policy without having to give you any reason.

If you wish to cancel your policy in the 14 days after:

- the start of the policy; or
- the day on which you receive your policy documents;

whichever is later, please read the section 'Your policy and schedule' on page 3 for more information.

Under the terms of the Road Traffic Act, the certificate and windscreen disc for a car no longer insured must be returned to us within seven days. You must return the certificate to us before we refund any premium under this policy.

Fraud

4. You will lose all benefit under this policy if any claim is fraudulent in any way or if you or anyone acting on your behalf has used any type of fraud relating to this or any other insurance policy. You will lose all benefit under this policy if you do not disclose all material facts which may affect our decision to provide cover or in calculating the policy premium, misrepresent any information to us or exaggerate a claim, make a claim which is in any way false, or use any false or stolen documents in applying for the cover provided under this policy or when making a claim.

Duty to take care

5. You must take all reasonable steps to prevent accident, injury, loss or damage, and must keep your car in a roadworthy condition. While unattended, the car must not be left unlocked, or the keys to the ignition left with or in the car or windows or sunroof left open. Personal belongings should be placed in the locked boot, glove box or closed storage compartment when your car is unattended. You must ensure the car is kept in a roadworthy condition, which includes ensuring that the tread depth on your car tyres are within the legal limits and if required that your car has a current and valid National Car Test (NCT) certificate. You must ensure the car is properly compliant with all Road Traffic legislation at all times. You must allow us to examine your car at any time.

Arbitration

6. Any dispute between you and us (about our liability over a claim or the amount to be paid, where the amount of the claim is €5,000 or more) must be referred (within 12 months of the dispute arising) to an arbitrator appointed jointly by you and us. If you and we cannot agree on an arbitrator, the President of the Law Society of Ireland will decide on the arbitrator and the decision of that arbitrator will be final. We may not refer the dispute to arbitration without your consent where the amount of the claim is less than €5,000. If you do not refer such a dispute to arbitration within 12 months, we will treat the claim as abandoned.

Replacement or extra car

7. You must:

- a) immediately give us full details of any replacement or extra private car. If you do not give us those details, you will have no cover under this policy for that replacement or extra car;
- b) pay to us any extra premium due; and
- c) let us know if you dispose of the car so you can qualify for a refund of your premium.

General conditions – all sections (continued)

Mid term alterations/cancellations

8. If you make an alteration to or cancel your policy mid term and this results in an adjustment in premium, we will not charge you for premium adjustments less than €20, nor will we refund you any premium amounts of less than €20.

Other Insurance

9. a) If at the time of any claim you have another insurance policy covering the same loss, damage or liability, we will pay only our share of the claim.
- b) If at the time of any claim any other insured person (defined in section 2 - Liabilities to Third Parties) has another insurance policy covering the same loss, damage or liability, we will not pay any part of the claim.

Insurance Sections

Events we will insure:-

Section 1 - Loss of, or damage to, the car

We will pay for loss of or damage to the car or any part of it or its accessories and spare parts (whether on your car or in your private garage) and loss or damage while it is being transported by sea (including loading and unloading) between any ports in the territories covered by this policy.

We may:

- repair or replace the car or any part of it; or
- pay a cash amount for the loss or damage.

Hire-purchase or contract-hire agreement
If we know that your car is covered by a hire-purchase or contract-hire agreement, we will pay any claim to the owner described in the agreement. We will then have no further liability for the payment.

Towing charges

We will pay the reasonable cost of protecting and removing your car to the nearest repairer if, as a result of any loss or damage insured under this section, you cannot drive the car. We will also pay the reasonable cost of delivering it to you within the territories covered by this policy after the repair, replacement, reinstatement or recovery. We will pay the reasonable cost of storing your car.

New car replacement

We will replace your car with a new car of the same make and model (if a car is available in the Republic of Ireland) if:

- you are the original and only owner of your car from new; and
- within 12 months of first registering your car, it is stolen and not recovered or is lost or damaged (in a single accident) and the cost of the repair, reinstatement or replacement is more than 50% of the current Republic of Ireland list price of the car when new.

To take advantage of this benefit you must insure the car for its full replacement cost for at least 12 months after first registering it.

Exclusions

We will not pay for:

1. loss in value, wear and tear, mechanical, electrical or electronic breakdown;
2. damage to tyres by braking, punctures, cuts or bursts;
3. loss of use;
4. 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 less;
5. any amount over 5% of the insured value of the car, or €650, whichever is less, for loss or damage to audio or car-phone equipment, unless we agree otherwise;
6. any modifications unless they form part of the manufacturers standard specification or are optional extras that we have agreed to cover;
7. any more than our share for loss or damage if, at the time of a claim, there is any other policy covering the loss or damage;
8. loss of or damage to the car where any person entitled to drive under the terms of the certificate or any person using but not driving the car
 - a) has at the time of the accident giving rise to the claim a breath blood or urine alcohol/drug level above the legal limit shown in the Road Traffic Acts and any further regulations;
 - b) is convicted of or has a prosecution pending for an offence under the Road Traffic Acts involving alcohol or drugs arising from the accident or the occasion giving rise to the claim;
9. loss of or damage to the car caused by incorrectly fuelling the car, the use of substandard or contaminated fuel, lubricants or parts;
10. any loss of or damage to the car, which does not arise from an accidental, sudden or unforeseen cause.

Section 2 – Liability to Third Parties

We will pay:

- the full amount an insured person (or their legal personal representatives) may have to pay for being legally liable for a person's death or bodily injury; and
- up to a limit of €30,000,000 including costs and expenses, the amount an insured person (or their legal personal representatives) may have to pay for being legally liable for damage to property;

arising as a result of an accident caused by or in connection with the car.

A. Definition of 'insured person'

For the purpose of insurance under this section, the term 'insured person' means:

1. you;
2. any person entitled to drive under the terms of the certificate other than a person in the motor trade driving the car for the purposes of overhaul, upkeep or repair;
3. any person, with your permission, using but not driving the car for social, domestic and pleasure purposes;
4. any person, with your permission, who is in, getting into or getting out of the car;
5. the owner of the car (if you ask us); and
6. the employer or business partner of any person whose business use is covered by the terms of the certificate.

B. Legal Costs

We may pay the following legal costs if they relate to an incident which is covered under this section.

1. The fees of solicitors we ask to represent anyone we insure at a coroner's inquest or defence in any district court.
2. The costs of defence against a charge, under sub-section 2(A) of Section 53 of the Road Traffic Act 1961, of manslaughter or causing death or

serious bodily harm by dangerous driving.

3. All other legal costs and expenses which are run up in defending any claim for bodily injury or damage to property arising as the result of an accident caused by or connected to the car and for which the insured person may be legally liable.

We will not be liable for any expenses you incur without our prior approval. You must have our written permission before we will make any payment.

C. Compulsory insurance in the European Union and other countries

We will extend the insurance under this section to give the minimum cover required by law relating to compulsory insurance for vehicles in any country which:

- is a member of the European Union; or
- has, according to the Commission of the European Union made arrangements to meet Article 7(2) of the EC Directive on insurance of civil liabilities arising from the use of motor vehicles (number 72/166/EEC)

D. Driving other cars

We will pay:

- the full amount you may have to pay under this section for being legally liable for a person's death or bodily injury; and
 - up to a limit of €30,000,000 the amount you may have to pay for damages and costs and expenses of the person claiming for damage to property;
- as a result of an accident caused by or in connection with you driving any other private car you do not own.

This cover will only apply if –

1. it is shown that this cover applies

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- under Section 5(b) of your certificate of insurance;
2. you do not own the private car or you have not hired the private car under a hire-purchase agreement, contract of lease hire or contract hire;
 3. the private car is not owned by your employer or hired to them under a hire-purchase or lease agreement;
 4. a current certificate of insurance has been issued and remains in force on the private car being driven under the driving of other cars cover provided;
 5. you have the consent of the owner to drive the private car;
 6. the private car is being used within the limits of use shown in the current certificate of insurance;
 7. you still own and insure your car under this policy and your car has not been damaged beyond economic repair;
 8. the private car is being driven within the geographical limits of the policy;
 9. the motor vehicle being driven is solely a private car. This cover does not include the driving of any commercial vehicles, camper vehicles, vans, car-vans, vans adapted to carry passengers or vehicles used for hire or reward such as a taxi or a hackney car;
 10. You have complied with the duty to take care condition as set out under the General conditions of the policy in respect of the private car.

E. Unspecified detached trailers

We will, on behalf of an insured person (or their legal personal representatives), pay:

- in full the amount they may have to pay under the Road Traffic Acts for being legally liable for a person's death or bodily injury; and
- up to a limit of €30,000,000 the amount they may have to pay under the Road

Traffic Acts for damages and costs and expenses of the person claiming for damage to property;

for any detached single-axle trailer that weighs up to half a tonne when not loaded.

Exclusions to Section 2

Unless we must do so under road traffic legislation, we will not pay:

1. for damage to property owned by or in the possession or control of the insured person;
2. for death of or bodily injury to any person driving the car, or in charge of it for the purpose of driving it;
3. if the insured person has cover for the liability under another policy;
4. for bodily injury to any person arising out of and in the course of that person's employment by the insured person; or
5. for any loss, damage, liability or injury arising from caravans, mobile homes, trailer tents, boat trailers, and any trailer which includes machinery or other equipment.

Section 3 – Medical expenses and emergency treatment

We will pay:

- A. you for any accidental bodily injury suffered in direct connection with the car up to €130 for each person for medical expenses any occupant has to pay (including the driver of the car); and
- B. the cost of emergency treatment for injuries caused by or arising out of using any motor vehicle which we cover under this policy if liability for such treatment arises under the Road Traffic Acts.

Section 4 – JourneyWise accident cover

We will pay the following benefits for the events described.

a) Death	€26,000
b) Total and permanent loss of sight in one or both eyes	€26,000
c) Loss of one or more limbs	€26,000
d) For each complete day you or they spend as an inpatient in hospital for up to 20 days	€130

We will pay benefits to any person insured who is injured:

- A while in, getting into or getting out of a private car
- B while in, getting into or getting out of any train, bus, taxi, aircraft, boat, ship or hovercraft, but only as a fare-paying passenger, or
- C while as a pedestrian involving any road vehicle, train or aircraft.

The injury must be the only cause of death, loss of sight in one or both eyes or loss of a limb of the person insured.

Notes applying to section 4

1. If you or any person insured dies, we will pay death benefit to the legal personal representatives.
2. The cover in this section applies worldwide.
3. If we pay benefit under this section, it does not effect your no-claims discount.

Exclusions to Section 4

1. We will not pay for any person insured:
 - a) taking part in racing, rallies, trials, speed- testing or motorcycling;
 - b) affected (temporarily or otherwise) by alcohol, drugs or solvent abuse;
 - c) having a breath, blood or urine alcohol level above the legal limit shown in the Road Traffic Acts and any further regulations;
 - d) claiming more than one of the amounts payable under the benefits a, b or c under this section in connection with the same accident; or
 - e) who lives permanently outside the Republic of Ireland.
2. We will not pay for death or bodily injury:
 - a) due to suicide or attempted suicide;
 - b) caused, prolonged or made worse by any illness or disability you had before the accident; or
 - c) which does not happen within six months of the date of the accident.

Conditions which apply when setting claims under Section 4

Any person insured or their legal personal representatives must:

- a) let us know as soon as possible after any accident which may give rise to a claim under this policy; and
- b) produce any medical certificates and any other evidence which we may need and pay any costs involved in doing this.

We will:

- a) if any person insured dies, be entitled to have a post-mortem examination which we will pay for; and
- b) have the right to ask any person insured to have a medical examination, which we will pay for.

You cannot transfer to anyone else your rights to any benefit under this policy.

When we have no further liability

When any person insured, or their legal personal representatives, receives any benefit we have paid, we will have no further liability under the policy.

Section 5 – Endorsements

The endorsements in this section which are shown in your policy schedule will also apply.

PC1 driver qualification (Full EU licence)

In general condition 1d we are replacing the words ‘must hold a licence’ with the words ‘must hold a full EU licence’.

PC2 driver qualification (EU licence-full or provisional)

In general condition 1d we are replacing the words ‘must hold a licence’ with the words ‘must hold an EU licence’.

PC3 driver qualification (Open driving - Option 1: 25-70 Full EU licence)

- a) In general condition 1d we are replacing the words ‘must hold a licence’ with the words ‘must hold a full EU licence’ for all drivers.
- b) We will not provide cover under the policy while the car is being driven by, or is in the charge of for the purpose of being driven by any person who is under 25 or over 70 years of age.

PC4 driver qualification (open driving - Option 2: 25 - 70 Full EU licence plus named drivers)

- a) In general condition 1d we are replacing the words ‘must hold a licence’ with the words ‘must hold a full EU licence’ for all drivers except as shown in (c) below.
- b) No cover operates under the policy while the car is being driven by, or is in the charge of for the purpose of being driven by, any person who is under 25 or over 70 years of age unless that person is named in the schedule which is attached to this policy.
- c) No cover operates under the policy while the car is being driven by, or is in the charge of for the purpose of being driven by, any person who holds a provisional EU licence unless that person is named in the schedule which is attached to this policy.

PC11 excluding driving other cars

We have cancelled clause D of section 2 of the policy headed ‘Driving other cars’.

PC14 excess-accidental damage

For each event under section 1 of the policy, we will not pay the first amount (shown in the schedule as excess) we would otherwise pay for loss or damage to the car other than by fire, self-ignition, lightning, explosion or by theft or attempted theft.

Any amount in the schedule applies as well as any other amount (excess) for which we are not liable under this policy.

PC28 farmers

We will not pay for damage to the car caused by the goods you are carrying.

PC69 foreign use

This policy will apply for the period shown in the international motor insurance card (Green Card) we have issued for the car while it is in any of the countries the Green Card applies to or while being transported between any ports in those countries.

If you claim for a risk we insure, we will also cover any costs you have as a result of being forced to pay a customs duty or a Spanish Bail Bond.

PC70 specified trailers (see the schedule for the cover which applies)

We will extend the cover under this policy to the trailers described in the schedule of the policy while attached to your car, for the purposes of being operated or drawn, or detached and not being used. The cover for the trailer is shown in the schedule. We will not be liable for any loss, damage liability or injury arising out of any event which happens while your car is pulling more trailers than is allowed by law.

PC71 windscreen damage

We will extend the cover under this policy to pay for loss of or damage to the glass in your car's windscreen or any other car window (not including the sunroof) and any scratching on the bodywork as a result of the breakage.

We may at our sole discretion repair or replace the windscreen or pay a cash amount for the loss or damage. If you use our aligned windscreen repairers (phone: 1890 666 888 for our current list of aligned repairers) for the replacement or repair, there is no limit. If you use any other windscreen repairer, there is a limit of €225 for any single event.

Any payment will not affect your no-claim discount (see page 7), and we will not ask you to pay any excess if you claim.

If the cover on your policy is Third party fire and theft, you must pay an extra premium for this cover.

PC72 second car endorsement

Your premium is calculated, subject to there being a second car in your household belonging to you or your partner, which is currently insured under a motor policy and the driving option on your policy is 'insured and partner'.

PC99 special claims excess where you do not tell us about penalty points

It is a condition of this policy that you let us know if any driver under this policy has received penalty points on his or her licence. If you do not keep to this condition, you will have to pay a policy excess of €2,500 as well as any existing policy excess. This means that we will not pay for at least the first €2,500 of any claim.

If we have to deal with a claim from a third party, we may want to recover the first €2,500 from you.

PC202 (B) spare parts clause for Japanese or Far Eastern imports

For each event where replacement parts

are needed to repair the car and the parts are not available or out of stock from the manufacturers' European representatives or agents, you must pay the cost of the replacement over the price shown in the latest maker's price list.

PC208 optional no-claim discount step-back

If you make a single claim or one arises during any period of insurance, we will reduce your no-claims discount as follows.

50% to 20%

40% to 10%

30% or less to nil

You must pay an extra premium for this cover.

PC302 - optional protected no-claim discount with step-back

You may make up to two unlimited claims in a three-year period without losing your no-claims discount. We will not take account of claims for windscreen breakage or fire or theft for the purposes of this endorsement. For subsequent claims, no-claim discount step-back applies (PC208).

You must pay an extra premium for this cover.

PC302A optional protected no-claim discount

You may make up to two unlimited claims in a three-year period without losing your no-claim discount. We will not take account of claims for windscreen breakage or fire or theft for the purpose of this endorsement.

You must pay an extra premium for this cover.

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.

PCYD1 exclusion of accidental damage

For each event under Section 1 of the policy, we will not pay for loss or damage to the car other than by fire, self-ignition, lightning, explosion or by theft or attempted theft while the car is being driven by or is under the direct control of any driver between the hours of 11.00pm and 6.00am.

Section 6 – Personal Belongings

We will pay up to €150 for any one event for any loss of or damage to personal belongings in the car caused by fire, accident or theft. We may, if you ask, pay the owner of the property directly.

If we make a payment under this section it will not affect your no-claims discount.

Exclusions

We will not pay for loss of or damage to:

1. money, stamps, documents or securities (such as share and premium bond certificates); or
2. goods or samples carried in connection with any trade.

Section 7 - Breakdown Rescue

We will pay for the following kinds of breakdown.

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.

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).

We will not be liable for any expenses you run up without our approval beforehand, or for expenses you run up without dialling the Freephone number first –

1800 34 34 35 or calling from Northern Ireland, England, Scotland or Wales
01 612 102 113

We are entitled to provide what we consider to be the most suitable benefit at the time you need the assistance. This is because not all options are always available to us at the time of the breakdown.

The following benefits are available.

1. Roadside and driveway assistance

We will send a competent repairer to help you at the scene. If your vehicle can be repaired immediately, we will provide up to one hour free labour. You must be with the car when the repairer arrives. If you are not with the car and we cannot help you, you must pay for any help you then need.

2. Towing

We will cover the cost of towing the car to:

- the nearest competent repairer; or
- your own garage;

whichever is closer.

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

(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:

- transport for you and your passengers to your intended destination; or
- a replacement car for up to 48 hours and transport 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 repairer 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 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.

If you have an accident

Only benefit number 2 applies if you have an accident.

Messages

We will pass on up to two urgent messages on your behalf.

Exclusions to Section 7

We will not pay for the following:

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.

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.

Motor Legal Protection

Policy Information

Welcome to Motor Legal Protection

This section of the policy applies ONLY if the cover is shown in the policy schedule

This Legal Expenses policy is an extension of your Car Insurance Policy. DAS Legal Expenses Insurance Company Limited underwrites the cover for Post Insurance.

Legal Expenses Helpline – **0818 303 013**
Motor Policy Claims - **1890 666 888**

As a DAS policyholder, you are now protected by Europe's leading legal expenses insurer. If you are involved in a motor accident, prosecuted for a motoring offence, have a motor contract dispute, need legal advice or need help with motoring emergencies, **we** are here to help **you** 24 hours a day, 365 days a year.

To make sure that **you** get the most from **your** DAS cover, please take time to read the policy, which explains the contract between **you** and **us**. If **you** have any questions or would like more information, please contact **your** insurance adviser.

Definitions applicable to this section of the policy only

Wherever the following words or expressions appear in **bold** type they will have the meaning given to them below:

Policy

A Post Insurance or private car insurance policy to which this legal expenses insurance attaches.

We, us, our

DAS Legal Expenses Insurance Company Limited.

Policyholder

The Post Insurance car insurance policyholder who holds a current policy and whose principal place of residence is in the Republic of Ireland and who has been declared to and accepted by us.

You, your

You, and any passenger (other than a paying passenger) or driver who is in or on the **insured vehicle** with **your** permission. Anyone claiming under this policy must have the **policyholder's** agreement to claim.

Insured vehicle

The vehicle specified in the motor insurance **policy** issued with this policy. It also includes any caravan or trailer designed to be towed by that vehicle whilst it is attached to this vehicle.

Appointed lawyer

The lawyer, or other suitably qualified person, who has been appointed to act for you under Condition 2 of this policy.

Legal costs

All reasonable and necessary costs charged by the **appointed lawyer** on a party/party basis. Also the costs incurred by opponents in civil cases if **you** have to pay them, or pay them with our agreement including VAT where appropriate.

Territorial limit

The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.

Period of insurance

The period for which **we** have agreed to cover the **policyholder** and for which the **policyholder** has paid the premium, such period to run concurrently with the period of insurance for the relevant policy.

Policy Information

Date of occurrence

The date of the event, which may lead to a claim. If there is more than one event arising at the same time or from the same originating cause, then the **date of occurrence** is the date of the first of these events.

Special Notes:

After a motor accident

If **you** are involved in an accident, remember to write down as many details as possible, including the names and addresses of anyone who may have seen the accident. Let **us** have this information as soon as **you** can, either by giving it to **your** insurance adviser or by sending it to **us** at the address below. If **you** are not sure what to do after an accident, call our Legal Advice Service.

How we help you

Once **we** have accepted **you** claim, **we** aim to recover **your** uninsured losses from the other person who caused the accident.

Uninsured losses could include the cost of repairing or replacing **your** vehicle, **your** motor insurance policy excess, compensation following injury or other out-of-pocket expenses.

We normally recover **your** uninsured losses or deal with motor contract disputes by appointing a solicitor to handle **your** claim. In most cases, **we** will choose the appointed solicitor for **you**. Claims outside the Republic of Ireland may be dealt with by DAS offices elsewhere in Europe.

If **you** are prosecuted for a motoring offence, **we** will appoint a solicitor to represent **you**.

Send your claim to:

DAS Legal Expenses Insurance Company Limited, Europa House, Harcourt Centre, Harcourt Street, Dublin 2, D02 WR20.
Telephone: 01 670 7470
Fax: 01 670 7473.

If you need any other help from us

You can phone us at any time on **1890 253 065** for legal advice on any personal legal problem or for help with general motoring emergencies.

When we cannot help

We will not be able to help **you** if **we** think there is little chance of recovering **your** uninsured losses or winning a case. Please do not ask for help from a solicitor before **we** have agreed. If **you do, we** will not pay the costs involved.

Customer Satisfaction

We will always try to give **you** a quality service. If **you** think **we** have let **you** down, please contact the Customer Service Manager, Post Insurance, P.O. Box 1, Athlone, Co Westmeath. LoCall: 1890 22 22 22.

If **you** are still not happy **you** may contact:

The Operations Manager,
DAS Legal Expenses Insurance Company Limited, Europa House, Harcourt Centre, Harcourt Street, Dublin 2, D02 WR20.

The following services can advise **you** on how to proceed further and may be able to help in resolving **your** problem:

- The Insurance Ireland's Insurance Information Service at:

Insurance Centre, 5 Harbourmaster Place, IFSC, Dublin 1, D01 E7E8
Phone: 01 676 1914
Fax: 01 676 1943
Email: iis@iif.ie
Website: www.iif.ie

Or

- Financial Services and Pensions

Ombudsman (FSPO) at Lincoln House, Lincoln Place, Dublin 2, D02 VH29.
Phone: 01 567 7000
Email: info@fspoi.ie
Website: www.fspo.ie

You will not lose **your** right to take legal action if **you** contact either of the above.

This policy is underwritten by DAS Legal Expenses Insurance Company Limited.

Our Head and Registered Office is:

DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH England. Registered in England & Wales, number 103274.

DAS has websites at www.das.ie and www.das.co.uk.

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. The regulatory system which applies in Ireland is different to that which applies in the UK.

This is your Motor Legal Protection Policy

Your policy only covers **you** if **you** have paid **your** premium. **We** agree to provide the insurance in this policy, keeping to the terms, conditions and exclusions as long as:

- the **date of occurrence** of the **insured incident** happens during the **period of insurance** and within the **territorial limit**; and
- any legal proceedings will be dealt with by a court or other body which **we** agree to in the **territorial limit**; and
- in civil claims it is always more likely than not **you** will recover damages (or other legal remedy) or make a successful defence.

Insured incidents

We will negotiate for the following.

1. Accident Loss Recovery and Personal Injury

To recover **your** uninsured losses and costs after an event which:

- (a) causes damage to the **insured vehicle** or to personal property in it; or

- (b) injures or kills **you** while he or she is in or on the **insured vehicle**; or
- (c) injures or kills the **policyholder** while the **policyholder** is driving another motor car or motor cycle; or
- (d) injures or kills the **policyholder** or any member of the **policyholder's** family (who always live with the **policyholder**) as a passenger in a motor vehicle, a cyclist or a pedestrian.

2. Motor Legal Defence

To defend **your** legal rights if an event leads to **your** prosecution for an offence connected with the use or driving of an **insured vehicle**, but not a parking offence or an offence which suggests dishonesty by **you**.

3. Motor Contract Disputes

The **policyholder's** legal rights in a contractual dispute arising from an agreement which the **policyholder** has for buying, selling, hiring or insuring an **insured vehicle** or its spare parts or accessories or the service, repair or testing of an **insured vehicle**. The **policyholder** must have entered into the agreement during the period of insurance. The amount in dispute must be more than €126.

What is covered?

If an **appointed lawyer** is appointed by **us**, **we** will pay the **legal costs** for **insured incidents** under Motor Legal Protection. For **insured incidents** involving the death of or injury to **you**, **we** will initially pay the application fee required by the Injuries Board (IB).

For all **insured incidents we** will help in appealing or defending an appeal provided that **you** tell **us** that **you** want **us** to appeal within the time limits allowed. Before we pay any **legal costs** for appeals, **we** must agree that it is more likely than not that the appeal will succeed. The most **we** will pay for all claims resulting from one or more event arising at the same time or from the same cause is €130,000.

What is not covered by this policy:

1. A claim where the **policyholder** has failed to notify **us** of the **insured incident** within a reasonable time of it happening and where this failure adversely affects the prospect of successfully recovering damages (or getting any other legal remedy that **we** have agreed to) or of making a successful defence.
2. Any **legal costs** that are incurred before **we** agree to pay them.
3. The **insured vehicle** being used by anyone who does not have valid driving licence and/or insurance;
4. Fines, damages or other penalties, which **you** are ordered to pay by a court or other authority;
5. Any claim relating to the settlement payable under an insurance policy.
6. The use of an **insured vehicle** by you for hire or reward or in connection with the motor trade or **your** participation in racing, rallies, competitions or trials of any kind whatsoever.
7. Any claim caused by, contributed to by or arising from:
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it;
 - war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup;
 - pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.
8. Any disagreement with **us** that is not in Condition 7.
9. The cost of obtaining a medical report when registering a claim with the Injuries Board (IB).
10. Any legal action **you** take which we or the **appointed lawyer** have not agreed to or where **you** do anything that hinders **us** or the **appointed lawyer**.
11. Your use or alleged use of the **insured vehicle** under the influence of alcohol or drugs.
12. Any claim arising from an event, which happens, or a series of events, which starts, outside the period of insurance.
13. Any claim which is false or fraudulent
14. Any claim more specifically insured or any amount that **you** cannot recover from a more specific insurance because the insurer refuses the claim.

Conditions

You must:

- 1 (a) keep to the terms and conditions of this policy;
- (b) take reasonable steps to keep any amount **we** have to pay as low as possible;
- (c) try to prevent anything happening that may cause a claim;
- (d) send everything we ask for, in writing;
- (e) give **us** full details of any claim as soon as possible and give **us** any information **we** need.

2 (a) **We** can take over and conduct, in **your** name, any claim or legal proceedings at any time.

We can negotiate any claim on your behalf.

- (b) **You** are free to choose an **appointed lawyer** (by sending us a suitably qualified person's name and address) if:
 - (i) **we** agree to start court proceedings and it becomes necessary for a lawyer to represent **your** interests in those proceedings; or
 - (ii) there is a conflict of interest.
- (c) In all circumstances except those in 2(b) above, **we** are free to choose an **appointed lawyer**.
- (d) An **appointed lawyer** will be appointed by **us** and represent **you** according to our standard terms of appointment. The **appointed lawyer** must co-operate fully with **us** at all times.
- (e) **We** will have direct contact with the **appointed lawyer**.
- (f) **You** must co-operate fully with **us** and with the **appointed lawyer** and must keep **us** up-to-date with the progress of

the claim.

(g) You must give the **appointed lawyer** any instructions that **we** require.

- 3 (a) You** must tell **us** if anyone offers to settle a claim.
- (b)** If **you** do not accept a reasonable offer to settle a claim, **we** may refuse to pay further **legal costs**.
- (c) You** must not negotiate or agree to settle a claim without our approval.
- (d) We** may decide to pay **you** the amount of damages he or she is claiming instead of starting or continuing legal proceedings.

4 You must:

- (a)** tell the **appointed lawyer** to have **legal costs** taxed, assessed or audited, if **we** ask for this;
- (b)** take every step to recover **legal costs** and Injuries Board application fee that **we** have to pay and must pay **us** any **legal costs** and Injuries Board application fee that are recovered.

5 If an **appointed lawyer** refuses to continue acting for **you** with good reason, or if **you** dismiss an **appointed lawyer** without good reason, the cover **we** provide will end at once, unless **we** agree to appoint another **appointed lawyer**.

6 If **you** stop a claim without our agreement, or do not give suitable instructions to an appointed lawyer, the cover we provide will end at once.

7 If there is a disagreement about the way **we** handle a claim that is not resolved through our internal complaints procedure, **you** can contact the Financial Services and Pensions Ombudsman for help.

Any dispute between **you** and **us** (about **our** liability over a claim or the amount to be paid) must be referred (within 12 months of the dispute arising) to an arbitrator appointed jointly by **you** and **us**. If **you** and **we** cannot agree on an arbitrator, the President of the Law Society

of Ireland will decide on the arbitrator and the decision of that arbitrator will be final. If **you** do not refer the dispute to arbitration within 12 months, **we** will treat the claim as abandoned.

8 We can cancel this policy at any time as long as **we** tell the **policyholder** at least 14 days beforehand. The **policyholder** can cancel this policy at any time as long they tell **us** at least 14 days beforehand. If **we** cancel, **you** may be entitled to a pro rata return of premium.

9 We will not pay any claim covered under any other policy, or any claim that would have been covered by any other policy if this policy did not exist.

10 This policy will be governed by the laws of the Republic of Ireland.

11 You cannot transfer **your** rights under this legal expense insurance

12 We may pursue legal proceedings in **your** name to recover any payments the insurer has made under this legal expenses insurance

Helpline Services

We provide these services 24 hours a day, 7 days a week during the period of insurance. To help **us** check and improve our service standards, **we** record all calls.

Legal Advice Service – Phone: 0818 303 013

We will give **you** confidential legal advice over the phone on any personal legal problem, under the laws of the Republic of Ireland or the United Kingdom.

Health & Medical Information Service – Phone: 1890 254 164

We will give **you** information over the phone on health and fitness, and non-diagnostic advice on medical matters. Advice can be given on allergies, the side effects of drugs and how to improve general fitness.

Policy Information

We will not be responsible to you if the Helpline Services fail for reasons we cannot control.

Please phone 1890 666 888 to report a Motor Policy Claim.

If **you** are phoning from outside the Republic of Ireland please phone 00353 1 670 7470.

Car Insurance

That goes the extra mile

Policy Booklet

PI026-2 05/02/18

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