

# Private Car Policy Wording Changes



New business effective 15/03/23

Renewals effective 14/05/23

Page in booklet	Description	Text in previous booklet	Text in new booklet
Pg. 11	General exceptions which apply to the whole policy	No current wording.	New exception added:  8. Any damage resulting from a deliberate act committed by you or any person insured under the policy.
Pg. 19	Windscreen cover: Section 3	7. The cost of parts or the cost of importing parts or accessories for your vehicle from outside the European Union. For all non-European or imported vehicles we will only pay the cost of parts available for a similar standard European model readily available in the Republic of Ireland market.	7. The cost of glass or parts or the cost of importing glass or parts or accessories for your vehicle from outside the European Union. For all non-European or imported vehicles we will only pay the cost of glass or parts available for a similar standard European model readily available in the Republic of Ireland market.
Pg. 22	Breakdown assistance: Section 4	No current wording.	New condition added:  5. We may refuse assistance if you knowingly provide false or misleading information.

Pg. 22	Breakdown assistance: Section 4	No current wording.	<p>New conditions added:</p> <p>10. Breakdown assistance requests if the insured vehicle has been modified or is taking part in racing, trials, rallying or criminal conduct;</p> <p>11. If you cancel a breakdown assistance call-out, you are not eligible for another call-out for that cancelled assistance;</p> <p>12. Recurring breakdown assistance requests due to the same cause where a permanent professional repair has not been undertaken to correct the fault;</p> <p>13. Breakdown assistance requests if the driver appears to be under the influence of drugs or alcohol at the time of the assistance;</p> <p>14. Breakdown assistance requests if the vehicle is inaccessible or in an off-road location, or for any breakdown assistance requests arising as a direct result of driving the insured vehicle on unsuitable ground;</p> <p>15. Any more than the cost of the assistance we recommended.</p>
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**If you have any questions, please contact your dedicated Broker Distribution Representative.**

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