

What information does this summary provide?

Our features and benefits document gives you a summary of the cover we provide under our car insurance policy.

The full terms and conditions of your policy cover can be found in the policy document. On placing cover with us, we recommend you read the policy document together with your certificate of insurance and schedule to make sure that the cover suits your needs. You should also review our Terms of Business as it contains important information on how we provide insurance to you.

The extent of protection provided will depend on the level of cover you purchase. The cover options plus the additional features available are summarised in this document. Throughout this document, “we”, “us” or “our” refers to No Nonsense, while “you” or “your” refers to you the person who has taken out the insurance.

What cover options are provided?

Third party insurance cover

This provides cover for your legal liabilities should a claim be brought against you for damage or injury to someone else or their property arising from the use of your car.

Third party, fire and theft cover

In addition to third party insurance cover, third party, fire and theft covers you for loss or damage to your car arising from fire, theft or damage caused during an attempted theft.

Comprehensive

This is the most extensive cover available for private car owners. In addition to third party, fire and theft cover, comprehensive also covers accidental damage to your car.

Additional features

We offer you a range of additional features to choose from depending on which type of policy you buy. With No Nonsense **Build Your Own** you can choose from a number of additional features often provided as standard with other insurers. This ensures you only pay for the features you really want. With our No Nonsense **Ready Made** we include some of these features as standard.

What is a SmartDriver policy?

SmartDriver is our latest innovation to help young drivers save money on their car insurance. If you choose this type of policy we will give you a small device to plug into your car. We use this technology to monitor how and when you drive for up to six months and use your safe driving score to calculate your premium.

If you are a safe driver, you could save up to 30% on your premium with a SmartDriver policy. This can be done in two ways:

1. An introductory saving of 10% when you buy your policy **plus** up to a further 20% cash back after 90 days of safe driving; or
2. An initial discount of 15% by using our TopDriver mobile phone app when you buy your policy **plus** up to a further 15% cash back after 90 days of safe driving.

For more information on how SmartDriver can save you money, you can visit our website at www.nononsense.ie or contact us on 1890 25 27 37. Full terms and conditions are outlined in the policy document.

Who can be insured to drive?

There are various options available under our car insurance policy to extend cover to include additional drivers. You can choose to insure:

- your driving only
- you plus one named driver
- you plus up to three named drivers

Your certificate of insurance will set out the drivers covered to drive under your policy and you should read this document carefully. **We will not be liable for any injury, loss or damage caused while your car is driven by a person not covered by your certificate of insurance.**

For what use is the car insured?

We provide cover for social, domestic and pleasure use. In general, it is possible to extend cover to business or work use. This is at our discretion and normally incurs an additional payment. No other use of the car is covered.

What other important items do I need to know?

Impact of alcohol or drugs

We will not pay a claim where a driver has been under the influence of alcohol or drugs. Where we have to pay a claim to another person, due only to our obligations by law, you must pay back any payment we make.

Policy excess

The excess on your policy is the first amount of any claim which you must pay. Your policy will only provide cover above this amount. An excess will apply to all claims except those in respect of additional features.

	Ready Made	Build Your Own
Standard excess	€300	€250 or €500* or €750*
Drivers under 25 or who hold a provisional licence	€550	€500 or €750* or €1,000*
Voluntary options to increase your excess		*Increase your excess and pay less

No claim discount

All claims except for those in respect of additional features will result in the deletion of your no claim discount unless you have purchased no claim discount or step back protection cover. In such cases the terms of the no claim discount protection you have purchased will apply.

Basis of claims settlement

We may choose to make a payment, repair (through a nominated repairer), replace or reinstate losses when dealing with a valid claim. In the event of your car being damaged beyond repair, we will pay up to the market value of the car immediately prior to the loss or damage. We will deduct any residual salvage value from the amount we pay unless we have already disposed of the damaged car for our own benefit. The only exception to this is where new car replacement cover applies.

Standard policy features, benefits and restrictions

Depending on the cover you select under either our **Ready Made** or **Build Your Own** policy options the following benefits and restrictions will form part of your policy.

Table Key: TPI = Third party insurance TPFT = Third party fire and theft COMP = Comprehensive			Ready Made			Build Your Own		
Feature	Cover	Restrictions/Provisions	TPI	TPFT	COMP	TPI	TPFT	COMP
Third party - personal injury	Covers your legal liability for accidental death or injury to third parties arising from the use of your car.	The amount we will pay under this item is unlimited.	✓	✓	✓	✓	✓	✓
Third party - property damage	Covers your legal liability for damage to third party property arising from the use of your car.	We will pay up to €30M inclusive of legal expenses.	✓	✓	✓	✓	✓	✓
Third party - trailer cover	We will provide third party insurance cover for towing a trailer attached to your car.	We will not pay for damage to the trailer or goods carried on or in the trailer.	✓	✓	✓	✓	✓	✓
Fire and theft	We will cover damage to your car as a result of fire, self-ignition, lightning or explosion or by theft or attempted theft.	We will not provide cover if your vehicle is stolen by a family member or is left unlocked or where the keys have been left in the ignition.	-	✓	✓	-	✓	✓
Accidental damage	We will cover accidental loss or damage to your car.	We will not cover damage due to punctures, cuts or burst tyres or putting wrong fuel in the engine. We will not cover repairs to modifications you have made to the car since it was manufactured or for loss due to depreciation in value.	-	-	✓	-	-	✓
Towing costs	We will cover the cost to remove your car to the nearest repairer following loss or damage and the cost to deliver your car when the loss or damage is repaired.	We will pay up to a maximum of €175 to tow your car to a repairer.	-	✓	✓	-	✓	✓
Replacement locks	We will cover the replacement cost of keys, locks and alarm of your car if they are stolen.	We will pay up to €500 under this item for any one incident. Keys must be stolen from your private home or hotel room following forcible entry for cover to apply.	-	✓	✓	-	✓	✓
Fire brigade	We will cover the fire brigade charges following a claim involving your car.	We will pay up to €1,000 under this item.	-	✓	✓	-	✓	✓

Additional policy features, benefits and restrictions

The following additional features may apply to your policy as standard or as optional extra covers you can buy. This depends on whether you have chosen **Ready Made** or **Build Your Own** and if your cover is third party insurance, third party fire and theft or comprehensive. If the specific feature applies to your policy it will be noted on your schedule. Full details of the cover provided for each of these features is outlined in our car insurance policy document.

Table Key: TPI = Third party insurance TPFT = Third party fire and theft COMP = Comprehensive			Ready Made			Build Your Own		
Feature	Cover	Restrictions/Provisions	TPI	TPFT	COMP	TPI	TPFT	COMP
Windscreen and window glass	We will cover accidental damage to windscreens and windows on your car.	We will apply monetary limits where our approved windscreen supplier is not used. For details of your local approved supplier please ring 1890 25 27 39.	-	-	✓	-	Optional extra	Optional extra
Driving of other private cars	We will provide you with third party insurance cover to drive another private car not belonging to you.	You need to check your certificate of insurance and schedule to see if this cover applies to you. This extension applies only to private passenger cars. It does not apply to vans, car-vans, jeeps with no seats in the back or vans adapted to carry passengers.	✓	✓	✓	Optional extra	Optional extra	Optional extra
Personal property	We will cover loss of personal property in your car up to a limit of €200 for any one incident.	No cover is provided for cash, credit cards, business goods or similar items.	-	-	✓	-	Optional extra	Optional extra
Personal accident and medical expenses	We will cover you in respect of death or specified injuries suffered as a result of an accident involving the insured car. We will cover medical expenses up to €1,000 for any insured driver or passenger as a result of injury sustained in connection with the insured car.	We will not provide cover: <ul style="list-style-type: none"> to persons over the age of 75 at the time of injury, for death or injury resulting from suicide or attempted suicide or whilst under the influence of drugs or alcohol. A limit of €10,000 applies for death or loss of sight. A limit of €5,000 applies in respect of all other specified injuries.	✓	✓	✓	Optional extra	Optional extra	Optional extra
Car breakdown assistance	We provide roadside and doorstep breakdown assistance including towing your car to the nearest competent repairer and getting you home if the car cannot be repaired.	You must use the following number to avail of this service -1800 945 248 (or from Northern Ireland and the UK 00353 91 560 695). The cost of parts used in the repair is excluded. Limits apply in respect of costs incurred in getting you home.	-	-	✓	-	Optional extra	Optional extra
Step back protection	This allows your no claim discount to be reduced rather than lost if you make a claim.	To qualify you must have at least three years no claim discount.	-	-	✓	-	Optional extra	Optional extra
No claim discount protection	This allows you to make one claim with a settled cost of no more than €10,000, in any one period of insurance without losing your no claim discount.	To qualify you must have a full five years no claim discount.	-	-	Optional extra	Optional extra	Optional extra	Optional extra

Additional policy features, benefits and restrictions (continued)

Table Key: TPI = Third party insurance TPFT = Third party fire and theft COMP = Comprehensive			Ready Made policy			Build Your Own policy		
Feature	Cover	Restrictions/Provisions	TPI	TPFT	COMP	TPI	TPFT	COMP
Car hire expenses	We will cover the cost of car hire expenses after a claim.	We will pay up to €40 per day but no more than €300 in respect of any one claim.	-	-	Optional extra	-	Optional extra	Optional extra
Replacement as new	If you buy your car new and within 12 months it is damaged by fire, theft or accidental damage and the repair cost is more than 60% of its current price as new, we will replace it with a new car.	Your car must be within 12 months of registration as new in your name and have an odometer reading of less than 25,000 km at the time of the accident.	-	-	-	-	-	Optional extra

Important Notice

Duty of disclosure

You have a duty to disclose to us all material facts. A material fact is any information likely to influence our acceptance of your insurance, our calculation of your premium or the terms and conditions we apply to your policy. If you fail to disclose all material facts we may treat your policy as invalid or not having existed or cancel it.

Consequences of non-disclosure

If we treat your policy as invalid or not having existed or cancel it you may experience problems including:

- the non-payment of claims;
- difficulties in buying insurance elsewhere;
- failure to carry out a duty under a contract with a lender.

If you are in any doubt as to whether or not any information is important, please disclose it to us.

All covers are subject to the terms, conditions, exceptions and excesses set out in detail in your policy documentation. Always check your policy documentation (certificate of insurance, policy schedule, policy document, quotation letter, proposal form or statement of fact) to see what cover applies to your policy or quotation.