

FIBID

**Car
Insurance**



Our Policy is You

5 Good Reasons to Insure with FBD

1 | Save money

Call us for a quote that includes excellent value, special rates and discounts across all policies.

2 | Excellent cover

FBD policies have more features, and better cover as standard.

3 | A claims service that is second to none

When it comes to claims, we pride ourselves on being the best. Claims are settled quickly and fairly, with a minimum of fuss.

4 | Friendly service

If good, courteous and friendly service is old-fashioned, then it's a tradition we're proud of at FBD: the Irish insurer, focusing on the Irish market.

5 | First policy? Discover discounts of up to 50%

Talk to us, we'll do what we can to get you on the road.

Phone us on 1890 617 617 for a free quotation
Lines open 8am to 7pm Monday to Friday, 10am to 3pm Saturdays

Log on to www.fbd.ie

On the Road

We have come a long way since the 1960s when FBD was established; once a luxury, now a necessity, the car is a part of Irish life.

Car insurance is a legal requirement, but did you know that it can also add value to your motoring? Select the right package from an insurer you can trust, and you'll find everything taken care of, from roadside breakdown assist, to medical expenses, to a replacement car while yours is off the road.

Even when fully insured, no one wants an accident to happen, and at FBD, we're just as committed to helping to keep you safe, as we are to taking care of you if something should go wrong. When something happens to you or your car, we care. We promise to be fast, friendly and efficient, and work with you until your problem is solved.

Whether you're switching, just starting out, or renewing, it's time to let us look after you.

John O'Keeffe
Manager of Personal Lines

Features and Benefits

Features & Benefits	Important Limitations and Provisions	Comprehensive	Third Party Fire & Theft	Third Party Only
Cover to protect your legal Liability to Third Parties.	Liability for personal injury is unlimited. Property damage is limited to €30 million inclusive of legal expenses.	✓	✓	✓
Cover to drive another car not belonging to you.	Only applicable if shown on your certificate of insurance. Cover is Third Party only.	✓	✓	✓
Cover to tow a trailer with the insured car.	Standard cover is Third Party only. It does not cover loss or damage to the trailer or goods carried on a trailer.	✓	✓	✓
Fire and Theft damage to own car – without affect on No Claims Discount.	No restrictions apply to cover.	✓	✓	
24 Hour support should you have an accident.	Just contact our Car Accident Assist Number: 1850 323 121	✓	✓	✓
Glass Cover – without affect on No Claims Discount.	Unlimited cover provided an FBD approved supplier is used.	✓		
Cover for Accidental Damage to your car.	Accidental Damage excess amounts to €200 (€350 if the driver is under 25 or is a provisional licence holder)	✓		
Cover to replace your car with a new car if the car is stolen or damaged beyond economic repair.	Your car must be less than a year old. The recorded odometer reading at the time of loss must be less than 48,280 kilometres and the car must have sustained damage costing more than 60% of its value to repair.	✓		

Features & Benefits	Important Limitations and Provisions	Comprehensive	Third Party Fire & Theft	Third Party Only
Roadside and doorstep breakdown assistance service including provisions to tow your vehicle to a garage and get you home if your vehicle can not be repaired.	You must use the Breakdown Assist Number: 1800 323 888. The costs of parts used in the repair of a vehicle are excluded. Towage is to nearest competent repairer only. Completion of journey benefits has limits and restrictions. (see policy booklet for full details).	✓	✓ Optional	
Cover for car hire after a claim.	Benefits up to €40 per day and €300 any one period. Additional car benefits may be available if our approved repairer service is used.	✓		
Cover for medical expenses of up to €1,000 for the insured driver and each passenger.	Expenses must be incurred as a result of an accident in the insured car.	✓		
Personal accident benefits for the insured if they are involved in a car accident.	€5,000 in respect of death and €2,500 in respect of loss of limb or sight as a result of an accident in the insured car.	✓		
Cover for loss of personal property in the car up to €400.	Excludes work property, cash and fraudulent use of credit cards or cheques.	✓	✓	
Cover for replacement of locks up to €750.	Cover applies if the keys are stolen from your house or a hotel room.	✓	✓	
Fire Brigade attendance charges up to €2,000.	Must be following an incident for which a claim is made to the insured car.	✓	✓	

Please Note: All covers are subject to the terms, conditions, exceptions and excesses which are set out in detail in our policy document.

More than just car insurance

Car insurance with FBD takes care of the basics, and much much more.

Third Party Cover

This is the minimum level of cover required on all motor vehicles used on public roads. Third Party Cover will provide legal protection for the insured vehicle driver should a claim be brought against them for personal injury or damage to property arising from a car accident.

The Limits of Indemnity under Third Party Cover are as follows:

Personal Injury:	Unlimited
Damage to property:	€30 million

Third Party, Fire & Theft Cover

In addition to the Third Party Cover (outlined above), cover under Third Party Fire and Theft will provide cover for loss or damage to the insured car arising from fire, theft, or damage caused during an attempted theft.

Comprehensive Policy

In addition to the protection provided under Third Party Cover and Third Party Fire & Theft Cover, Comprehensive Cover includes Accidental Damage cover on the insured car. This provides cover for loss or damage to the insured vehicle from any cause.

Also included are:

- 24 hour roadside and doorstep breakdown assistance in Ireland and the UK.
- Specified car hire expenses.
- Passenger medical expenses up to €1,000 per passenger.
- Personal accident benefits.

“FBD are very helpful
and over the years I
have developed great
trust in them”

FBD Safety Tip

Driving in fog: turn on the fog lights. Make sure headlights are on so that other cars can see you, but not on high beam as this bounces light back off the fog, making it harder for you to see. Use the left verge of the road as your guide, rather than the centre line. Driving in fog is some of the most dangerous driving there is, so if you can pull off the road, do so, but ensure you have stopped in a very safe place, well away from traffic.

Driving Options Available:

- Insured only.
- Insured plus one Named Driver.
- Standard Open Drive: Any driver between the ages of 25 years and 71 years who possess a full driving licence and are driving with the insured's consent.
- Family Friendly: Young drivers named on the FBD private car policies can earn discount entitlements in their own name when they take out their first insurance policy with FBD. Named for one year – 20% discount. Named for two years – 30% discount. Named for three or more years – 50% discount. If your son or daughter is under 25 and has their own private car policy insured with FBD, they can be named on the family car at no additional charge.

No Claims Discount Protector Plus (optional)

In the event of a claim which affects the No Claim Discount, the No Claims Discount will be reduced rather than deleted. The maximum reduction suffered after a single claim will be 20%.

Should your policy remain active with FBD for over 36 months and be claims free, you will be allowed to make one claim without any loss of No Claim Discount.

Windscreen Cover

Windscreen Cover is automatically included under our Comprehensive policy. Windscreen cover is unlimited provided one of our approved suppliers is used.

Lower Policy Excesses

At FBD there is no policy excess for any Fire, Theft or Windscreen claims and they do not affect your No Claims Discount. Our Accidental Damage excess is just €200 for drivers with full licenses between the ages of 25 and 71, and €350 for any other drivers outside this category.

Going on Holidays Abroad

The FBD Standard policy includes full policy cover as standard throughout the EU, EEA and designated countries. This means your cover under your policy in Ireland will also be operative in these countries.

FBD Car Accident Assist: 1850 323 121

FBD Car Accident Assist is a 24 hour claims notification line. If your car is involved in an accident or damaged in some way FBD can arrange for:

- Claims details to be recorded and advice given to the insured.
- The vehicle to be recovered from the roadside and delivered to a recommended repairer. (Only available to Comprehensively insured policy holders.)

FBD Car Breakdown Assist: 1800 323 888

Worried about your car breaking down?

Take advantage of FBD Breakdown Assist:

- 24 Hour Roadside Emergency Assistance.
- Doorstep start assistance from your home or place of work.
- Covers Ireland and the UK.



FBD Safety Tip

Items to keep in your glove compartment: sunglasses for low sun and glare; a disposable or inexpensive digital camera – in case of accident, photograph both cars all round to ensure accuracy of damage claims; torch; windscreen wipes – grease and grime on the windscreen is a major cause of poor visibility.



Sales Brochure Purpose

This document is a promotional document and provides a summary of cover only. It does not contain full policy terms, conditions and exclusions of the insurance contract. These are contained within our policy booklet and your policy specific schedule of insurance which will reflect details given on the proposal form. A copy of our policy booklet is available on request. Please read your policy booklet carefully to make sure this cover meets your needs.



Mixed Sources

Product group from well-managed forests and other controlled sources
www.fsc.org Cert no. SGS-COC-004195
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