



Changes to your Motor Insurance Policy Document

Dear Policyholder,

Following a review of your **Motor Insurance Policy Document**, the following are the salient changes which come into effect upon renewal of your Motor policy:

- General Exceptions** - page 49 refers
 - ✓ Exception No 21 - excludes losses due to manufacturer's defects
 - ✓ Exception No 22 - excludes losses due to modifications outside the original specifications of the manufacturer
- Sanctions Clause** - page 56 refers
 - ✓ Excludes losses subject to sanctions, prohibitions or restrictions
- Cyber Exclusion Clause** - page 57 refers
 - ✓ Excludes losses due to cyber attacks
- Summary of Excesses** - pages 16 to 19 and tables below refer

Summary of Excesses

PRIVATE MOTOR VEHICLES - EXCESS TABLE

AGES	Section 1 - Third Party Liability Section 2 - Damage to Your Motor Vehicle by Fire & Theft		Section 3 - Accidental damage to Your Motor Vehicle (Excesses below are inclusive of damages under Section 1)					
	Third Party Excess Inc. Compulsory Endorsement No. 7.8	Fire & Theft Excess Inc. Compulsory Endorsement No. 7.8	Accidental Own Damage Excess Inc. Compulsory Endorsement Nos. 7.3 & 7.8	Accidental Own Damage Excess Option A Inc. Endorsement Nos. 7.1, 7.3 & 7.8	Accidental Own Damage Excess Option B Inc. Endorsement Nos. 7.2, 7.3 & 7.8	Fire & Theft Excess Inc. Compulsory Endorsement No. 7.8	Fire & Theft Excess for Option A Inc. Endorsement Nos. 7.1 & 7.8	Fire & Theft Excess for Option B Inc. Endorsement Nos. 7.2 & 7.8
Between 18 and 20 years	€250	€250	€525	€650	€775	€250	€375	€500
Between 21 and 24 years	€100	€250	€225	€350	€475	€250	€375	€500
25 years and over	€75	€250	€75	€200	€325	€250	€375	€500
Drivers with less than 2 years driving experience and over the age of 21 years	€100	€250	€225	€350	€475	€250	€375	€500
Section 4 Windscreen and Glass Cover							€50 Excess Windscreen and Glass	
Section 5 Additional Benefits							€75 Excess Loss of Keys	

Summary of Excesses

COMMERCIAL MOTOR VEHICLES - EXCESS TABLE

	Section 1 - Third Party Liability		Section 3 - Accidental damage to Your Motor Vehicle (Excesses below are inclusive of damages under Section 1)					
	Section 2 - Damage to Your Motor Vehicle by Fire & Theft		Accidental Own Damage Excess	Accidental Own Damage Excess	Accidental Own Damage Excess	Fire & Theft Excess	Fire & Theft Excess for	Fire & Theft Excess for
AGES	Third Party Excess Inc. Compulsory Endorsement No. 7.8	Fire & Theft Excess Inc. Compulsory Endorsement No. 7.8	Accidental Own Damage Excess Inc. Compulsory Endorsement No. 7.8	Option A Inc. Endorsement Nos. 7.1, & 7.8	Option B Inc. Endorsement Nos. 7.2, & 7.8	Inc. Compulsory Endorsement No. 7.8	Option A Inc. Endorsement Nos. 7.1, & 7.8	Option B Inc. Endorsement Nos. 7.2, & 7.8
Between 18 and 20 years	€250	€250	€250	€375	€500	€250	€375	€500
Between 21 and 24 years	€100	€250	€100	€225	€350	€250	€375	€500
25 years and over	€75	€250	€75	€200	€325	€250	€375	€500
Drivers with less than 2 years driving experience and over the age of 21 years	€100	€250	€100	€225	€350	€250	€375	€500

- **Driving Licence** - page 48 refers
 - ✓ Clarified validity of your driving licence wording

Policy Document

You are invited to access the updated Motor Policy Document, which is available on our website as follows:
<https://www.elmoinsurance.com/motor/policydocuments>

Should you have any queries in relation to policy terms and conditions, please do not hesitate to contact us on 2343 0000 or via email info@elmoinsurance.com

Yours sincerely,

Elmo Insurance Ltd.