

PC88 wording

PC88 DRIVING OTHER CARS - LOSS OF OR DAMAGE TO A PRIVATE CAR EXTENSION

We will extend cover under Section 1 - Loss of or damage to the car to include loss of or damage to any Private Car you are driving under section 5(b) of your Certificate.

This cover will only be available to you and will only apply if:

- 1 the policy schedule shows the Insurance provided to you is Comprehensive;
- 2 section 5(b) appears on your Certificate of Insurance;
- 3 you are responsible for the Private car while it is in your custody or control;
- 4 you do not regularly use or drive the Private car;
- 5 you have complied with the duty to take care condition as set out under the General Condition of the policy in respect of the Private car;
- 6 you have held a full European Union driving licence to drive such a Private car;
- 7 your driving of the Private car is not covered by any other insurance policy;
- 8 the Private car is not owned by your partner;
- 9 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;
- 10 the Private car is not owned by your employer or hired to them under a hire-purchase or lease agreement;
- 11 the Private car is in a roadworthy condition;
- 12 the engine capacity of the Private car does not exceed 2000 cubic centimetres (2.0 litre);
- 13 you have the owners permission to drive the Private car;
- 14 you have been driving the Private car for less than 30 consecutive days in any one Period of insurance;
- 15 the loss or damage happens in the Republic of Ireland or Northern Ireland;
- 16 you still own and insure your car under this policy the registration number of which is specified under Section 5(a) of your Certificate of Insurance and it has not been damaged beyond economic repair;
- 17 a current Certificate of Insurance has been issued and remains in force on the Private car being driven under the driving other cars cover provided under this policy;
- 18 you have kept to all policy conditions;
- 19 the Private car is being used within the limitations as to use shown in your current Certificate of insurance issued under this policy;
- 20 the Private car being driven is a private car built mainly for carrying passengers and taxed for private use only. 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 taxi or a hackney car;
- 21 the Private car is not the property of or in the custody or control of a Motor Trade business in which you are a member, director, owner or employee
- 22 the Private car is registered in the Republic of Ireland.

We will not pay for:

- 1 any exclusions under Section 1 - Loss of or damage to the car;
- 2 loss of or damage over the current market value of the Private car at the time of the loss or €50,000, whichever is the less;
- 3 loss of or damage to any vehicle, which is not a Private car.