

Overview: Protecting your stuff



This section is designed to help you understand the different types of insurance cover available in Ireland. It will highlight the conditions and exclusions associated with insurance policies. The section also introduces you to the practical steps about how you can shop around for insurances and make a claim on an insurance policy.

You can see a glossary of commonly used terms on our jargon buster

www.consumerhelp.ie/jargon-buster



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Student worksheet 5.1: What are the different types of insurance cover?

There are many types of insurance products available in Ireland. This section will help you to figure out what insurance you might need to cover particular risks, shopping around for the best cover and how to make a claim. Take some time to read our information on insurance cover at www.consumerhelp.ie/getting-insurance

Exercise A

Once you have read up on insurance, look at the risks below.

- 1 Think about what type of insurance covers each risk and complete the table that follows.
- 2 Fill in if you think the insurance is compulsory (you have to buy it by law) or not compulsory.
- 3 Using your case study, decide if they need this type of insurance and why.



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Student worksheet 5.1: What are the different types of insurance cover?

Risk	Type of insurance	Compulsory/ non-compulsory	Suitable for your case study
House fire			
Stolen TV			
Death of your partner			
Serious illness			
Car crash			
Having to cancel your holiday because of illness			
Vet bill for pet illness			
Loss of income due to illness, injury or disability			
Inability to pay a loan if you lose your job			

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Student Worksheet 5.2: Understanding policy conditions and exclusions

Exercise A

Working in pairs/groups, read through the summary policy documentation for:

- 1 a travel insurance policy;
- 2 a motor insurance policy.

Once read, look at each of the insurance policies and identify the following (fill out the answers in the table on the next page):

- 1 What the policy generally covers?
- 2 Any events not covered by the policy?



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Student Worksheet 5.2: Understanding policy conditions and exclusions

Travel Insurance Policy Summary

This is a summary of a Travel Insurance Policy. It does not contain the full terms and conditions of your cover

You will receive a copy of the full terms and conditions when you purchase travel insurance and it is important you read the policy documents carefully to make sure you understand the cover it provides.

The Insurance provides cover for a range of travel insurance benefits for a range of different policies. You can see a summary of these in this pamphlet.

Significant Features and Exclusions

- **Cancellation or Curtailment**

Payment for loss of deposits for travel and accommodation due to cancellation, or for cutting your holiday short.

- **Scheduled Airline Failure**

Payment for irrecoverable sums if the scheduled airline becomes insolvent before or after departure.

- **Medical Expenses**

Payment for the cost of emergency medical, surgical, hospital or dental treatment; payment for the cost of emergency repatriation to the Republic of Ireland; payment of transporting your remains to the Republic of Ireland following your death.

If at the time of taking out the insurance or booking the trip any of the insured, or anyone not on the policy on whose health your travel depends, is: travelling against the advice of a medical practitioner, travelling to obtain medical treatment, is in a hospital waiting list, awaiting the results of medical investigations or has received a terminal prognosis, the insurance will exclude claims arising directly or indirectly as a result of the condition. There is no cover for claims arising directly or indirectly from any pre-existing medical condition not on the approved list of medical conditions as shown unless you declare all conditions to the Medical Pre-Screening Company. There are some waived medical conditions which do not require Medical Pre-Screening provided the criteria on the list found under the medical warranty is met. A pre-existing medical condition is defined as any condition from which you or anyone upon whom your trip depends have suffered from, or received any form of medical advice, treatment or medication within the last twelve months prior to you purchasing this insurance policy.

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Student Worksheet 5.2: Understanding policy conditions and exclusions

- **Personal Accident Cover**

Payment of a lump sum following an accident resulting in death, loss of limbs, loss of sight or permanent total disablement.

- **Missed Departure**

Payment of reasonable additional costs for travel and accommodation if you miss your departure.

- **Personal Liability**

Personal liability costs in the event you accidentally injure a third party and/or accidentally cause damage to their property. There is no cover for Personal Liability arising directly or indirectly associated with use of any vehicle, automobile, aircraft, watercraft, or any mechanically propelled conveyance.

- **Legal Expenses**

Legal costs incurred by you in pursuit of legal proceedings against third parties.

- **Personal Effects and Baggage**

Compensation for lost, damaged or stolen baggage. (not effected in Light policies) Compensation for loss or damage to personal effects, baggage and valuables are subject to maximum limits, and single item limits. There is no cover for property left unattended in a place to which the general public has access; for full details please see personal effects and baggage of the policy schedule.

- **Personal Money**

Compensation for loss of personal monies. (not effected in Light policies) Compensation for loss or theft to personal money is subject to maximum limits. There is no cover for loss or theft of personal money left in checked-in luggage or an unattended motor vehicle.

- **Hazardous Activities**

We have included a comprehensive range of activities which are covered on a casual or incidental basis as standard, and an additional list of activities which are covered on a non-incidental or regular basis with reduced cover and subject to increased medical excess. Read these carefully as we exclude cover for activities not listed.

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Student Worksheet 5.2: Understanding policy conditions and exclusions

Significant Limitations

- You must exercise reasonable care to prevent illness, injury or loss or damage to your property, as if uninsured.
- Claims may be subject to an excess. The excess is the first amount of the claim for each person, each section and each incident which is payable by you. All excess amounts are shown in the Schedule of Cover.
- Any loss of baggage or personal money must be reported to the Police within 24 hours and a written Police report obtained.

Cancellation Rights

We hope you are happy with the cover this policy provides however you have the right to cancel it within 14 days of issue provided that a claim does not exist, and travel has not commenced.

Claims

Claims should be made no later than 31 days after the end of each trip by one of the following methods:

Telephone:

E-mail:

or

Write:

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Student Worksheet 5.2: Understanding policy conditions and exclusions

Travel Insurance Policy	
Events covered by the policy:	Events not covered by the policy:
1	1
2	2
3	3
4	4
5	5

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Student Worksheet 5.2: Understanding policy conditions and exclusions

Motor Insurance Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover which can be found in the policy documentation. It is important that you read the policy documentation carefully when you receive it.

What are the benefits and features?

Depending on the level of cover chosen, the policy includes the following significant features and benefits which are explained in detail in the policy booklet:

Cover	Does this apply?	
	Comprehensive	Third party, fire & theft
Legal liability for death or injury to any other person, including passengers	✓	✓
Legal liability for damage to other people's property	✓	✓
Legal costs, incurred with our consent, in connection with a claim against the policy	✓	✓
Third party only cover for the vehicle policyholder while driving other cars not belonging to them or hired to them (refer to the certificate of motor insurance)	✓	X
Own damage and fire & theft claims	✓	Fire and theft only
Accidental bodily injury benefits for principal policyholder, vehicle policyholder and partner for death or loss of limbs/sight	✓	X
Medical expenses for anyone injured in your vehicle	✓	X
Cover for personal belongings which are in or on your vehicle	✓	X
Cover for tools which are in your vehicle	✓	X
Glass replacement/repair	✓	X
New vehicle replacement	✓	X
Replacement locks	✓	X
Recovery of your vehicle to your home or any Irish destination if you are taken seriously ill and cannot continue your journey	✓	X

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Student Worksheet 5.2: Understanding policy conditions and exclusions

What are the significant or unusual exclusions or limitations?

The policy excludes or limits some situations. Please refer to the entire policy booklet for full details but the most significant or unusual of these exclusions are outlined below.

Exclusions or limitations
Driving other cars cover which restricts cover to third party only while driving other cars is not available for principal policyholders where they are not named as a main user of a vehicle (e.g. a vehicle policyholder) or for vehicle policyholders who are aged under 25, or for named drivers, or on vehicles with third party, fire and theft cover.
No cover is provided to secure the release of a motor vehicle, other than the vehicle identified on the certificate of motor insurance by its registration number, which has been seized by, or on behalf of, any government or public authority.
Loss or damage arising from theft while the ignition keys of your vehicle have been left in or on your vehicle or your vehicle has been left unattended with the engine running.
Loss of use, wear and tear, deterioration, depreciation, any loss or damage which happens gradually or mechanical, electrical or computer breakdowns, failures or breakages.
Loss of value following a repair.
Confiscation or requisition or destruction by or under order of any government or public local authority.
Third party property damage cover is provided with a limit for events involving hazardous locations and goods. The maximum amount.
that will be paid out for damage to a third party's property is shown in the schedule.
You will have to pay the first part of most claims – this is known as an excess. The schedule sets out the excesses which apply to this policy including a non-approved repairer excess.
Loss or damage caused directly or indirectly by fire if your vehicle is equipped for cooking or heating food or drink.
The death, bodily injury or illness of any person caused by food poisoning, anything harmful contained in any goods supplied, or any harmful or incorrect treatment given at or from the vehicle.

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Student Worksheet 5.2: Understanding policy conditions and exclusions

Motor insurance policy	
Events covered by the policy:	Events not covered by the policy:
1	1
2	2
3	3
4	4
5	5

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Student Worksheet 5.3: Shopping around for travel and motor insurance

Exercise A

Shopping around for travel insurance

You can buy travel insurance directly from insurance companies over the phone, on the internet or by mail, and also from travel agents and tour operators selling as part of your holiday package.

Using the insurance case study, phone up or look online for insurance and compare quotes for travel insurance.

Fill out the information you receive on the shopping around form on the next page.

Before you get the information, go through the form and if anything is unclear, ask your teacher for help.

For tips, see our guide at www.consumerhelp.ie/travel-guide.



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Student Worksheet 5.3: Shopping around for travel and motor insurance

Contact details	Insurer 1	Insurer 2	Insurer 3	Insurer 4
Name of broker or company				
Contact number/ email				
Contact name				
Quotes				
Annual trip – Europe including winter sports	€	€	€	€
Single trip – Europe	€	€	€	€
Single trip – Europe including winter sports	€	€	€	€
Discounts (tick the box if discount applies)				
Private health insurance				
Payment options				
Credit card				
Laser card				
Cash				
Instalment plan				

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Student Worksheet 5.3: Shopping around for travel and motor insurance

List 5 types of travel insurance policy available

1

2

3

4

5

Exercise B

Shopping around for motor insurance

You can buy insurance directly from insurance companies over the phone, internet or by mail, and also from insurance brokers who can deal with insurance companies on your behalf.

Use the insurance case study, phone up or look online for insurance to compare quotes for motor insurance.

Fill out the information you receive on the shopping around plan on the next page.

Before you get the information, go through the form and if anything is unclear, ask your teacher for help.

For a list of firms, see our motor insurance cost comparison on our website at
www.consumerhelp.ie/costcomparisons/cs_group_motor_insurance.htm

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Student Worksheet 5.3: Shopping around for travel and motor insurance

Contact details	Insurer 1	Insurer 2	Insurer 3	Insurer 4
Name of broker or company				
Contact number/ email				
Contact name				
Quotes				
Third party, fire and theft	€	€	€	€
Comprehensive	€	€	€	€
Policy excess	€	€	€	€
Date quote is valid until	€	€	€	€
Benefits (tick the box if applies)				
All claims				
Driver personal accident emergency service				
Driving of other cars				
Fire and theft				
Named driver on your car				

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Student Worksheet 5.3: Shopping around for travel and motor insurance

No-claims discount protection				
Open driving				
Personal effects stolen from car				
Replacement/hire car limit				
Replacement lock cover and fire brigade charges				
Recovery service				
Step back bonus protection				
Windscreen cover				
Windscreen security etching				
24hour theft and accident				
emergency service				
Other				

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Student Worksheet 5.3: Shopping around for travel and motor insurance

Payment options				
Credit card				
Laser card				
Instalment plan				
Instalment plan total cost				
Deposit required (if any)				

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Student Worksheet 5.4: Buying motor insurance

Once you have shopped around for the best insurance deal you can find, buying a policy is straightforward. This worksheet will show you how to apply for insurance.

Exercise A

Use the details from the motor insurance case study or else find detail of your parents/guardian or your own car (imaginary or otherwise!)

- 1 Fill out the mock application form provided for the model car you have chosen.
- 2 Think about what factors might affect the cost of your car insurance premium. Write down a few of the topics that you can discuss later.



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Student Worksheet 5.4: Buying motor insurance

Motor Insurance Application Form

PLEASE COMPLETE ALL QUESTIONS ON THIS FORM AND TICK THE APPROPRIATE RESPONSES:

PLEASE SUBMIT A COPY OF DRIVING LICENCE(S) (FRONT AND BACK):

1. Personal Details

(a) Proposer's full name and title (Mr/Mrs/Miss/Ms)

.....

(b) Postal address

.....

.....

.....

.....

(d) Telephone

.....

Email address

(f) Type of licence held? Full Irish/UK/EU Provisional Irish Other (give details)

(g) How long have you held the licence? Years Licence Number

(h) Have you lived in Ireland/UK for the past 8 consecutive years? Yes No

If no give details

.....

.....

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Student Worksheet 5.4: Buying motor insurance

2. Vehicle Details

(a) Please provide details of your vehicle in the table below:

Make and model of vehicle (include letters GL, (l) SR etc)	Left or right hand drive	C.C.	Year of manufacture	Estimated value £/€	Registration or index mark ** The vehicle must be registered in the country where it will be kept and driven

(b) Has the vehicle been fitted with an alarm? Yes No

(c) Have any alterations or additions been made from the manufacturer's design of body or engine? Yes No

If yes please give details.....

.....

.....

.....

3. Cover Details

(a) Cover required: Comprehensive Third Party, Fire & Theft

(a1) Windscreen cover (optional extra)

(b) Are you entitled to a *no claims discount? Yes No

*(Previously held an insurance policy in your own name, within the last 2 years)

If Yes, how many years' claims free does this represent?Years

If Full "no claims discount" (i.e. 5+ years), do you wish to protect it? Yes No

4. Driver Details

(a) Have you had any accidents, losses or claims, regardless of blame within the last 3 years? Yes No

If yes give details overleaf:

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Student Worksheet 5.4: Buying motor insurance

Date of accident	Name of driver	Total cost of settled. Claims and/or estimate of outstanding claims	Description of accident	Current Status (Open/Closed)

(b) Have you ever been convicted of any motor offences or have any pending within the last 3 years?

Yes No

(c) Have you or received any penalty points/fixed penalty notices or have any pending within the last 3 years?

Yes No

(d) Have you ever been disqualified from driving or had their licence revoked within the last 3 years?

Yes No

If yes to either c,d,or e please give details:

Date of incident	Name of driver	Please provide full details of the circumstances of the conviction(s) or penalty notice(s) and any pending.	Number of penalty points attached	Penalty point(s) code/ description	Date licence endorsed

(f) Do you have any disabilities or medical conditions which must be reported to the driver licensing authorities?

Yes No

If yes give details

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Student Worksheet 5.4: Buying motor insurance

5. Declaration

I declare to the best of my knowledge and belief that the information given on this form is true and complete in every respect.

.....

Signed

.....

Date

Exercise B

Now you've completed a car insurance application form you realise that insurance companies need a lot of information. List the factors that might affect the cost of your car insurance premium:

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Student Worksheet 5.4: Buying motor insurance

Exercise C

What do you think will happen if you don't tell the truth on an insurance application?

- a Nothing – they will never know
- b I get cheaper insurance
- c If I have a claim it might be rejected

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Student Worksheet 5.5: Claiming on your insurance policies

There are three steps to help you make a claim

- 1 Call your insurance company as soon as you discover a problem. They often have a free emergency helpline.
- 2 Give brief details of the claim and request a claim form.
- 3 Depending on the type of claim, your insurance company will give you advice on what to do next.

For larger claims, you may want to hire an assessor. An assessor works on your behalf and will often negotiate with your insurance company to settle your claim. Assessors' fees are not covered by your policy, so you will have to pay for this service yourself.



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Student Worksheet 5.5: Claiming on your insurance policies

Exercise A

Making a claim on your travel insurance policy

Travel Insurance covers the costs of insured persons for illness, injury, loss or damage to personal belongings, cancellation and personal liability. The policyholder must be at least 18.

You should bring at least one copy of your travel insurance policy with you on holiday. This should contain full contact details and your policy number, which you will need if something goes wrong. They usually include a card with a 24-hour emergency help-line number that you should take with you.

Report any losses to the local police within 24 hours (if you are mugged or robbed) and get written evidence of the report. Check your policy as well; it might require you to report the incident to your hotel and/or tour operator or have it translated before you make a claim.

Keep copies of all receipts or documents that you might need to support any claim you may make.

In the event of a claim you should notify your travel insurance provider and download or request a claim form.

This should be done as soon as possible, and within 30 days of becoming aware of anything likely to result in a claim.

Use the insurance case study to complete the form on the next page. Below is the detail about an accident Lucy had while on holidays.

Lucy is on her first holiday abroad with her mates. She decides to go on a jet ski as she's never tried it before. When out on the water, Lucy loses control and is thrown from it. She's pulled from the water by a near boater and rushed to hospital.

Lucy has broken her arm and has a lot of cuts and bruises.

This is her first time to make a claim.

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Student Worksheet 5.5: Claiming on your insurance policies

Travel Insurance Claim Form

PLEASE WRITE IN BLACK INK AND USE BLOCK CAPITAL LETTERS.

ALL SECTIONS MUST BE COMPLETED OR MARKED 'NOT APPLICABLE'.

Policy number		
Main policyholder details		
Title	First name	Last name
E-mail address		Date of birth (dd/mm/yyyy)
Full address		
Contact number (Daytime)	Contact number (Evening)	

ACCIDENT/SICKNESS DETAILS - PLEASE PROVIDE A COPY OF YOUR ORIGINAL ITINERARY/TRAVEL DOCUMENTS IF AVAILABLE.

Type of travel: Business/Holiday Date of trip / /

Please give exact date and place where injured or taken ill: Date / / Place.....

Was a European Health Insurance Card (EHIC) used? Yes / No

If yes please provide details:

.....

If accident please state fully:

A) Where the accident occurred:.....

.....

.....

.....

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Student Worksheet 5.5: Claiming on your insurance policies

Exercise B

Making a claim on your motor insurance policy

If you have an accident and need to claim on your insurance, one of the steps you will need to take is to fill out a claim form.

Use the insurance case study to complete the claim form on the next page. In this case assume that David has comprehensive cover and below is the detail about the attempted theft of his car.

David's car is parked in his driveway. During the night, the back window is broken and the radio and some CD's have been stolen. He was the last person to drive the car and knows he locked it properly the night before. David reported the incident to the Gardai as soon as he noticed the damage.

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Student Worksheet 5.5: Claiming on your insurance policies

Motor Insurance Claim Form

Claim No.

PLEASE USE BLOCK CAPITALS.

Type of cover (please tick): Comprehensive

Third party fire & theft

Third party only

Type of Claim (please tick): Accident

Theft/Attempted theft

Windscreen

Policyholder Details

Name:.....

Address:

.....

Date of birth:.....

Policy number:

Occupation:.....

Telephone No.:

Email:

Vehicle Details

Registration No.:

Make:

Model:.....

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Student Worksheet 5.5: Claiming on your insurance policies

H.P./C.C.:

Year of manufacture:

In whose name is the vehicle registered?

.....

Person Driving

(In the event of theft give details of the person last in charge of the vehicle)

Name:

Address:

.....

Date of birth: / /

Occupation:

Licence number:

Type of licence: Full Provisional

Theft Details

Date vehicle left unattended: / /

Time vehicle left unattended:am / pm Date vehicle purchased: / /

Date loss discovered: / / Purchase price: €.....

Time loss discovered: am / pm Your estimate of current value: €.....

How was the vehicle secured prior to the theft?

.....

Name of station and Garda/Police Officer to whom theft was reported

.....

Detail any marks, damage or other special features which would help establish the identity of the vehicle.....

.....

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Student Worksheet 5.5: Claiming on your insurance policies

Detail any property stolen from the vehicle, including age and value.....

List any major parts which have been renewed in the last 12 months (attach invoices where possible).....

Certification for completion by An Garda Siochana

Address

Date / / Division.....

This is to certify that (name).....

of (address).....

reported to this station on the undernoted date the loss/larceny of property.....

as itemised, valued as estimated above.

Date reported / /



Signed:(Garda)

Declaration

I HEREBY CERTIFY that to the best of my knowledge and belief the statements and particulars contained herein are fully made and that I have withheld no material fact concerning the accident or the injured party.

Signature of policyholder Date / /

