



PRESTIGE

UNDERWRITING IRELAND

PRESTIGE IRELAND NON-STANDARD PRIVATE CAR

UNDERWRITTEN BY AXA INSURANCE DAC

NON STANDARD PRIVATE CAR PRODUCT SUMMARY

01: IMPORTED VEHICLES Drivers aged 23 to 75

- The vehicle must be a model manufactured abroad and not released in the ROI market.
- A car which is released in the ROI market, but imported from elsewhere.
- The minimum age for car groups 48 - 50 is 30.
- For groups 34 - 47, drivers aged 25 - 29 will only be quoted if they have owned the car for at least 1 year and they can prove that they have earned at least 1 year NCB on that vehicle.

02: CONVICTED DRIVER Drivers aged 23 to 75

- Any vehicle less than 12 years old.
- A minimum of the following convictions must be disclosed:
 - 2 or more speeding offences.
 - 2 or more Traffic Direction or signs offences.
 - Any other motoring offence.
 - Any driver with a history of motoring convictions, penalty points or disqualifications.
 - Any driver with non-motoring (criminal) offences upon referral to Prestige.

Risks involving motoring convictions with a disqualification period up to & including 36 months can now be quoted on either Relay or www.prestigeunderwriting.ie (Covernet).

All quotations involving:

- Drink Driving disqualification(s) of between 37 & 48 months;
- Non-motoring/criminal conviction(s);
- Driver(s) who received a 6 month disqualification for reaching the penalty point limit; must continue to be referred on Covernet giving full details of all offence(s) i.e. dates, fines, number of penalty points, length of ban, period of imprisonment etc.

03: HIGH PERFORMANCE Drivers aged 30 to 75

- Drivers aged 25 - 29 on groups up to 47 may be considered if they have owned the car for at least 1 year and they can prove that they have earned at least 1 year NCB on that vehicle.
- Maximum value of €150,000, but you will need to refer using Covernet if the value exceeds €100,000.

04: PREMIUM PLUS Drivers aged 23 to 75

- Risks most likely to be quoted under this section will be low NCB, higher rated areas and unusual occupations or vehicle usage.
- Our minimum premium under this scheme will be €2,010 for vehicles from new to 8 year old or €2,759 for vehicle 9 years & over.

05: ELECTRIC VEHICLE Drivers aged 23 to 75

All electric vehicles will be considered - anything from a Revai G Wiz to a Porsche Taycan 4S

PRODUCT ACCEPTABILITY AND TERMS

- Maximum value of €150,000, but you will need to refer any risk of €100,000 on Covernet
- Minimum Premium Electric Vehicles €619 and for Imported/Convicted Driver/High Performance is €834
- Rates are available on Applied, Covernet and OpenGI
- Comprehensive cover only

We provide two prices on all quotations sought under categories 1-5. One based on our standard excess and another on an increased excess (this will depend on the value of the insured vehicle) ranging from €1,750 to €3,000.

**PLEASE SEE OUR UNDERWRITING GUIDE FOR FURTHER DETAILS. ALTERNATIVELY CONTACT US AT:
T. 049 4371830 (option 2) or E. motorsupport@prestigeunderwriting.com with any queries.**