



Aviva Direct Ireland Limited
 Ballybrit Business Park, Ballybrit, Galway, H91 WP08
 Telephone: 1800 333 321

MotorCare - Telematics Car Insurance Product **STATEMENT OF SUITABILITY***

IMPORTANT NOTICE - Statement of Suitability
This is an important document which sets out the reasons why the product(s) or service(s) offered or recommended is/are considered suitable, or the most suitable, for your particular needs, objectives and circumstances.

You contacted us in relation to your specific need to take out a car insurance policy, as it is required under the Road Traffic Acts if you own a motor vehicle, and it is being used in a public place. Based on the information provided to us, Aviva Direct Ireland Limited, we believe that the MotorCare - Telematics Car Insurance Product underwritten by Aviva Insurance Ireland DAC is the most suitable product we have available for your insurance needs based on your current driving experience. The MotorCare - Telematics Car Insurance Product has been designed for new and / or inexperienced drivers, so as you become a more experience driver other product options may be available to you.

The MotorCare - Telematics Car Insurance product is a private car insurance policy and provides the necessary financial protection to the owner, user or driver of the insured car, in the event of a motor accident. The policy will cover you against third party claims for personal injury or property damage that arise from the use of your car.

Important: To take out the MotorCare - Telematics Car Insurance Product a telematics box will be installed in your car which will record data on how your car is being driven. The data will then be used by the insurer to monitor your driving behaviour. If your car is driven by any other party (e.g. named drivers) this data will also be recorded and used in the administration of the policy. Aviva Insurance Ireland DAC will provide access to a portal, so you can log in and check your driving history.

Very Important: If you fail to adhere to the terms and conditions of the policy, the insurer can cancel the policy mid-term if you regularly drive unsafely or as a result of a once off speeding event. If the policy is cancelled by the insurer, you will need to disclose this fact on future applications for motor insurance, which may limit your ability to obtain motor insurance in the future.

**This Statement of Suitability is a standard format document based on the MotorCare product, which is the only motor insurance product available through Aviva Direct Ireland Limited. The MotorCare product has a standard and telematics option. The telematics option may be the only option available to new and / or inexperienced drivers.*

Directors: N McGarry, B Mahon, K Murphy, D O'Rourke.
 Aviva Direct Ireland Limited is regulated by the Central Bank of Ireland. A private company limited by shares.
 Registered in Ireland No 374895. Registered Office: Cherrywood Business Park, Dublin, D18 W2P5.

The MotorCare – Telematics Car Insurance product is deemed most suitable for your insurance needs due to:

- The extent of cover provided
- The flexibility of the MotorCare product
- The security and ease of access to the insurer
- The insurer's track record in the Irish insurance market
- The service (including claims service) provided by the insurer

The following cover/benefits are included as standard in the MotorCare – Telematics Car Insurance product:

- Breakdown rescue
- Use of your car when abroad
- Replacement lock cover
- New car replacement
- Personal belongings cover
- Cover for emergency treatment
- Fire brigade charges.

In addition to the above, this product offers a flexibility and choice of optional covers.

If you wish to add any of the other optional covers or if you require further information on any aspect of the product we have recommended, please do not hesitate to contact us.

Take care,

Linda Cavellini
 Aviva Direct Ireland Limited