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MotorCare - Telematics Car Insurance Product **STATEMENT OF SUITABILITY (RENEWAL)***

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.

Your MotorCare - Telematics Car Insurance Product is due for renewal shortly. As you continue to own a motor vehicle that is used in a public place, you have a legal requirement under the Road Traffic Acts to have a motor insurance policy in place. Based on the information held by Aviva Direct Ireland Limited, we believe that the MotorCare – Telematics Car Insurance Product, underwritten by Aviva Insurance Ireland DAC, continues to be the most suitable product we have available for your insurance needs and current level of driving experience.

The MotorCare - Telematics Car Insurance Product has been designed for new and / or inexperienced drivers, so as you become a more experienced 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 provides cover for third party claims for personal injury or property damage that arise from the use of your car.

Important: As part of this product, a telematics box is installed in your car to record data on how your car is being driven. The driving behaviour data is used by the insurer in the administration and pricing of your policy. If your car is driven by anyone else (e.g. named drivers) their driving data will also be recorded and used in the administration and pricing of the policy. The insurer will use your driving data to assign you a driving score which has been used in the calculation of your renewal premium. As your driving behaviour is a risk factor, it can have a positive or negative impact on your premium, so it may lower your premium, but it could also increase it depending on your driving. Aviva Insurance Ireland DAC will provide access to an online portal where you can regularly review your driving history / score.

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.

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

Your driving experience;

The extent of cover provided (as outlined above);

The flexibility of the MotorCare product (this means it can be tailored to your individual needs through the addition of optional covers);

The insurer's proven experience and strong history of supporting customers in the Irish insurance market;

The 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 choice of optional covers, these are covers you can choose to add to your policy for additional protection.

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.

If your driving experience has recently changed — for example, if you have now obtained a full driving licence — we may have other cover options that could be suitable for you. If you'd like to explore these alternatives, we're here to help.

Take care,



Linda Cavellini

Aviva Direct Ireland Limited