



# AIG – AMD Broker

## Private motor insurance policy



### CHANGES YOU NEED TO KNOW ABOUT BEFORE RENEWING YOUR POLICY

This notice tells you about the changes to your AIG motor insurance policy which will take effect from your renewal date as shown on your invitation schedule. Please ensure you read the changes carefully (together with your policy wording), as they will form part of your contract of insurance.

### CHANGES TO YOUR AIG PRIVATE MOTOR INSURANCE POLICY

Below is a table of key changes to your policy by section. Please read your policy wording which contains all changes made to your policy.

Section	Change	Effect on cover
<b>Definition – Windscreen</b> (page 8 on policy wording)	We have amended the windscreen definition to remove the declared market value for damage to panoramic glass roof areas.	Clarity
<b>Loss or Damage to your car – we do not cover section</b> (page 16 on policy wording)	Section 1: The ‘we do not cover’ wording has been updated to include the following:  -Loss or damage if the driver was using a mobile telephone or other handheld communication device.  -Excess wording updated to confirm the excess will be displayed in your schedule.	Reduction
<b>Replacement locks</b> (page 17 on policy wording)	We have amended the replacement locks section to remove the requirement that the location of where the car is kept is known by the person with the keys or transmitter.	Improvement
<b>Personal Belongings</b> (page 23 on policy wording)	We have increased the limit on personal belongings to €400 and add an exclusion for mobile phones.	Improvement
<b>Medical Expenses</b> (page 23 on policy wording)	Medical expenses have been increased to €200 per person.	Improvement
<b>Foreign Travel</b> (page 25 on policy wording)	Foreign Travel has been extended to 60 days cover.	Improvement
<b>Breakdown Assist</b> (page 31 on policy wording)	We have removed the individual limit under the bed and breakfast accommodation option under finishing your journey. We have amended the timeframe for notification under theft of your car.	Clarity
<b>Alteration of risk</b> (page 34 on policy wording)	We have updated the current wording on the alteration of risk	Clarity

