



PRESTIGE
UNDERWRITING IRELAND

PRESTIGE IRELAND
NON-STANDARD
PRIVATE CAR

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 €2,203 for vehicles from new to 8 year old or €3,014 for vehicle 9 years & over.

05: MODIFIED CAR Drivers aged 23 to 75

Acceptable modifications:

- Alloy Wheels.
- Resprayed - Non-Standard.
- Vinyl Body Wraps.
- AMG Body Kit (Mercedes Only).
- Rear Spoiler.
- Side Skirts.
- Tinted Windows (within legal limit).
- Snorkel.
- Hand Controls (subject to Insured Only Driving basis).
- LPG Conversion.
- Tow Bar (including electrics).
- Quotes for Modified Cars are currently available only on Cover.Net.

06: BUSINESS CAR DRIVERS Drivers aged 23 to 75

- Risk must be in a Company Name
- Also open driving option
- Available only on Cover.Net.
- Driver age criteria for higher car groups & vehicle security requirements depending on the vehicle value to apply as per High Performance category above

07: 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 €699; Imported/Convicted Driver/High Performance/Modified €930; Business Car €961
- Rates are available on Applied, Covernet and OpenGI
- Comprehensive cover only

We provide two prices on all quotations sought under categories 1-7. 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.

BUSINESS ENQUIRIES

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