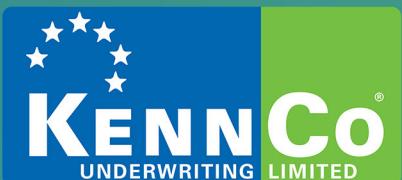


# UNIQUE POLICY CHANGES



January 2026 Edition

## Please take note of the changes to the following sections

### Data protection notice

This section has been removed from the policy booklet and is now defined in the statement of fact and schedule of insurance.

### Driving other cars

#### Current Wording

What is covered

If Your Certificate of Motor Insurance says so, We will insure You to drive any right hand drive Private Car that You do not own and is not hired to You or hired under a hire purchase or leasing agreement, providing You have the owner's permission to do so.

#### Updated Wording

What is covered

If Your Certificate of Motor Insurance says so, We will insure You to drive any right hand drive Private Car that You do not own and is not hired to You or hired under a hire purchase or leasing agreement, providing You have the owner's permission to do so. A current certificate of insurance must have been issued and remain in force on the private car being driven under the Driving of other cars provided.

### No claims discount

The no claims discount scale has been added to this section

Period of Insurance	1 year	2 years	3 years	4 years	5 years	6 years or more
Private Car Discount	35%	43%	50%	56%	60%	65%

### Residency

#### Current Wording

All Insured Drivers must be resident in the Republic of Ireland for a minimum of 12 months prior to the inception of the Policy and must remain a permanent resident in the Republic of Ireland for the duration of all cover periods in order for cover to operate.

#### Updated Wording

All Insured Drivers must be permanent residents in the Republic of Ireland for the duration of all cover periods in order for cover to operate.

#### Cancelling your policy

#### Current Wording

To cancel this Policy, just advise Us or Your Insurance Broker by phone or in writing and return Your Certificate of Motor Insurance and Insurance Disc. We will refund any premium due based on the unused days left to run on the Policy, less an administration fee, provided You have not claimed or been involved in any incident likely to result in a claim during the current Period of Insurance. We will not refund an amount less than €10 after We charge an administration fee.

We, or Our authorised agent, may cancel this Policy by giving You 10 days notice in writing to Your last known address and We will inform the Department of Transport. You must then return the certificate of insurance and Insurance Disc.

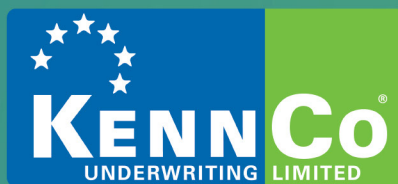
#### Updated Wording

To cancel this Policy, just advise Us or Your Insurance Broker by phone or in writing and return Your Certificate of Motor Insurance and Insurance Disc. We will refund any premium due based on the unused days left to run on the Policy, less an administration fee, provided You have not claimed or been involved

in any incident likely to result in a claim during the current Period of Insurance. We will not refund an amount less than €10 after We charge an administration fee.

**We** or **Our** authorised agent may cancel this **Contract of Motor Insurance** by giving **You** ten days' notice in writing to **Your** last known address. If **We** identify material non-disclosure (such as undeclared claims or convictions), **We** may, during this notice period, reduce the level of cover (for example, from Comprehensive to Third Party Only or Third Party Fire & Theft). **We** will explain the reason for this change and its impact on **Your** cover. Provided no claim has been made during this period, **We** will refund the proportion of **Your** premium for the remaining **Period of Insurance** after the cancellation date. If **We** or **Our** authorised agent cancel this **Contract of Motor Insurance** because **You** have not paid the premiums on time, **We** will not refund any part of the premium **You** have already paid. **We** will work out any premium **You** owe **Us** by charging **You** for the time **You** have been covered by this **Contract of Motor Insurance**. In all cases, **You** must return the **Certificate of Motor Insurance** and Windscreen Disc to **Us** as soon as **You** receive notice of cancellation. **We** will not pay any refund until **We** receive the **Certificate of Motor Insurance** and Windscreen Disc, or if **You** or someone else has made a claim under this **Contract of Motor Insurance**. **We** may also, at **Our** discretion, apply a cancellation fee.

If **You** are paying **Your** premium by instalments under a credit agreement, **You** authorise **Your** insurance intermediary for this **Contract of Motor Insurance**, or **Us** at **Our** discretion to cancel this **Contract of Motor Insurance** following any default notice issued to you under that credit agreement. This **Contract of Motor Insurance** will only be cancelled after sending 10 days written notice to **Your** last known address. If **You** produce a cancelled **Certificate of Motor Insurance** and Windscreen Disc to any person with the intention of deceiving that person into accepting it as genuine, **You** may be prosecuted.



Suites 5-7 Grange Road Office Park,  
Grange Road, Rathfarnham, Dublin 16  
T. 01 4994600 | F. 01 4954627 | E. info@kennco.ie

[www.kennco.ie](http://www.kennco.ie)

Company Registered No. 0454673.  
Registered office: Suites 5-7, Grange Road Office Park, Grange Road, Rathfarnham, Dublin 16.  
KennCo Underwriting Ltd T/A KennCo Insurance is regulated by the Central Bank of Ireland.