



# Irish Planning Institute Car and Home Insurance Schemes



The Institute is pleased to announce that we have negotiated Drivesure and Homesure two new IPI insurance schemes for insuring the cars and homes of our members and their spouses or partners.

The combination of competitive rates, broad cover, premium payment by instalment together with the ease and simplicity with which the policies can be arranged make Drivesure and Homesure two very attractive insurance products for our members and their spouses or partners.

As an added bonus a special introductory discount of 15% will be allowed on all new policies arranged during the first year of the operation of the schemes

The schemes have been arranged by Glennon, Insurance Brokers & Consultants, Charlemont House, Charlemont Place, Dublin 2 and are insured with Allianz Plc. These are two leading companies in the insurance industry in Ireland.

## Competitive Premiums

The schemes offer members competitive premiums and a sample of the potential savings are given below:-

Insurance Details	IPI Scheme	Other Leading Insurer	Saving
<b>Drivesure</b> Comprehensive Cover on Ford Focus LX 1388 cc; Male Aged 28; Full Licence; 1 Yr NCB; 4 Yrs Named Driver; Co. Dublin	€375.00	€504.00	€129.00
Comprehensive Cover on Ford Modeo GLX TD 1753 cc; Female; Age 33; Full Licence; Full NCB; Co. Meath	€299.00	€414.00	€115.00
<b>Homesure</b> Main Residence Buildings €495,000; Contents €57,500; Co. Dublin; Age 51; Neighbourhood Watch; Smoke Alarm	€434.00	€634.00	€200.00
Main Residence Buildings €248,000; Contents €29,000; All Risks €3,100; Age 32; Co. Westmeath; Burglar Alarm; Smoke Alarm	€238.00	€370.00	€132.00

Premiums are calculated inclusive of introductory discount at November 2009.

The schemes will deliver savings to most members and their spouses or partners but savings will vary depending on the individual risk profile and where their insurance is currently arranged.

Many discounts are offered by the Schemes including:

### Drivesure

- Introductory no claims bonus discount.
- Second car discounts for male and female policyholders
- Increased voluntary excess discount.
- Restricted driving discount.
- Combined introductory and earned no claims bonus discount.

### Homesure

- Introductory discount.
- No claims bonus discount.
- Burglar alarm discount.
- Voluntary excess discount.
- Age of policyholder discount.
- Neighbourhood watch discount.
- Smoke alarms discount.
- Discount if you also insure your car on the scheme.
- Discount where you also insure your holiday home or rented property.

In addition to the scheme rates, Glennon as independent insurance brokers have a whole range of Insurers to choose from and in offering quotations to our members will automatically undertake a market check to ensure that the most competitive premium available to them is offered to each member other than direct Insurers. Glennon operates some exclusive arrangements on behalf of certain Insurers and these exclusive rates will also be made available to our members. Glennon also have special facilities available for drivers with convictions, disabilities, high speed cars etc.



Call us on: **01 707 5999**

Email: [ipi@glennons.ie](mailto:ipi@glennons.ie) [ipi.glennons.ie](http://ipi.glennons.ie)  
Charlemont House, Charlemont Place, Dublin 2



## Great Cover

Not only do the IPI Car and Home Insurance Schemes offer members very competitive premiums they also grant broad cover and include benefits such as:-

## Car Insurance

**Open Driving** for most policyholders for Drivers over 30 year and under 70 years.

**Replacement Car** provides for replacement with a new car without making any deduction for depreciation if your car is written off or stolen within 12 months of purchase as new.

**Windscreen** Unlimited Windscreen cover is provided without loss of no claims bonus. Many Insurers limit this cover to €500 though the cost of replacing all windows in a car could be as high as €2,500.

**Drivesure Accident Emergency Service** accessible through a free phone number on a 24 hour 365 days a year basis, the emergency Service responds immediately with appropriate assistance including a courtesy car.

**Roadside Assistance** included on all comprehensive policies available 24 hours a day, 365 days a year.

**Bonus Protection** as an option which enables you to protect your bonus in the event of an accident resulting in a claim.

**Driving of Other Cars** provides Third Party cover for the insured while driving other cars not owned by or hired to the insured under a Hire Purchase Agreement.

## Home Insurance

- **New for old** cover on buildings and contents no matter how old.
- **Accidental Damage** cover available on buildings and contents.
- **Subsidence** cover on buildings and contents.
- **Personal liability** insurance for €3,000,000 any one accident.
- **Jury service** extension.
- **Deterioration of goods** in freezers caused by breakdown.
- **Replacement of external door locks** where the keys of the home have been stolen.
- **Fire Brigade** charges.

## Persons who Qualify

Any member of the IPI and any spouse or partner of a qualifying member.

## Cars which Qualify

All standard family saloons up to 15 years old irrespective of cubic capacity which are on the scheme insurer's approved car list. Certain restrictions apply in respect of larger and high performance cars for young drivers.

## Homes which Qualify

Homesure not only insures your main residence but also your holiday home and rental properties.

Homes constructed of brick, stone or concrete and roofed with slates, tiles or metal qualify for the scheme. Some dwellings are excluded such as thatched cottages, country mansions, dwellings over one hundred years old etc. However, Glennons have special facilities available to insure such dwellings with other Insurers.

## How to get a quote

To secure reductions on your Car and Home Insurance premiums and to avail of the broad cover of our IPI schemes contact Glennon:

- If your car or home insurance policies are due for renewal now telephone: **01- 707 5999** fax: **01 707 5858**  
email: **ipi@glennons.ie** web: **ipi.glennons.ie**.
- If your policies are not due immediately complete the coupon below and return it to Glennon at Charlemont House, Charlemont Place, Dublin 2. Glennon will then contact you in advance of your next renewal date with a free insurance appraisal and quotation.

Name ..... IPI Membership Number .....

Address .....

Tel. No: Home ..... Mobile ..... Email .....

Member ..... Spouse/Partner .....

Name of Car Insurer ..... Name of Car Insurer .....

Renewal Date ..... Renewal Date .....

Name of Home Insurer ..... Name of Home Insurer .....

Renewal Date ..... Renewal Date .....

SIGNATURE ..... DATE .....



Frank Glennon Ltd, trading as "Glennon" and "Glennon Insurance"  
is regulated by the Financial Regulator.

Call us on: **01 707 5999**

Email: [ipi@glennons.ie](mailto:ipi@glennons.ie) [ipi.glennons.ie](http://ipi.glennons.ie)

Charlemont House, Charlemont Place, Dublin 2