AXA Light Commercial Vehicle Insurance

Insurance Product Information Document

Company: AXA Insurance dac

AXA Insurance dac is regulated by the Central Bank of Ireland Ref. No C713

Product: Light Commercial Vehicle insurance

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents and policy.

What is this type of insurance?

This is a light commercial vehicle insurance policy covering vehicles with a carrying capacity of up to 2 ton. It provides cover for injury, loss or damage to third parties or their property as required by the Road Traffic Act. The policy can be extended to include fire, theft or accidental damage.

What is insured?

- ✓ Your legal liability for death of, or bodily injury to, other people is unlimited and third party property damage is covered up to €5 million including costs and expenses
- ✓ Third party trailer cover whilst attached to your vehicle
- ✓ Emergency Medical Treatment as required by legislation for injuries as a result of using your vehicle

In addition to the above, and if you have chosen fire & theft or comprehensive insurance

Loss or damage to your vehicle and its accessories as a result of an accident (comprehensive policies only), theft, attempted theft, fire, lightning or explosion.

In addition to the above, and if you have chosen our Premier package cover includes

Stepback No Claims Discount if earning a maximum no claims discount

Claims for Fire and Theft do not affect No Claims Discount

Glass breakage cover for windscreen and windows (under Comprehensive cover) up to €300

New vehicle replacement - if the vehicle is less than 12 months old and you are the first owner; if it is a total loss, or uneconomic to repair, we will pay for a brand new replacement if cover applies

The following optional cover is available for an additional premium on standard and Premier packages

Motor rescue - 24 hour breakdown assistance in Ireland

Injury to Driver – death €30,000, loss of sight/limb €10,000, temporary total disability €280 per month or hospital benefit €130 per week.

Glass breakage cover - can be added to standard package or to non-Comprehensive Premier package (already included in Comprehensive Premier package)

If you choose the Premier package the following options are available for an additional premium

Protected No Claims Discount – (if earning maximum NCD) allows one claim without affecting it

Increased limit for glass breakage up to €750

Extra Benefits package covering:

Replacement vehicle hire costs in the event of a theft or an accident (Up to €40 per day for no more than seven days)

Personal belongings up to €250

Replacement locks up to €750

Fire brigade charges up to €1270

What is not insured?

- ✖ Death or bodily injury to anyone driving or in charge of your vehicle
- ✖ Loss of use
- ✖ Wear and tear
- ✖ Loss or damage as a result of incorrectly fuelling your vehicle or from the use of sub-standard or contaminated fuel, lubricant or parts
- ✖ Mechanical or electrical failure, breakdowns or breakages
- ✖ Loss or damage caused by theft or attempted theft if the vehicle was taken by a member of your family or household or taken by an employee or ex-employee of the owner of the vehicle
- ✖ Loss or damage caused by theft or attempted theft if the keys (or keyless entry system) are left unsecured or left in or on an unattended vehicle
- ✖ Any act of fraud or collusion
- ✖ Any wilful, or deliberate act
- ✖ Glass in sunroofs, glass roofs or mirror glass
- ✖ You will be responsible for an amount (the “excess”), specified in your policy document or schedule, in respect of own damage claims

Are there any restrictions on cover?

! If you vehicle is beyond economic repair or unrecovered, and we agree to settle your claim, the most we will pay is its market value at the time of loss

! No cover will apply if you or any driver was driving under the influence of illegal drugs or in excess of the drink driving limit

! No cover will apply while the vehicle is used for purposes not shown on your certificate of insurance

! No cover will apply in respect of any driver not covered under the policy/certificate

! No cover will apply in respect of any driver who is disqualified from driving or from getting a licence

Where am I covered?

✓ You and your named drivers are covered to drive your vehicle in Ireland, the UK, Isle of Man and the Channel Islands

✓ Third party cover, to comply with the laws relating to Compulsory Insurance of Motor Vehicles, applies while the vehicle is used in EU/EEA countries

What are my obligations?

- You have a duty to answer all questions posed by us honestly and with reasonable care
- You must pay your premium
- All claims or incidents must be reported to us immediately
- You must tell us of any convictions, prosecutions or penalty points applying to you or any driver
- You must tell us of any modifications made to your vehicle
- You must take reasonable care of your vehicle and your belongings
- You must have an up to date CVRT for your vehicle if required by law
- You must notify us as soon as possible of any change to the information you have previously provided to us
- You and all drivers must advise the Driving Licence Authority of any notifiable medical condition or disability which could affect the ability to drive and the Driving Licensing Authority must have agreed to the issue of a licence
- You must observe and fulfil the terms and conditions of this policy

When and how do I pay?

You can pay by cash, debit/credit card or monthly instalments.

When does the cover start and end?

The cover will start on the date your application or renewal is accepted and will end one year later. This will be shown on your schedule.

How do I cancel the contract?

You must inform us and return your certificate and disc of insurance.

If you cancel your policy within 14 working days of the date upon which we inform you the policy has been incepted, we will refund your entire premium.

If you cancel during the period of insurance, we will refund the premium (less an administration charge) on a proportionate basis provided there are no claims.

There will be no refund of premium for motor rescue.

AXA Direct LCV insurance

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