

Motor Insurance

Insurance Product Information Document

Company: Zurich Insurance Europe AG

Product: CoverCentre Light Commercial Vehicle Insurance Policy

Registered in Germany. Registered in Ireland as a branch with registered branch office at Zurich House, Frascati Road, Blackrock, Co. Dublin, A94X9Y3.

Zurich Insurance Europe AG is authorised by the Federal Financial Supervisory Authority (BaFin) in Germany and is regulated by the Central Bank of Ireland for conduct of business rules

This is a general product summary. It is not personalised to your individual need. Complete pre-contractual and contractual information specific to you is provided in your policy cover schedule, statement of fact and policy booklet. Please ensure that you read them carefully.

What is this type of insurance?

This Policy is designed to provide insurance for Light Commercial Vehicles.



What is insured?

- ✓ **Third Party Only** Cover includes:
 - ✓ Legal Liability to Others arising from the use of your vehicle, up to a limit of €1,250,000 for damage to property but unlimited for death or bodily injury
 - ✓ No Claim Discount – 3 year Step-Back
 - ✓ Road Traffic Act cover for a trailer whilst attached (as permitted by law)
- ✓ **If you select Third Party Fire and Theft (TPF&T)** cover then the following is also included:
 - ✓ Loss of or Damage to the Vehicle caused by Fire or Theft
 - ✓ We will pay up to the market value of the Vehicle at the time of loss or damage following any valid claim. The maximum we will pay shall not exceed the value which was last declared to us.
- ✓ If you select **Comprehensive** cover then the following is also included in addition to all of the above:
 - ✓ Accidental Damage to the Vehicle
 - ✓ Windscreen and Window Damage
- ✓ **Optional cover (TPFT & Comprehensive): (these only apply if shown as covered on your schedule)**
 - Protected NCD – 1 Unlimited Claim
 - Step Back NCD Options of either a 2 year or a 4 year Step Back
 - Increased Voluntary Excess
 - Windscreen and window cover for TPF&T cover
 - Specified Trailer Cover (limit of 1 ton carrying capacity and value of €4,000 applies)



What is not insured?

- * Injury, loss or damage while:
 - The Vehicle is being driven by any person that is not covered by the certificate of motor insurance.
 - The Vehicle is being used for any purpose not stated in the certificate of motor insurance
- * Any loss or damage:
 - to tyres by the application of brakes or by road punctures cuts or bursts
 - To the vehicle as a result of the use of green diesel, or substandard or contaminated fuel, lubricant or parts
- * There is no cover provided under the policy in respect of:
 - Depreciation, wear and tear,
 - Mechanical or electrical failures, or breakdowns or breakages,
 - Theft of Vehicle by any member of Policyholders family or household, unless the insured instructs the Gardai or local police to proceed with a prosecution for such a theft
 - loss or damage due to theft or any attempted theft whilst the keys are in or on insured vehicle



Are there any restrictions on cover?

- Excess, this is the first amount of any claim that you must pay. The amount will be noted on your Schedule.
- Fire Brigade Charges and Replacement of Locks – A limit of €750 applies
- Foreign Travel – A limit of 30 Days foreign travel applies in Any One Year.
- Windscreen - Unlimited if repaired by one of our approved windscreen repairers. Otherwise a limit of: -
 - €150 per windscreen replacement applies
 - €50 for windscreen repairs applies
 - €350 limit any one year for non-approved repairers applies
- Use of the vehicle for any other occupation other than that already described.

Where am I covered?

- ✓ We will provide insurance under the terms of this Policy for accident, injury, loss or damage occurring in the Republic of Ireland, Great Britain, Northern Ireland, the Isle of Man and the Channel Islands or during sea transit between ports in these locations.



What are my obligations?

You have a legal duty to answer all questions asked by us in connection with your application for insurance honestly and with reasonable care. You must also ensure that any information voluntarily provided by you or on your behalf is provided honestly and with reasonable care.

Failure to comply with these requirements and / or any negligent or fraudulent misrepresentation could invalidate your Policy or affect your insurance cover or premium. It could also result in a claim being declined or the amount payable in respect of a claim being reduced or difficulty obtaining insurance in the future. Further information is provided in the Policy booklet.

You must also (as more fully set out in the Policy Booklet):

- Tell us if any of the information you provided before policy cover commenced or renewed subsequently changes (for example, a change of car or motoring convictions).
- Take reasonable steps to safeguard the vehicle against loss, damage and breakdown and to prevent injuries.
- Pay the premium or premium instalments on time.
- Tell us about any incidents connected to this insurance within 48 hours of their occurrence, including where any incidents is likely to give rise to a claim.
- Provide all information and assistance that we may require.



When and how do I pay?

Please **contact your Insurance Broker** to discuss the payment options available to you.



When does the cover start and end?

Your cover will commence and end on the dates stated on your Certificate of Insurance.



How do I cancel the contract?

If you wish to cancel your policy write to **your Insurance Broker** and return the Certificate and Disc of Insurance with your instruction. You may cancel the policy within 14 working days from the start date of cover (the "Cooling-Off Period"). Provided that no claims have been made or are pending, the premium for unexpired term will be returned to you and no cancellation fee will apply.

Please note that if you cancel in the first-year of insurance (outside of the Cooling-off period) a cancellation fee of €100 plus levy will be deducted from any refund premium- due.