

Motor Insurance

Insurance Product Information Document

Company: Allianz p.l.c. Product: Commercial Motor

Allianz p.l.c. is regulated by the Central Bank of Ireland. Registered in Ireland, No. 143108.

Registered Office: Allianz House, Elm Park, Merrion Road, Dublin 4, D04 Y6Y6.

This document outlines the main benefits and restrictions associated with an Allianz Motor policy. It does not reference all of the benefits, terms, conditions, limitations, exceptions and exclusions associated with the policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This is a commercial motor policy for Comprehensive cover, Third Party Fire and Theft cover, Third Party Only cover or a combination of some or all of these covers dependent on the category of vehicles insured.

For vehicles with Comprehensive cover, it covers you if any insured vehicle is stolen, damaged by fire or accidentally damaged. You and the insured drivers are also covered if you injure other people or damage their property while driving an insured vehicle. For vehicles with Third Party Fire and Theft cover, it covers you if any insured vehicle is stolen or damaged by fire. You and the insured drivers are also covered if you injure other people or damage their property while driving an insured vehicle.

For vehicles with Third Party Only cover, it covers you or any insured driver if you injure other people or damage their property while driving an insured vehicle.



What is insured?

Standard Cover

- ✓ Damage as a result of fire, theft (or attempted theft) for vehicles with comprehensive cover and third party fire and theft cover.
- ✓ Damage as a result of an accident or vandalism for vehicles with comprehensive cover.
- ✓ Your legal liability to other people arising from an accident.
- ✓ Cover while driving your vehicle in Europe.
- ✓ Step-back bonus protection (only available where you have 4 or more years No Claim Discount).
- ✓ Windscreen cover (only available with comprehensive cover).
- ✓ Third party cover to pull a trailer.
- ✓ Medical expenses.
- ✓ Third party working risk cover.

Plus the following Optional Covers if selected by you

Protected No Claims Bonus for vehicles with comprehensive or third party fire and theft cover and where you have 4 or more years No Claim Discount.
Damage to your trailer as a result of fire, theft (or attempted theft) with comprehensive cover and third party fire and theft cover.
Damage to your trailer as a result of an accident or vandalism with comprehensive cover.



Are there restrictions on cover?

Restrictions applicable to Standard Covers

- ! Damage to your vehicle is up to the maximum of the vehicles market value at the time of loss.
- ! Legal liability for personal injury is unlimited and property damage is limited to €1.3 million.
- ! You will have to pay an excess in the event a claim is made.
- ! If you have Step-back bonus protection, your bonus will step back by two years if one claim is made up to €10,000. If a claim is made for €10,001 or more, your bonus will step back to nil.
- ! Medical expenses are limited to €130 per person.
- ! Third party working risk cover excludes damage caused by subsidence, flooding, water pollution and damage to pipes and cables. Cover is limited to €6,400,000.

There is no cover while your car is being:

- ! Used for a purpose not shown on your Certificate of Motor Insurance.
- ! Used in a country not listed in the territorial limits of your policy.
- ! Driven by a person who is not entitled to drive under your Certificate of Motor Insurance.
- ! Driven by a person who is not licenced to drive your vehicle.
- ! Damage caused by any driver under the age of 23 or any driver who does not hold a current full driving licence.

Restrictions applicable to Optional Covers if selected by you

If you have Protected No Claim Bonus, more than two claims (excluding fire, theft or windscreen) will result in your bonus being stepped back.
Damage to your trailer is up to the maximum of the trailers market value at the time of loss.



What is not insured?

This policy does not cover the following types of damage or risk:

Standard Cover

- ✗ Wear and tear, depreciation, mechanical, electrical, electronic or computer failures, breakdowns or breakages.
- ✗ Damage to tyres caused by braking, punctures, cuts or bursts.
- ✗ Loss of value following repairs to your vehicle.
- ✗ Injury, loss or damage caused by earthquake, civil commotion, war or terrorism, ionising radiation or radioactive/nuclear waste.
- ✗ Breakdown assistance.
- ✗ Driving other vehicles.
- ✗ Personal effects and clothing.
- ✗ Personal accident.
- ✗ Fire brigade charges.
- ✗ Damage as a result of fire, theft (or attempted theft), as a result of an accident or vandalism for vehicles with third party only cover.

Or the following Optional Covers not selected by you (if relevant)

Protected No Claim Bonus.
Damage to your trailer as a result of fire, theft (or attempted theft).
Damage to your trailer as a result of an accident or vandalism.



Where am I covered?

- ✓ You have the relevant level of cover as stated in your policy schedule while driving your vehicle in the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man and the Channel Islands.
- ✓ You also have the minimum legal cover required while you drive in any EU country and any other country which has made arrangements to meet the minimum insurance requirements set by the European Union. It also includes travelling between these countries by air, rail, sea, including loading and unloading.



What are my obligations?

At quotation and before the start of the policy you must:

- Provide complete and accurate information

During the term of your policy you must:

- Pay your premium. If you are paying by our Direct Debit facility, you must keep your payments up to date.
- Tell us about certain changes before continuing to use any insured car.
- Provide complete and accurate information regarding any changes during or at renewal of your policy. Examples would include, but are not limited to, a change in your occupation, modifications to your car or convictions or disqualifications, including those that are pending.
- Take all reasonable precautions to prevent damage, accident or injury.
- Do all you can to protect the insured car from damage or theft and keep it in a roadworthy condition, including having a valid MOT where required by law.
- Comply with the terms and conditions of the policy.

If you are unsure about any of your obligations, please contact your intermediary for advice.

In the event of a claim:

- You, or anyone driving the insured car, must not admit fault or responsibility, or pay, offer or agree to pay any money or settle any claim without our permission.
- You and all insured drivers must advise Allianz or your intermediary at your first opportunity of any incident that could lead to a claim and co-operate fully with us in the handling of the claim.
- You must allow us to inspect your car if requested.

Failure to meet your obligations could result in a claim not being paid, a reduction in the amount we pay or the cancellation or avoidance of your policy.



When and how do I pay?

Where there is an intermediary the payment should be made directly to them. Payment to us should be made as a one off payment before the policy start date or, if agreed, in instalments by direct debit.



When does the cover start and end?

Your policy will last for one year unless we agree to a shorter or longer period. The start and end date of your policy will be outlined on your policy schedule (period of insurance).



How do I cancel the contract?

You may cancel your policy at any time by returning the Certificate of Motor Insurance to us. Regardless of when you ask us to cancel the policy, the full annual premium is payable to us if you have made a claim which was your fault or if we are unable to recover our outlays from the responsible party.

To cancel your policy, please contact the insurance advisor you used to arrange this policy.

If permitted under the contract of insurance or consumer legislation you may have the right to withdraw from the policy. This can be done by giving notice within 14 days of the start date or when you receive your policy, whichever is the later. Withdrawal means that no cover was in force and no claim will be payable. You will receive a full refund.