

Motor Insurance

Insurance Product Information Document

Company: Zurich Insurance plc

Product: CoverCentre Light Commercial Vehicle Insurance Policy

Registered in Ireland No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. Authorised by the Central Bank of Ireland as a non-life insurance company. Firm reference number C743

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?

- **Material Information**

You must ensure any information in connection with this insurance supplied by You or on Your behalf shall be the truth and will form the basis of this contract. All information must be true. Failure to disclose all material information may result in the policy becoming void, a claim not being paid, claims paid being recovered from you, you becoming liable for additional premiums which we reserve the right to collect and Terms and Conditions of the policy being amended. Should we take any of these actions we will be obliged to disclose them on any future request for cover or quotation and this may affect your ability to get insurance cover in the future.

You must ensure that any Claims, Unspent Convictions or Penalty Points in the last 5 years are disclosed for all drivers regardless whether being a named driver or driving under open driving

- **Observance of the terms of the Policy**

You must observe the terms of the policy in relation to anything to be done or complied with by You or as far as they can apply by any other Insured Person.

- **Care of the Vehicle**

You must take all reasonable steps to safeguard the Vehicle from loss or damage. You must maintain the Vehicle in an efficient and roadworthy condition.

- **Claims**

You must inform Zurich Insurance plc immediately of any accident, injury or damage and send to Zurich Insurance plc any letter, claim, writ, summons or other information about the accident or claim as soon as you receive same. You must complete an Accident Report Form and supply any information and assistance that we may reasonably require. An excess may be applied to a claim made under this policy. You must not negotiate, admit liability or make any offer, promise or payment for any claim unless You have Our written permission.



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. If the policy is cancelled in the first-year of insurance an additional €100 plus levy will be deducted from any refund premium- due.