Commercial Motor Insurance

Insurance Product Information Document

Company: KennCo Underwriting Ltd, T/A KennCo Insurance **Product: Commercial Motor**

KennCo Underwriting Limited is registered in Ireland with registered offices at Suites 5 – 7 Grange Road Office Park, Rathfarnham, Dublin 16 and is regulated by the Central Bank of Ireland Ref. No. C49930.

This document is a summary of the key information relating to this policy. Full pre-contractual and contractual information on the product is provided in the full policy documentation including the proposal form or statement of fact, schedule, policy document and the terms of business.

What is this type of insurance?

This is a Commercial Motor Insurance policy. Motor insurance provides the compulsory cover you need to drive a vehicle on a public road or highway. It also offers additional benefits as set out below, depending on the level of cover you choose.

What is insured?

Third Party, Fire and Theft:

- ✓ Damage to other people's property
- ✓ Compensation for other people's death or injury if you are at fault
- ✓ Loss or damage to your vehicle that is caused by fire, theft or attempted theft, including the manufacturer's standard accessories on or in the vehicle (sum insured up to your vehicle's market value at the time of the loss or damage)
- ✓ Vehicle breakdown assistance including home start within the territorial limits (see Policy Booklet)
- ✓ Legal Expenses cover up to €130,000
- ✓ European Cover

Comprehensive:

All of the above, plus:

- ✓ Accidental damage (sum insured up to your vehicle's market value at the time of the loss)
- ✓ Windscreen cover
- ✓ Replacement locks cover up to €750
- ✓ Personal Accident and Medical Expenses
- ✓ Fire Brigade charges up to €385
- ✓ Protection for Wall Charger up to €650

Optional Extra Cover:

- Protected No Claim Bonus

What is not insured?

- ✗ Any accident, injury, loss or damage while any vehicle is being used for purposes not described on your certificate, or while being driven by someone not permitted to drive or not having the correct and valid driving licence
- ✗ Drivers other than those named on the policy
- ✗ Loss or damage caused by theft or attempted theft if you leave your car unlocked, or leave the engine running, or leave the key or ignition device in, attached to or in the immediate proximity of your car, or if you leave a window or sun-roof open
- ✗ Damage arising from wear and tear, electrical or mechanical breakdown, or gradual deterioration
- ✗ Loss or damage where the driver of your vehicle is under the influence of alcohol or drugs

Are there any restrictions on cover?

- ! Policy excess. This is the part of the claim you have to pay
- ! For windscreen claims, if our approved repairer is not used, the maximum cover is €100
- ! EU cover is automatically extended for up to 31 days only (further cover may be provided on request)

Where am I covered?

- ✓ The Republic of Ireland, Northern Ireland, Great Britan, Isle of Man and the Channel Islands
- ✓ Up to 31 days cover to drive in the EU and those countries following EU Directives within one insurance year

What are my obligations?

- You must answer all our questions honestly, accurately and provide true and complete information
- You must tell us of any changes in circumstances that may affect your insurance
- You must pay your premium on time
- You must ensure your vehicle is kept in a roadworthy condition and has a valid NCT if required
- You must comply with all the conditions set out in the policy
- You must tell us about any accident or event which may give rise to a claim as soon as possible

When and how do I pay?

- The premium may be paid in one single amount by debit or credit card, or if offered, by monthly instalments (subject to a credit agreement). Please check with your broker for full payment options

When does the cover start and end?

- The policy is for a period of one year, unless otherwise stated. Your exact policy start and end dates will be shown on your certificate and schedule

How do I cancel the contract?

- You can cancel this contract at any time by writing to us or your broker with your cancellation instructions and return your certificate and disc. If there is no claim on the policy during the current period, we will return part of your premium