Vintage Tractor Insurance

Insurance Product Information Document

Company name: **FBD Insurance plc** Product: **Vintage Tractor Insurance Policy**

Registered in Ireland, FBD Insurance plc is regulated by the Central Bank of Ireland. Authorisation No.C752

This document provides a summary of key information for our Vintage Tractor Insurance policy. Full terms and conditions of the cover you purchase will be outlined in your pre-contract and contract documents. These include your proposal form, policy booklet, schedule, certificate and Terms of Business.

What is this type of insurance?

This is a dedicated motor insurance product for vintage tractors. The main cover types it provides are:

(a) Third party, fire and theft – gives you protection for damage to or loss of your tractor if it is stolen, someone tries to steal it, or it goes on fire. Third party cover is also included as standard.

(b) Third party cover – the minimum insurance required by law. Cover for damage to someone else's property is up to €1.3 million and cover for injury to others is unlimited.

What is insured?

Third party, fire and theft benefits

- ✓ Fire and theft - (sum insured up to your tractor's market value at time of loss)
- ✓ Open drive - (allows any driver with a valid licence to drive with your consent)
- ✓ Tractor transport costs to a repairer - (up to €350 following fire or theft damage)
- ✓ Fire brigade charges - (up to €2,000)
- ✓ Covers social, domestic and pleasure use as standard (including use for show and display)
- ✓ Third party attached trailed implements cover

Third party benefits

- ✓ Open drive - (allows any driver with a valid licence to drive with your consent)
- ✓ Covers social, domestic and pleasure use as standard (including use for show and display)
- ✓ Third party attached trailed implements cover

All covers subject to eligibility criteria. For full scope of benefits, see policy documents.

What is not insured?

- ✗ Depreciation, wear, tear, mechanical or electrical failures.
- ✗ Punctures or damage to tyres from braking.
- ✗ Frost damage.
- ✗ Damage caused by goods being carried in your tractor.
- ✗ Increased repair, replacement, delivery waiting time or storage costs due to unavailable, unobtainable or obsolete parts.
- ✗ Loss or damage where the driver of your tractor has been disqualified from driving.
- ✗ Liability, loss or damage arising from earthquake, riot, radioactivity, war, terrorism, cyber risks, sonic bangs, date-related electronic breakdowns, or communicable viruses and diseases.
- ✗ Use of your tractor on any airfield.

Are there any restrictions on cover?

- ! It's possible for cover to be restricted to third party only. If this applies to you it will be noted on your policy documents.
- ! No standard excess applies to our Vintage Tractor policy. In the event that an excess is applied to your policy, the amount will be noted in your policy schedule.
- ! We may choose to make a payment, repair, replace or reinstate losses and will retain any remaining salvage value.
- ! A no claim discount (NCD) scale does not operate under our Vintage Tractor policy.

Where am I covered?

- ✓ Your standard policy cover applies in the Republic of Ireland, Great Britain and Northern Ireland.
- ✓ The policy also extends to give minimum RTA cover required in other EU Territories.

What are my obligations?

The following obligations will apply at the start and for the duration of your insurance contract.

Your duty

- — You must check that your responses to our questions (as recorded in your policy documents) are true, accurate and complete and tell us if there is ever any change in this information.
- — You'll also need to send us any valid documents we request from you in the time we set out.

Policy cover

- — You'll need to check your policy documents to see what level of protection you have purchased and which drivers and uses are covered. Any use outside this will not be covered.

Looking after your tractor

- — You must take care of your tractor at all times, taking all reasonable steps to protect it and keep it in a roadworthy condition.

Payment

- — You must pay all amounts due in the period of insurance on time and in full.

Claims

- — You must notify us within a reasonable time about any accident or event which may give rise to a claim.
- — You'll also need to give us full information and assistance during the claims process.

When and how do I pay?

You can pay for your insurance in full when taking out your policy over the phone, online, or at your local FBD Insurance branch. Payment methods include cash, credit and debit card.

You may also be offered a direct debit instalment option in line with our Terms of Business. If this applies to you, it will be noted on your premium breakdown.

When does the cover start and end?

Unless otherwise specified on your policy documents, the duration of your insurance contract will be 12 months. Your exact period of insurance including cover start and end date will be outlined on your policy schedule.

How do I cancel the contract?

You'll need to write to us with your cancellation instructions and return your insurance certificate and disc. We'll cancel the policy in line with our Terms of Business from the date these documents are received.

If you cancel within the 14 working day cooling-off period, we will return any premium paid for the period of insurance, left to run. We will also do this if you cancel outside the cooling-off period, but only after any cancellation charge is applied and provided there is no claim on your policy.