Insurance Product Information Document

Company : Allianz Ireland plc

Product : Van Policy

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product is provided in your policy documents and policy.

What is this type of insurance?

This is a commercial vehicle insurance policy. It provides cover for injury, loss or damage to any third party or their property as required by the Road Traffic Act. The policy can be extended to include fire, theft and accidental damage.

What is insured?

- Your legal liability for accidental death of, or bodily injury to, any person is unlimited
- Third party property damage is covered up to a standard of €6.5 million, including costs and expenses
- Indemnity to Principal covered as standard
- Third party trailer cover whilst attached to your vehicle that is covered under this insurance
- Use in connection with your business

In addition to the above, and if you have chosen fire & theft or comprehensive insurance

- Loss or damage to your vehicle and its accessories as a result of an accident, theft, attempted theft, fire, lightning or explosion, up to the vehicles current market value
- The cost of protecting and removing your vehicle to the nearest competent repairer following an accident up to a maximum of €250
- If your vehicle is repaired following loss or damage insured under this policy, the reasonable cost of delivering your vehicle back to your address in Ireland

In addition to the above, and if you have chosen comprehensive insurance

- Glass breakage – cover for broken or damaged windscreens and the bodywork of your vehicle as a result of the glass breaking, (max limit €500 if replaced or repaired by our approved repairer or max limit of €250 if replaced or repaired by another repairer).

The following optional cover is also available for an additional premium

- Open driving – covers any person between 25-70 years of age with a full unendorsed EU driving licence who is driving the insured vehicle with your permission

What is not insured?

- Death or bodily injury to anyone driving or in charge of your vehicle
- Death, bodily injury or damage to property cased or arising beyond the limits of any carriageway or thoroughfare in connection with the bringing of a load to such vehicle for loading on it or the taking away of a load from such vehicle after loading from it ay any person
- Loss of use or any other resulting loss
- Reduction in your vehicle value because it has been repaired
- Wear and tear
- Mechanical or electrical failure, breakdowns or breakages
- The cost of hiring another vehicle
- Loss or damage arising from theft or attempted theft while the ignition keys are left in or on your vehicle
- Loss or damage to the drum or hopper of any concrete mixer/agitator carrier or any machinery, pipe or hose used for the processing or discharging of the load resulting from the solidification of concrete of any like substance

- Any act of fraud or collusion
- Any wilful, negligent act

Are there any restrictions on cover?

- You will need to pay an amount of each claim, known as the excess (under comprehensive insurance)
- No cover will apply when the vehicle is used for any purpose not shown on your certificate of insurance
- No cover will apply for anyone driving who is not covered by the certificate of insurance
- No cover will apply in respect of use by anyone who is disqualified from driving or has never held a driving licence
- No cover will apply while your vehicle, or plant forming part of your vehicle, is operating as a tool of trade (except insofar as is necessary to meet the requirements of Road Traffic legislation)
- No cover applies in or on any part of an airport, aerodrome or airfield provided for aircraft to take off and land and for moving or parking aircraft on the ground, service roads, ground equipment parking areas and those parts of passenger terminals within the customs examination area

Where am I covered?

- The cover provided by this policy applied only to death, injury, loss or damage happening in Ireland or the UK or in transit by sea between any parts therein
- The minimum cover required to comply with the laws relating to compulsory Insurance of Motor Vehicles applies while the vehicle is used in Europe

What are my obligations?

- The information you give us must be honest and accurate
- You must pay your premium
- All claims or incidents must be reported to us immediately
- You must tell us of any convictions, prosecutions or penalty points applying to you or any driver
- You must tell us immediately if you change your vehicle
- You must take responsible care of your vehicle and your belongings
- You and all drivers must advise the Driving Licence Authority of any notifiable medical condition or disability and the Driving License Authority must have agreed to the issue of a licence
- You must observe and fulfil the terms, conditions and clauses of this policy – failure to do so could affect the cover

When and how do I pay?

Please ask your broker about payment options

When does cover start and end?

The cover will start on the date your application or renewal is accepted and will end one year later. This will be shown on your schedule

How do I cancel the contract?

You must give us a written instruction and return your certificate and disc of insurance

If you cancel your policy within the first 14 days after receiving the policy documents within the first year of insurance; we will refund your full premium, providing no claims have been made on your policy

If you cancel during the period of insurance, we will refund the premium on a short-term basis for the first year of insurance or on a proportional basis thereafter, provided there are no claims or incidents which may give rise to a claim.