



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 van insurance policy covering vehicles with a carrying capacity of up to 2 ton. 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 or accidental damage.



What is insured?

- ✓ Your legal liability for accidental death of, or bodily injury to, any person is unlimited and third party property damage is covered up to €5 million including costs and expenses
- ✓ Third party trailer cover whilst attached to your vehicle
- ✓ Emergency Medical Treatment as required by legislation for injuries as a result of using your vehicle
- ✓ Third Party cover is provided to comply with the minimum indemnity requirements for Compulsory Insurance of Motor Vehicles while the vehicle is used in Europe
- ✓ Legal Expenses Cover – If you are the victim of a miscarriage of justice or an uninsured driver, legal expenses cover will enable you to pursue damages not covered under your policy.

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

- ✓ If selected we will cover loss of or damage to your vehicle by fire or theft.
- ✓ If comprehensive cover is selected we will pay for loss of or damage to your vehicle and its accessories and spare parts whilst they are in or on the vehicle

In addition to the above, and if you have chosen our Premier Package cover includes

- Stepback No Claims Discount if earning a maximum no claims discount
- Claims for Fire and Theft do not affect No Claims Discount
- €300 Limit on Glass Breakage (under Comprehensive cover)
- New vehicle replacement (if their vehicle is less than one year old and the cost of damage is more than 60% of the replacement cost)

The following optional cover is also available for an additional premium for standard and premier packages

- Motor rescue - 24 hour roadside/driving assistance in Ireland or the UK
- Injury to Driver – death €30,000, loss of sight/limb €10,000, temporary total disability €280 per month or hospital benefit €130 per week up to 20 weeks

If you choose the Premier Package the following options may also be available for an additional premium

- Protected No Claims Discount – allowing one claim without affecting your no claims discount if earning a maximum no claims discount
- Increased limit for glass breakage up to €750 (Windscreen and windows, excluding sunroofs)

If you avail of Extra Benefits the following is included:

- Replacement vehicle hire costs in the event of a theft or an accident (Up to €40 per day for seven days)
- Personal belongings up to €250
- Replacement locks up to €750 (if keys are stolen from your home by force or violence)
- Fire brigade charges up to €1270



What is not insured?

- ✗ Death or bodily injury to anyone driving or in charge of your vehicle
- ✗ Loss of use
- ✗ Wear and tear
- ✗ Loss or damage as a result of incorrectly fuelling your vehicle or from the use of sub-standard or contaminated fuel, lubricant or parts
- ✗ Mechanical or electrical failure, breakdowns or breakages
- ✗ If your keys are stolen by deception or fraud, or taken by a member of your family who normally lives with you
- ✗ Loss or damage caused by theft or attempted theft if they keys are left unsecured or left in or on an unattended vehicle
- ✗ Any act of fraud or collusion
- ✗ Any wilful, negligent act
- ✗ Damage/Broken glass in sunroofs, damage to glass roofs, damage or broken mirror glass



Are there any restrictions on cover?

- ! No cover will apply if you or any insured driver was driving under the influence of illegal drugs or in excess of the drink driving limit
- ! You will need to pay an amount of each claim, known as the excess (under comprehensive insurance)
- ! When the vehicle is used for purposes not shown on your certificate of insurance
- ! Use by any driver not covered under the policy/certificate
- ! Use by anyone who is disqualified from driving or getting a licence



Where am I covered?

- ✓ You and any driver covered under your policy to drive your vehicle in Ireland, the UK, Isle of Man and the Channel Islands
- ✓ Temporary third party cover in Europe within one insurance year



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 of any modifications made to your vehicle
- You must take reasonable care of your vehicle and your belongings
- All drivers must meet the conditions of his/her licence
- You must have an up to date NCT for your vehicle
- You must notify us as soon as possible of any change to the information you have previously provided to us
- You and all drivers must advise the Driving Licence Authority of any notifiable medical condition or disability and the Driving Licensing Authority must have agreed to the issue of a licence
- You must observe and fulfil the terms, conditions, exclusions and clauses of this policy- failure to do could affect your cover



When and how do I pay?

Please ask your broker about payment options



When does the 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 (less an administration charge) on a proportionate basis provided there are no claims.