

PATRONA

UNDERWRITING

CONSTRUCTION SINGLE VEHICLE HEAVY GOODS VEHICLE

You can trust in our service



Covers available

- Comprehensive
- Third Party Fire & Theft
- Third Party Only

Driving options

- Insured only
- Insured and named drivers
- Open driving for drivers aged 25 to 75 years with full and appropriate driving licence.
Beneficial information link:
<https://www.ndls.ie/licence-categories.html>

Use

- Strictly own goods

Automatic covers

- **Third Party Property** €6,500,000
Damage Limit:
- **Windscreen:** Included with comprehensive policies;
a limit of €500 applies
- **Bonus Protection:** Step Back Bonus Protection (only applicable where 5 year No Claims Bonus has been earned on the vehicle)
- **Territorial Limits:** ROI & NI only

Product target

- Building and allied trades

Additional covers available

Additional insurance policies are available within the Patrona product suite for construction clients. Please call a member of the Commercial Team to find out more.

Why choose Patrona?

Mission

We deliver insurance solutions that offer you tangible benefits beyond what is already available in the market in an environment of open partnership, innovation and best in class practices.

Values

We are dedicated to supporting our broker network by encouraging trust, service and agility.

Local experienced underwriting team

We give you access to local decision making underwriters based in our Wexford office. Our expertise means that we can craft a tailored product to address your clients' specific needs based on our specialist sector knowledge.

Diversity of product portfolio

Our product range supports your clients' needs across a variety of Personal and Commercial insurance categories allowing you greater choice.

Our range includes:

- Personal Motor
- Fleet
- Commercial Combined
- Logistics Combined
- Commercial Motor
- HGV
- Equestrian
- Special Types & Horsebox Lorry

Effective claims handling

Our experienced team of Claims professionals are committed to fulfilling our underwriting promise. They work quickly to resolve loss or damage experienced by clients, through a transparent process and individual accountability.

FAQ

What does Patrona want?

- Building & allied trades - carrying own goods
- Driving criteria - 25 to 75 years with a full appropriate licence
- Minimum of 2 years earned No Claims Bonus or 2 years driving experience required
- Vehicles up to 20 years old. Note that vehicles 10 years old and upwards will require a copy of the Certificate of Roadworthiness

What does Patrona avoid?

We are willing to consider most occupations; however, some occupations are not acceptable, please see sample list below:

- Civil engineering including use of hot box style vehicles
- Coal/fuel merchants
- Door to door sales
- Tarmacadam contractors
- Traffic management
- Insulation contractors
- Carriage of own livestock
- Motor trade/car transporters
- Musical & leisure
- Timber/forestry
- Vehicles with hoist or platforms
- Carriage of asbestos, hazardous goods, waste water or effluent

- Airside
- Abnormal sized loads

Is there a maximum number of vehicles on any one policy?

- We accept 1 vehicle per policy; however, the risk may qualify for a fleet policy, please contact us to discuss this further

How do I obtain a quotation?

In order for us to consider providing terms for a risk we will require the following information, please email your submission containing same to logistics@patrona.ie

- Full detail and description of occupation
- Full description of goods carried
- Details of No Claims Bonus
- Details of any claims experience in the past 5 years
- Renewal date
- Current insurer
- Vehicle and trailer details including value, gross vehicle weight and details of any attachments

How do I place cover?

- An email instruction is acceptable to proceed with cover providing your submission has all the essential details required to hold cover e.g. registration numbers etc.

Patrona Commercial Team members:



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Product Lead



Sean Bates



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