

Light Commercial Motor Insurance

PATRONA
UNDERWRITING

Insurance Product Information Document

Company: Patrona Underwriting Limited

Product: Flexi Van Third Party Only Policy

Patrona Underwriting Limited is regulated by the Central Bank of Ireland

Complete pre-contractual and contractual information is provided in your proposal or statement of fact, certificate, policy schedule and policy document.

What is this type of Insurance?

This insurance covers you and other drivers you tell us about for your liabilities to others arising in connection with the use of your van or jeep.



What is Insured?

Provided by RSA Insurance Ireland DAC

RSA is a registered business name of RSA Insurance Ireland Designated Activity Company (DAC). RSA Insurance Ireland DAC trading as RSA is regulated by the Central Bank of Ireland and is a private company limited by shares registered in Ireland under number 148094

Cover for you:

- ✓ Your liability to others while driving your van.
- ✓ **Medical expenses** - up to €250 that you incur as a result of an accident in your van.

Cover for other people:

- ✓ The liability of other drivers you tell us about while driving your van.
- ✓ **Fatal Accident benefit** paid to your representatives provided you are aged 75 years or less of:
1 star cover
€5,000

Additional covers provided by other insurers:

- ✓ **Legal expenses provided by AmTrust Europe Limited** - to pursue a motor related claim against someone else.

AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority and by the Central Bank of Ireland for conduct of business rules



What is not Insured?

- ✗ Damage to your van.
- ✗ The liability of any drivers you didn't tell us about.
- ✗ Any liability or damage if you were not fully truthful when setting up, changing, renewing or making a claim under the policy.
- ✗ Any liability if the driver doesn't have your permission to drive, doesn't hold a licence or doesn't keep to the conditions of that licence.
- ✗ Any liability or damage if your van is used for a purpose we didn't agree to cover.
- ✗ More than our share of any liability or damage if you have cover under other policies.
- ✗ Any liability or damage if a driver of your van, excluding you, has cover under other policies.
- ✗ Death of or injury to the driver of your vehicle (except cover provided to you for death) or damage to the driver's property.
- ✗ Damage or injury caused deliberately, or that happens due to normal wear and tear, or gradually.
- ✗ Any liability if you are driving in any sort of competition or speed test.
- ✗ Damage that happens as a result of war, terrorism, a nuclear explosion or release of radioactive material, a computer failure or virus.



Are there any restrictions on cover?

- We will not pay more than:
- ! €6,500,000 for claims for damage to other people's property.



Where am I covered?

- ✓ All the cover you buy operates in Ireland
- ✓ All the cover you buy except Breakdown Assistance operates in the United Kingdom, the Isle of Man and the Channel Islands. provided you are not driving a U.K. registered vehicle. **If the U.K. leaves the European Union without a withdrawal agreement (also referred to as a “no-deal Brexit”) in March 2019 you will also need a Green Card when travelling to the U.K., to prove to the police there that you are properly insured. If you don’t have one, they may treat you as an uninsured driver.**
- ✓ Cover for liability to others operates throughout the European Economic Area (EEA) which includes the entire EU and some other countries.
- ✓ Cover for liability to others operates in other countries that have made agreements with the EU provided you have purchased optional Foreign Use Cover



What are my Obligations?

- You must be fully truthful in your answers to questions we ask and give us any documents we ask for.
- You and the driver of your vehicle must take all reasonable steps to avoid injury, loss or damage.
- You must keep your vehicle in a safe and roadworthy condition, and lock it when it is unattended.
- You must not submit any claim that is fraudulent or exaggerated.
- You must notify us of any incident that might result in a claim as soon as it occurs.
- You must tell your insurance broker if your personal details change. For example, you must tell us if you change your van, your address, who you want to be covered to drive your van, or if you have any penalty points or convictions.
- You or any person expecting to be covered must not admit liability for any accident.
- You or a driver of your vehicle must not respond to any letter or court writ from any person claiming against you or them.
- You and the driver of your vehicle must help us to defend a claim and cooperate with us to do so.
- You must allow us to defend or otherwise deal with any claim against you or another driver in any manner we see fit.
- You or the driver of your vehicle must allow us to take legal action in your or their name to recover amounts we have to pay if we can do so.
- You must repay any amount claimed that the law requires we pay, but this contract does not cover.



When and how do I pay?

You must pay or make arrangements to pay before cover starts. You must pay the premium to your broker who will advise you what payment methods they accept. Your broker may advise you about financing options. Such finance is not provided by us.



When does cover start and end?

Cover starts on the date and time agreed with your broker and once you have paid or made arrangements to pay the premium. Cover will last for one year, expiring at 23:59 hours the day before the start date anniversary, unless you or we cancel it beforehand.



How do I cancel the contract?

You must send your certificate and insurance disc back to your broker and ask them to request us to cancel the policy.