Commercial Motor Fleet Insurance

Insurance Product Information Document

Company: Accelerant Insurance Europe SA

Product: Commercial Motor Fleet Insurance

Policies are underwritten by Accelerant Insurance Europe SA and are arranged and administered by Ornella Underwriting.
Accelerant Insurance Europe is an insurance company authorised under code 3193 and regulated by the National Bank of Belgium (NBB) and the Financial Services and Markets Authority (FSMA) and is regulated by the Central Bank of Ireland for consumer protection rules. Company Identification 0758.632.842.

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This document provides a summary of the key product information relating to this Commercial Motor Fleet policy. Complete pre- contractual and contractual information on the product is provided in other documents. Full terms and conditions of the cover you purchase will be outlined in your policy document, proposal form or statement of fact, schedule, certificate and Terms of Business

What is this type of Insurance?

This is an insurance policy for commercial motor fleets. We offer three levels of cover:

(a) **Third Party Only:** Gives you the minimum cover required by law. Cover is for damage to someone else's property up to €1.3 million and unlimited cover for third party personal injury

(b) **Third Party, Fire & Theft:** This covers damage to or loss of a vehicle if it's stolen, if an attempt is made to steal it or steal from it, or if it goes on fire

(c) **Comprehensive Cover:** Gives you wide protection for accidental damage to or loss of your vehicles

What is Insured? Third Party Only:

- ✓ Legal liability for damage to other people's property up to €1.3 million
- ✓ Legal Liability for death or injury to any other person, including passengers
- ✓ We provide you with minimum cover to use your vehicle in the EU
- ✓ Trailers whilst attached to your vehicle or detached

Third Party, Fire & Theft:

All of the above plus:

- ✓ Loss or damage as a result of attempted theft, theft or fire (the market value up to the sum insured shown in your schedule)
- ✓ Loss of or damage to audio equipment, radio receivers or transmitters (subject to policy limits)
- ✓ Loss of keys (up to €850)
- ✓ Fire brigade charges (up to €2,200)

Comprehensive:

All of the above plus:

- ✓ Accidental damage (the market value up to the sum insured shown in your schedule)
- ✓ Personal accident cover (up to €6,500)
- ✓ Accident recovery to protect your vehicle and move it to the nearest repairer if your vehicle cannot be driven as a result of an accident
- ✓ If your vehicle is repaired by one of our approved repairers, then we will guarantee the repair work done to your vehicle
- ✓ Windscreen and window glass for repair or replacement

What is not Insured?

- × Any driver not holding a valid licence to drive the vehicle or not meeting the conditions and any limits of the driving licence
- × Using your vehicle if it is excluded on the certificate of insurance
- × Theft or attempted theft if your vehicle is left unattended, unlocked or the keys are left with your vehicle
- × Loss or damage to your vehicle if it is filled with the wrong or contaminated fuel or other substance
- × Loss of value, wear and tear, mechanical or electrical breakdown, or damage to tyres as a result of brakes or by road punctures, cuts or bursts
- × Loss or damage to your goods or contents in your vehicle
- × Loss of or damage to your vehicle if your driver is under the influence of alcohol or drugs
- × Breakdown assistance is not covered
- × Loss or damage as a result of a Cyber Act, Cyber Incident or Information Technology Event

Are there any restrictions on cover?

You will not be covered for any of the following:

- ! The first amount of each claim (known as the excess) as shown in the policy schedule
- ! Any accident, injury, loss, damage or liability if the vehicle is being driven or used for a purpose not described in the certificate of insurance
- ! Death or bodily injury to any person while travelling in, or being carried in or on, any trailer or semi-trailer or caravan being towed
- ! Where windscreen cover applies, we will not pay for any amount over €150 for replacement or €50 for repair if the work is not carried out by our approved windscreen specialists
- ! Windscreen cover is not available for Special Type vehicles

Optional Cover:

- Cover for your trailers can be increased to Third Party Fire and Theft or Comprehensive
- Occasional business use can be included under Comprehensive cover
- The limit for damage to other people's property can be increased up to €6.5 million

Cover provided by other insurers

- **Breakdown Assistance** for cars and vehicles up to 3500kgs Gross Vehicle Weight that can be driven on a class B licence and that are 15 years old or less provided by MAWDY. MAPFRE ASISTENCIA Compania Internacional de Seguros Y Reaseguros, S.A., trading as MAWDY is authorised by Direccion General de Seguros y Fondos de Pensiones del Ministerio de Economia y Hacienda in Spain and is regulated by the Central Bank of Ireland for consumer protection rules.

! We will not cover any vehicle you should have told us about but failed to

! If your policy is on a periodic declaration basis, we will not cover:
  - any vehicle of a type not already covered
  - any bus or public service vehicle
  - any vehicle valued over €200,000

  unless we specifically agree in advance.

! We will only cover up to €100,000 for private cars and €150,000 for all other vehicles unless your vehicle is fitted with an operational Tracking device

! Our approved repairer guarantee will not continue if you dispose of the vehicle that was repaired

! Breakdown Assistance is limited to 3 callouts per vehicle in any one period of insurance.

! If your call for assistance requires towing a vehicle, you may have to make alternative arrangements for any goods in it yourself.

Where am I covered?

Vehicles registered in the Republic of Ireland

✓ Except for Breakdown Assistance, all the cover you buy operates in the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man, the Channel Islands or whilst the vehicle is being transported by sea, air or rail between these places, including the loading and unloading of the vehicle.

✓ The minimum cover you need by law to use a vehicle in the European Union and certain other countries that have arranged to meet the requirements of the European Union known as the "Green Card" system also operates. A list of the valid countries can be found at www.COBX.org.

✓ If you ask us and pay any additional premium we require, we will extend the full policy cover except Breakdown Assistance to the countries in this system that you specify.

✓ If you have bought Breakdown Assistance (not insured by Accelerant), it operates in the Republic of Ireland and Northern Ireland only.

Vehicles registered somewhere other than the Republic of Ireland

✓ The cover operates in the Republic of Ireland only.

What are my Obligations?

- You must fully answer any questions we may ask relating to the insurance risk being proposed
- During the period of insurance you must advise us immediately of any material changes which may affect the insurance risk originally proposed
- You must report any accident, injury, loss or damage immediately or on the next working day to your broker, or to us directly on 053 91 80395 and you must provide us with all the information we need to achieve a settlement or pursue a recovery
- You must ensure the vehicle is kept in a roadworthy condition and if necessary, has a valid NCT or Certificate of Roadworthiness (CVRT)
- You must pay the premium(s) on time and in full or within any agreed credit terms
- You must take all reasonable steps to prevent accidents, injuries, loss or damage
- You must inform An Garda Siochana/Police at once if any person is injured in an accident
- You are legally obliged to ensure that the National Fleet Database is updated immediately with any changes, additions or deletions of vehicles.

When and how do I pay?

If you have arranged your insurance through an insurance broker you can contact your broker for details as to when and how you pay your insurance premium.

When does cover start and end?

The start and end dates of this policy are stated on the policy schedule and on the certificate of insurance. The term of the policy is 12 months unless otherwise agreed with us.

How do I cancel the contract?

- If you have arranged your insurance through an insurance broker you can cancel your policy at any time by Informing your broker and returning the certificates of insurance and insurance discs.
- If you want to cancel your policy within the first 14 working days, we will refund your premium for any period of insurance remaining.
- If you want to cancel your policy after the first 14 working days, we will refund your premium for any period of insurance remaining, an administration fee may apply, except for the premium in respect of Breakdown Assistance which is not refundable