

# Product Benefits

## Van Insurance



**Windscreen Cover 1890 94 44 10**  
00 800 88 0 88 228 (If calling from outside the Republic of Ireland)

Covers all windows including side windows

Sunroofs, canopies, panoramic roofs or windscreen or bespoke glass are not covered

Up to 2 claims or a limit of €750 during the Insurance year

Also covers €150 for replacement (less any excess) or €50 for repair if work is not carried out by our approved windscreen specialists

Comprehensive cover and as optional extra at the cost of €30 for third party fire and thefts policies.

Covers goods carrying vehicles up to 3500kg gross vehicle weight €25 excess applies for windscreen replacement.

### Step Back NCD

In the event of a fault claim your bonus is stepped back • 5 years NCD becomes 2 years • 4 years NCD becomes 1 year • 3 years or less becomes 0 years.

### Full NCD Protection

For an additional premium you can protect your NCD if you have a claim once you have earned a no-claims bonus of four years or more. You will keep that no-claims bonus as long as no more than one unlimited claim arises during the period of insurance.

### Loss of Keys

Cover for the cost of replacing vehicle keys or lock transmitter if same are lost or stolen, we will provide cover up to the value of €850.

### Fire Brigade Charges

Cover for fire services required during a valid claim under the policy, the maximum we will pay under this cover is €2,200.

### Personal Accident Cover

Provided to the policyholder or their personal representative following accidental injury which occurs while using the vehicle and results in death, loss of limb or sign of sign in the 3 months after the accident occurs. The maximum we will pay under this cover is €6,500. Comprehensive cover only.

### Medical Expenses

Cover provided for each person injured if the insured vehicle is involved in an accident, the maximum we will pay under this cover is €135 per person. Comprehensive cover only.

### Foreign Use

The minimum cover you need by law to use your vehicle in the EU is provided for up to 93 days.

### Monthly Payment Plan

We offer a monthly payment plan subject to service charge.

### 24hr Claims Helpline

24 hour Claims Helpline Available. 1850 85 8530.

### Open Drive

For an additional premium cover for use of the vehicle for any driver between the ages of 25 – 70 provided they meet the licensing requirements of the vehicle.

### Trailer Cover

Cover provided under section 2 to indemnify the insured from any liability incurred as a result of the use of any trailer attached to the insured vehicle. Subject to an additional premium we can provided cover for loss or damage to any trailer once specified on the policy schedule.

Please check the policy booklet as full terms and conditions of the above benefits apply.

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