Commercial Vehicle Insurance

RedClick

Insurance Product Information Document

Company: RedClick **Product: Commercial Vehicle Insurance Policy**

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This document provides a summary of the key information relating to our Commercial Vehicle policy. Complete pre-contractual and contractual information on the product you purchase is provided in the full policy documentation.

What is this type of insurance?

This is insurance for a commercial vehicle. The type of cover we offer is below:

(a) Comprehensive: Gives you wide protection for accidental damage to or loss of your vehicle.
(b)Third party, fire & theft: Offers a more basic protection, insuring damage to or loss of your vehicle only if it's stolen, attempted to be stolen, or it goes on fire.
(c) Third party: Gives you the minimum cover required by law and comes standard with both options. Cover for damage to someone else's property is up to €1.3 million and unlimited cover in regards to a third party personal injury.

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
- ✓ Breakdown Assistance (applied to goods vehicle <=3,500kg GVW only)

Third party, fire and theft benefits:

All of the above, plus:

- ✓ Fire, theft and attempted theft damage (the market value up to the sum insured shown in your schedule)
- ✓ Fire brigade charges (up to €2,200)
- ✓ Loss of keys (up to €850)

Comprehensive benefits:

All of the above, plus:

- ✓ Accidental damage (the market value up to the sum insured shown in your schedule)
- ✓ Windscreen Cover (applied to goods vehicle <=3,500kg GVW only)
- ✓ Personal accident cover (up to €6,500)
- ✓ The towing of trailers is covered on a third party only basis
- ✓ Accident recovery to protect your vehicle and move to the nearest repairer if the vehicle cannot be driven as result of an insured event

Optional extras:

No claims discount protection.
Windscreen Cover (Third Party Fire and Theft) applied to goods vehicle <=3,500kg GVW only).

All covers subject to eligibility criteria. Full benefits and restrictions are outlined in your policy booklet

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
- ✗ The use excluded on the certificate of insurance
- ✗ Theft or attempted theft if the vehicle is left unattended and left unlocked or the keys to the ignition are left with the vehicle
- ✗ The driving of other vehicles
- ✗ Loss of value, wear and tear, mechanical or electrical breakdown, or damage to tyres as a result of using brakes or by road punctures, cuts or bursts
- ✗ Loss or damage by any driver that has been disqualified from driving or has not disclosed penalty points or motoring convictions

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
- ! 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
- ! Breakdown Assistance not applicable for non-goods vehicles or vehicles over 3,500kg GVW
- ! Any breakdown cost or help that has not been agreed through 24-hour helpline
- ! Breakdown Assistance not available with foreign use cover

Where am I covered?

✓ You are covered in the Republic of Ireland, Northern Ireland and Great Britain (including the Isle of Man and Channel Islands) and other EU countries

What are my obligations?

- You must disclose all relevant information which could influence our acceptance of the risk or the terms offered such as previous accident/claim, conviction or penalty point history
- You must pay the premium(s) on time and in full
- You, or any other insured person, must co-operate fully with our investigations
- You must notify us of any changes to the risk such as change of vehicle(s), driver(s) or change of address
- You must take all reasonable steps to prevent accidents, injuries, loss or damage
- You must ensure the vehicle is kept in a roadworthy condition and if necessary has a valid NCT or Certificate of Roadworthiness (CRW)
- You must report any accident, injury, loss or damage immediately or on the next working day by calling Lo-Call 1800 77 1800
- You must also inform An Garda Siochana immediately if any person is injured in an accident

When and how do I pay?

You can pay for your insurance in full when taking out the policy through your broker (if applicable). You can pay the premium by credit card, debit card or direct debit.

When does the 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?

You may cancel your policy at any time by contacting your broker. You have a legal obligation to return your certificate of insurance and insurance disc when cancelling an insurance policy.

If you want to cancel within the first 14 working days of a new business or renewal policy, we will refund your premium for any period of insurance remaining. If you cancel your policy at any other time, we will refund your premium for any period of insurance remaining, less an administration fee. Terms and conditions apply to cancellations, please refer to your policy booklet.