

## POLICY SUMMARY – COMMERCIAL VEHICLE

This document outlines the main benefits and restrictions associated with an Allianz Motor Policy. It **does not** reference all of the benefits, terms, conditions, limitations, exceptions and exclusions associated with the Policy. Please take time to read the Policy and your Schedule to ensure that you understand the cover provided by the Policy. A copy of the Policy is available from the Company or your Insurance Intermediary on request.

This is a 12 month contract of insurance. For details of your period of cover, please refer to your Schedule.

You should review and update your cover periodically to ensure it remains adequate.

You may choose one of two types of Cover. These are summarised below:

### Third Party Fire & Theft Cover includes the following:

- Fire and Theft Damage to your vehicle
- The above is limited to a maximum of your vehicle's market value at the time of loss or damage
- Unlimited personal injury legal liability to Third Parties
- Third party property damage, legal liability up to a limit of €1,300,000

### Comprehensive Cover includes the following:-

- Accidental and Malicious Damage to your vehicle
- Fire and Theft Damage to your vehicle
- The above is limited to a maximum of your vehicle's market value at the time of loss or damage
- Unlimited personal injury legal liability to Third Parties
- Third party property damage, legal liability up to a limit of €1,300,000
- 24 Emergency Services (RoI) - Telephone number 1890 48 48 48

<b>Standard Policy Features and Benefits</b>			
<b>Features and Benefits</b>	<b>Exclusions or Limitations</b>	<b>Comp Cover</b>	<b>TPF&amp;T Cover</b>
Foreign Use Free cover for driving within EU and other countries	We will provide the Minimum cover required to comply with legislation in the country where the vehicle is being driven in or the minimum required to comply with Republic of Ireland legislation, whichever is the greater.		
Tool Of Trade cover	Excluding subsidence, flooding, water pollution and damage to pipes and cables.  Maximum liability €6,400,000	Yes	Yes
Windscreen cover	Only provided on comprehensive policies.	Yes	No
Trailer cover	Third party only cover whilst attached or temporarily detached.	Yes	Yes
Step Back No Claim Discount	Provided No Claim Discount entitlement is four or more years.	Yes	Yes

<b>Optional Covers available on the Policy</b>			
<b>Cover Available</b>	<b>Exclusions or Limitations</b>	<b>Comp Cover</b>	<b>TPF&amp;T Cover</b>
Protected No Claim Discount	Provided No claim Discount entitlement is four or more years.	Yes	Yes

<b>Significant Exclusions applicable to the Policy. Please read Your Policy / Quote documents for details of further Exclusions &amp; Limitations</b>	
<b>Cover</b>	<b>What is not Covered</b>
Excess	Standard is €250. Additional voluntary excess of €250 is available and if selected will result in a reduced premium.
Exclusions applicable to Fire Theft and Accidental Damage Cover	Damage whilst vehicle is being driven by any person:- Who is under 23 years of age Who does not hold a full driving licence

**Claims information:**

In the event that your vehicle is deemed to be either a statutory or financial write-off, we will not pay more than the market value of your vehicle immediately prior to the loss or damage. We will determine the market value of your Vehicle to be the monetary value you could reasonably expect to pay for your car had you bought it immediately prior to the loss or damage. This will be determined by other vehicles available in the market of comparative make, model, carrying capacity, age, mileage, ownership history, general condition and any other relevant factors. We may use an independent specialist firm to determine the appropriate monetary value.

A statutory write-off means that a suitably qualified assessor has deemed the vehicle no longer fit for return to the road and should be either destroyed or rendered for parts.

A financial write-off means that the vehicle can be repaired to a safe condition but the cost of repairs renders it uneconomic to do so.

All incidents must be reported to our Emergency Services phone numbers:

Republic of Ireland 1890 48 48 48

Northern Ireland or Great Britain 00353 1 6133666.