

Motor Insurance

Insurance Product Information Document

Company: Allianz plc Product: Commercial Motor Insurance

Allianz plc (registered in Ireland No. 143108) is regulated by the Central Bank of Ireland. Registered office: Allianz House, Elmpark, Merrion Road, Dublin 4, D04 Y6Y6, Ireland.

This document outlines the main benefits and restrictions associated with an Allianz Commercial Motor policy. It does not reference all of the benefits, terms, conditions, limitations, exceptions and exclusions associated with the policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This is a commercial motor policy for Comprehensive cover, Third Party Fire and Theft cover, Third Party Only cover or a combination of some or all of these covers dependent on the category of vehicles insured.

For vehicles with Comprehensive cover, it covers you if any insured vehicle is stolen, damaged by fire or accidentally damaged. You and the insured drivers are also covered if you injure other people or damage their property while driving an insured vehicle. For vehicles with Third Party Fire and Theft cover, it covers you if any insured vehicle is stolen or damaged by fire. You and the insured drivers are also covered if you injure other people or damage their property while driving an insured vehicle. For vehicles with Third Party Only cover, it covers you or any insured driver if you injure other people or damage their property while driving an insured vehicle.



What is insured?

Standard Cover

- ✓ Damage as a result of fire, theft (or attempted theft) for vehicles with comprehensive cover and third party fire and theft cover
- ✓ Damage as a result of an accident or vandalism for vehicles with comprehensive cover
- ✓ Your legal liability to other people arising from an accident
- ✓ Full policy cover while driving your vehicle in Europe
- ✓ Step-back bonus protection (only available where you have 4 or more years No Claim Discount)
- ✓ Third party cover to pull a trailer
- ✓ Medical expenses
- ✓ Third party working risk cover

Plus the following Optional Covers if selected by you

Protected No Claims Bonus for vehicles with comprehensive or third party fire and theft cover
Damage to your trailer as a result of fire, theft (or attempted theft) with comprehensive cover and third party fire and theft cover
Damage to your trailer as a result of an accident or vandalism with comprehensive cover



Are there any restrictions on cover?

Restrictions applicable to Standard Covers

- ! Damage to your vehicle is up to the maximum of the vehicles market value at the time of loss
- ! Legal liability for personal injury is unlimited and property damage is limited to €1.3 million
- ! You will have to pay an excess in the event a claim is made
- ! You are not covered to tow a mobile home or permanently sited temporary dwelling
- ! If you have Step-back bonus protection, your bonus will step back if one claim is made in one period of insurance.
- ! Medical expenses are limited to €130 per person
- ! Business use is limited to use in connection with your occupation as advised to us, excluding carriage of goods or passengers and soliciting orders
- ! Third party working risk cover excludes damage cause by subsidence, flooding, water pollution and damage to pipes and cables. Cover is limited to €6,400,000

There is no cover while your car is being:

- ! Used for a purpose not shown on your Certificate of Motor Insurance
- ! Used in a country not listed in the territorial limits of your policy
- ! Driven by a person who is not entitled to drive under your Certificate of Motor Insurance
- ! Driven by a person who is not licenced to drive your vehicle
- ! Damage caused by any driver who does not hold a current full driving licence

Restrictions applicable to Optional Covers if selected by you

If you have Protected No Claim Bonus, more than two claims (excluding fire, theft or windscreen) will result in your bonus being stepped back
Damage to your trailer is up to the maximum of the vehicles market value at the time of loss



What is not insured?

This policy does not cover the following types of damage or risk:

Standard Cover

- ✗ Wear and tear, depreciation, mechanical, electrical, electronic or computer failures, breakdowns or breakages.
- ✗ Damage to tyres caused by braking, punctures, cuts or bursts
- ✗ Loss of value following repairs to your vehicle
- ✗ Injury loss or damage caused by earthquake, civil commotions, war or terrorism, ionising radiation, radioactive/nuclear waste or gradual pollution.
- ✗ Breakdown assistance
- ✗ Driving other vehicles
- ✗ Personal effects and clothing
- ✗ Personal accident
- ✗ Damage as a result of fire, theft (or attempted theft), as a result of an accident or vandalism for vehicles with third party only cover

Or the following Optional Covers not selected by you (if relevant)

Protected No Claim Bonus
Damage to your trailer as a result of fire, theft (or attempted theft)
Damage to your trailer as a result of an accident or vandalism



Where am I covered?

- ✓ You have the relevant level of cover as stated in your policy schedule while driving your vehicle in the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man and the Channel Islands.
- ✓ You also have the minimum legal cover required while you drive in any EU country and any other country which has made arrangements to meet the minimum insurance requirements set by the European Union. It also includes travelling between these countries by air, rail, sea, including loading and unloading.



What are my obligations?

At quotation and before the start of the policy you must:

- Provide complete and accurate information

During the term of your policy you must:

- Pay your premium. If you are paying by our Direct Debit facility, you must keep your payments up to date.
- Tell us about certain changes before continuing to use any insured car.
- Provide complete and accurate information regarding any changes during or at renewal of your policy. Examples would include but are not limited to, a change in your occupation, modifications to your car or convictions or disqualifications, including those that are pending.
- Take all reasonable precautions to prevent damage, accident or injury.
- Do all you can to protect the insured car from damage or theft and keep it in a roadworthy condition, including having a valid CVRT where required by law.
- Comply with the terms and conditions of the policy.
- If you are unsure about any of your obligations, please contact your intermediary for advice

In the event of a claim:

- You, or anyone driving the insured car, must not admit fault or responsibility, or pay, offer or agree to pay any money or settle any claim without our permission.
- You and all insured drivers must advise Allianz or your intermediary at your first opportunity of any incident that could lead to a claim and co-operate fully with us in the handling of the claim.
- You must allow us to inspect your car if requested.

- Failure to meet your obligations could result in a claim not being paid, a reduction in the amount we pay or the cancellation or voidance of your policy.



When and how do I pay?

You can pay your premium as a one-off payment, annually or in monthly instalments. Payment can be made by bank transfer, cheque, debit/credit card or direct debit.



When does the cover start and end?

The period of time covered by this policy is outlined on your schedule.



How do I cancel the contract?

You may cancel your policy at any time by returning the Certificate of Motor Insurance and Disc to us.

You have the right to withdraw from this policy, provided you have not made a total loss claim, within 14 working days of the start date / renewal date of your policy or the date on which you receive the full terms and conditions of your policy. This is known as the 'cooling off' period.

If you cancel the policy after the 14 working days cooling off period, we will refund the amount you have paid for the unused period less a charge. Please refer to your schedule for further information.

Regardless of when you ask us to cancel the policy, the full annual premium is payable to us if you have made a claim which was your fault or if we are unable to recover our outlays from the responsible party.

To cancel your policy, please contact the insurance advisor you used to arrange this policy.