Light Commercial Vehicle Insurance
Insurance Product Information Document

Company: Intact Insurance Ireland DAC

Product: Drive Safe LCV

Intact Insurance Ireland DAC is regulated by the Central Bank of Ireland (reference C750). A private company limited by shares registered in Ireland under number 148094 with registered office at Intact House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16.

This is a general product summary for the Drive Safe Light Commercial Vehicle policy. Complete pre-contractual and contractual information specific to You is provided in Your other documents. These include Your policy cover schedule, Statement of Fact and policy booklet. Please ensure that You read them carefully.

What is this type of insurance?

This Policy is designed to provide insurance cover for Light Commercial Vehicles.

What is insured?

Included as standard with Third Party Fire & Theft cover:

- ✓ Legal liability to others arising from the use of Your vehicle up to a limit of €6,500,000 for damage to property but unlimited for bodily injury or death
- ✓ Driving other LCV which are not owned by You, on a third-party basis. This is for the policyholder only who has a full driving licence (other terms & conditions apply see policy booklet)
- ✓ We will pay up to the market value of Your Vehicle at the time of loss or damage following a valid claim. The maximum We will pay shall not exceed the value which was last declared to Us.
- ✓ Loss of or damage to Your Vehicle caused by fire or theft
- ✓ Windscreen and window damage fully covered if an Intact approved repairer is used or up to €225 if an Intact approved repairer is not used (other terms & conditions apply see policy booklet)
- ✓ Fire brigade charges up to €1,000
- ✓ Breakdown assistance in the island of Ireland
- ✓ No Claim Discount – 5 year scale
- ✓ No Claim Discount - Step-back (selectable cover, please check your schedule)
- ✓ No Claim Discount Protection (Allows for one unlimited claim in a three-year period without loss of Your earned No Claims Discount, selectable cover, please check your schedule)

Also included with comprehensive cover:

- ✓ Accidental Damage to Your Vehicle
- ✓ Medical expenses cover up to €100 per person up to a max of €1,000
- ✓ Personal protection up to €25,000
- ✓ Fuel decontamination up to €700
- ✓ New vehicle replaced following a total loss when Your vehicle is less than 12 months old

What is not insured?

- ✗ Excess, this is the first amount of any claim that You must pay. The amount will be noted on Your Schedule.
- ✗ Injury, loss or damage while:
  - Your Vehicle is being driven by any person that is not covered by the Certificate of Insurance;
  - Your Vehicle is being used for any purpose not stated in the Certificate of Insurance;
  - Your Vehicle is being used or driven in an unsafe and/or un-roadworthy condition.
- ✗ Any loss or damage:
  - to Your Vehicle arising from any deliberate act by any person who is covered under the current Certificate of Insurance;
  - to the engine or fuel systems of Your Vehicle caused by lack of lubricant or oil;
  - to tyres by the application of brakes or by road punctures;
  - arising from war, act of foreign enemy, rebellion, revolution or any act of terrorism.
- ✗ The cost of:
  - any repair that improves the pre-accident condition or increases the Pre-Accident Value of Your Vehicle.
- ✗ Loss of use of Your Vehicle, depreciation, wear & tear
- ✗ Mechanical or electrical failures, or breakdowns or breakages
- ✗ Theft or unauthorised taking of Your Vehicle by any member of your family (see policy booklet for full terms and conditions)
- ✗ Theft or attempted theft occurring while Your Vehicle is un-locked, or the keys were in the ignition or stored in it
- ✗ Use of Your Vehicle as a Tool of Trade or for hire or reward, racing, pacemaking, reliability trial or speed testing.

Are there any restrictions on cover?

! Alcohol/Drugs Clause:

- If as a result of any incident, giving rise to a claim, the person driving is convicted of or has a fixed penalty imposed for any offence involving driving under the influence of alcohol or drugs. Where any payment has been made prior to the conviction or imposition of a penalty by a court for such offence, We reserve Our right to recover any payment from You.

Where am I covered?

- ✓ We will provide full Policy cover for accident, injury, loss or damage occurring in the Republic of Ireland, Northern Ireland, Great Britain, The Isle of Man or the Channel Islands, or while Your Vehicle is in transit between these places by sea or use of the Channel Tunnel including any loading and unloading of Your Vehicle.
- ✓ Full Policy cover which includes cover to comply with the laws of any State which is a member of the European Union for a single visit up to a maximum of 31 days.
- ✓ Breakdown assistance is only available in the island of Ireland.

What are my obligations?

- You are under a duty to answer all the questions that have been asked, honestly and with reasonable care and attention. These questions are material in determining if We can accept this risk, what terms are applied and what premium is charged. Please refer to Your Statement of Fact/renewal documentation regarding the duty of disclosure and changes that need to be advised to Us. Please note that failure to advise Us of this information may result in Us cancelling the contract, rejecting a claim or to limiting the amount We pay in the event of a claim. Should We take any of these actions You will be obliged to disclose them on any future request for cover or quotation and this may affect Your ability to get insurance cover in the future.
- Observance of the terms of the policy
  You must observe the terms of the policy in relation to anything to be done or complied with by You or as far as they can apply by any other insured person.
- Care of Your Vehicle
  You must take all reasonable steps to safeguard Your Vehicle from loss or damage. You must maintain Your Vehicle in an efficient and roadworthy condition.
- Claims
  You must notify Us within a reasonable time of any accident, injury or damage and send to Us any letter, claim, writ, summons or other information about the accident or claim as soon as You receive same. You must complete an Accident Report Form and supply any information or assistance that We may reasonably require. An excess may be applied to a claim made under this policy. You must not negotiate, admit liability or make any offer, promise or payment for any claim unless You have Our written permission.

When and how do I pay?

- Please contact Your insurance intermediary to discuss the payment options available to You.

When does the cover start and end?

- Your cover will commence and end on the dates stated on Your Certificate of Insurance.

How do I cancel the contract?

- If you wish to cancel Your policy, please return the Certificate and Disc of Insurance with Your instruction to cancel the policy to Your intermediary.