



PRODUCT GUIDE

WRIGHTWAY UNDERWRITING LTD
LIMEKILN HOUSE
DRINAGH
WEXFORD

053-9167100

INFO@WRIGHTWAY.IE

WWW.WRIGHTWAY.IE

“Our business is about people”

ALL PROPOSAL FORMS, CLAIM FORMS AND THIS PRODUCT GUIDE ARE
AVAILABLE TO DOWNLOAD FROM OUR WEBSITE

WRIGHTWAY PRODUCTS AND SERVICES

COMMERCIAL

SINGLE HGV'S & FLEETS (HIRE & REWARD AND OWN GOODS)	1
ACCIDENTAL DAMAGE FIRE & THEFT	2
CARRIERS LIABILITY (GOODS IN TRANSIT)	3
EMPLOYERS AND PUBLIC LIABILITY (HAULAGE)	4
PROPERTY INSURANCE (HAULAGE)	5
MULTI PLAN - OWN GOODS FLEET POLICY	6
EMPLOYERS AND PUBLIC LIABILITY (CONSTRUCTION)	7
COMMERCIAL MOTOR - SPECIAL TYPES	8
ACCIDENTAL DAMAGE FIRE & THEFT - SPECIAL TYPES	9
FORESTRY LOGGING.....	10
TRANSIT INSURANCE (OWN GOODS, TOOLS & EQUIPMENT)	11
CARGO	12

PERSONAL LINES

WRIGHTWAY ELITE	13
WRIGHTWAY VAN PLAN.....	14
WRIGHTWAY HOME GUARDIAN	15
WRIGHTWAY HOME PROTECTOR	16

SERVICES

CLAIMS	17
RISK MANAGEMENT	18
CONTACT DETAILS	19



SINGLE HGV'S & FLEETS (HIRE & REWARD AND OWN GOODS)

We offer a complete range of cover at highly competitive prices, combined with first-rate knowledge & expertise making it easy to provide for all your clients insurance needs.

- Third Party Only / Third Party Fire & Theft / Comprehensive
- Artics / Rigids / Tippers / Light commercial
- Full / Step-Back No Claims Bonus protection
- Introductory discounts available for driving experience
- Hire & Reward / Carriage of Own Goods
- Single / Multi-Vehicle / Fleet operators
- Insured Only driving / Open driving
- Young drivers considered
- Ireland / UK / EU cover available
- Windscreen cover on Third Party Fire & Theft / Comprehensive
- Declaration facility available for fleet risks
- €6.5m Third Party Property Damage Limit Of Indemnity available

- Underwriting and claims authority

- Commission to Broker - 5%

This is a summary of cover, for full policy cover refer to the Policy Document

➤ [REFER TO CONTACT LIST – COMMERCIAL DEPARTMENT](#)

[BACK TO INDEX](#)



ACCIDENTAL DAMAGE FIRE & THEFT

We offer a stand-alone ADF&T policy, giving full flexibility to your clients at very competitive rates.

- Single or multiple vehicles and/or trailers
- Ireland / UK / EU cover available
- Insured's own or third party trailers (in the Insured's custody and control)
- Dry / refrigerated trailers
- Special type trailers by referral

- Underwriting and claims authority

- Commission to Broker - 10%

This is a summary of cover, for full policy cover refer to the Policy document

➤ [REFER TO CONTACT LIST – COMMERCIAL DEPARTMENT](#)

[BACK TO INDEX](#)



CARRIERS LIABILITY (GOODS IN TRANSIT)

We have one of the widest policy wordings on the market. We cover both dry and refrigerated goods, containers and trailers. We can tailor a policy to suit the demands of your client's business.

- Dry goods and refrigerated goods
- Ireland / UK / EU cover available
- Increased IRHA & CMR levels of cover on request
- Containers (not belonging to the Insured) as standard up to €63,500
- Trailers & containers (optional extension)
- Policy excess €600

- Underwriting and claims authority

- Commission to Broker - 10%

This is a summary of cover, for full policy cover refer to the Policy Document

➤ [REFER TO CONTACT LIST – COMMERCIAL DEPARTMENT](#)

[BACK TO INDEX](#)



EMPLOYERS AND PUBLIC LIABILITY (HAULAGE)

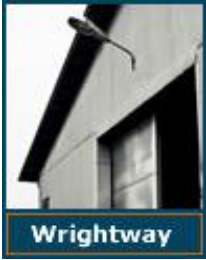
We have a number of facilities in place providing Employers Liability and Public Liability for the haulage industry, and can provide flexible policies with competitive rates as a package with our motor product.

- Public Liability / Employers Liability / Products Liability
- €2.6m Public Liability Limit Of Indemnity as standard (extension to €6.5m available)
- €13m Employers Liability Limit Of Indemnity as standard

This is a summary of cover, for full policy cover refer to the Policy Document

➤ [REFER TO CONTACT LIST – COMMERCIAL DEPARTMENT](#)

[BACK TO INDEX](#)



PROPERTY INSURANCE (HAULAGE)

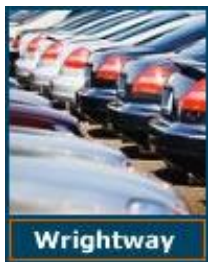
We have a facility in place to cover outbuildings, workshops and other such buildings as an extension to our existing Employers Liability and Public Liability scheme.

- Outbuildings, workshops, etc., up to €150,000 Sum Insured
- Insured's contents (excluding stock) up to €50,000 Sum Insured
- Policy excess €250 each and every claim

This is a summary of cover, for full policy cover refer to the Policy Document

➤ [REFER TO CONTACT LIST – COMMERCIAL DEPARTMENT](#)

[BACK TO INDEX](#)



MULTI PLAN - OWN GOODS FLEET POLICY

Suitable for own goods risks consisting of two or more vehicles, combining all vehicle types into one easy to manage policy.

One premium, one policy, one renewal date.

- Third Party Only / Third Party Fire & Theft / Comprehensive
- Open Driving 25 – 70 years full licence as standard. Drivers outside of this criteria considered on request
- Consideration given to proposers with accidents / penalty points / convictions
- Use: Carriage of Own Goods for commercial vehicles and Class 2 for private cars
- Windscreen cover as standard on Third Party Fire & Theft & Comprehensive
- Covers a wide range of occupations

- Underwriting and claims authority

- Commission to Broker - 5%

This is a summary of cover, for full policy cover refer to the Policy Document

➤ [REFER TO CONTACT LIST – COMMERCIAL DEPARTMENT](#)

[BACK TO INDEX](#)



EMPLOYERS AND PUBLIC LIABILITY (CONSTRUCTION)

We have a number of facilities in place providing Employers Liability and Public Liability for the construction industry, and can provide flexible policies with competitive rates as a package or stand alone.

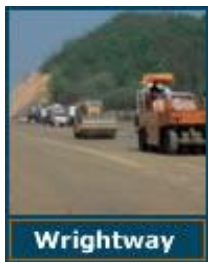
- Employers Liability - €13 m
- Public Liability - €2.6 m (or €6.5 m if required)
- Risk management discounts available
- No height or depth restrictions
- Risk management service included on larger risks

- Commission to Broker - 12%

This is a summary of cover, for full policy cover refer to the Policy Document

➤ [REFER TO CONTACT LIST – COMMERCIAL DEPARTMENT](#)

[BACK TO INDEX](#)



COMMERCIAL MOTOR – SPECIAL TYPES

We offer a complete range of cover at highly competitive prices, combined with first-rate knowledge & expertise making it easy to provide for all your clients insurance needs.

- Covers all forms of Special Types vehicles
- Covers a wide range of occupations
- Open Driving 17 - 70 years with appropriate licence / permit
- Standard €1.3m Third Party Property Damage limit, €6.5m available
- Fleet discounts available

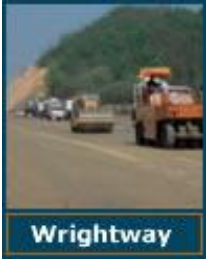
- Underwriting and claims authority

- Commission to Broker – Minimum 5%

This is a summary of cover, for full policy cover refer to the Policy Document

➤ [REFER TO CONTACT LIST – COMMERCIAL DEPARTMENT](#)

[BACK TO INDEX](#)



ACCIDENTAL DAMAGE, FIRE & THEFT - SPECIAL TYPES

We can offer stand alone Accidental Damage Fire & Theft cover or Fire & Theft cover on a wide range of vehicles

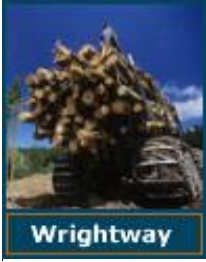
- Cover available:
 - Own plant
 - Hired in plant
- Territorial limits Ireland / UK
- Standard excess €650
- Windscreen cover is optional
- Open driving 19+ years with appropriate licence / permit

- Commission to Broker – 10%

This is a summary of cover, for full policy cover refer to the Policy Document

➤ [REFER TO CONTACT LIST – COMMERCIAL DEPARTMENT](#)

[BACK TO INDEX](#)



FORESTRY / LOGGING

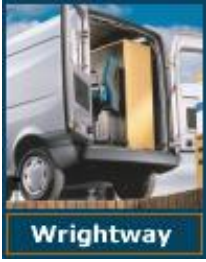
We offer various covers for forestry / logging contractors.

- Cover available:
 - Third Party
 - Accidental Damage Fire & Theft on forestry / logging equipment
 - Public Liability
- Territorial limits - Republic of Ireland & Northern Ireland
- Cover in Europe also available
- Commission to Broker – Minimum 10% (with exception of Third Party Only motor)

This is a summary of cover, for full policy cover refer to the Policy Document

➤ [REFER TO CONTACT LIST – COMMERCIAL DEPARTMENT](#)

[BACK TO INDEX](#)



TRANSIT INSURANCE (OWN GOODS, TOOLS & EQUIPMENT)

Our Transit Insurance is suitable for clients requiring cover for tools and equipment whilst in the Insured's vehicle. The policy is designed to complement our builders & allied tradesmen and small fleet policies but it is also available as a standalone product.

- Covers tools and equipment whilst in a van
- Territorial Limits Ireland
- Accidental cover during loading & unloading
- Theft cover whilst goods are secured in the van
- Sum Insured
 - up to € 5,000 €179
 - up to €10,000 €269
 - up to €15,000 €660
 - up to €20,000 €900
- Standard Policy excess €130 each and every claim
- Commission to Broker - 5%

This is a summary of cover, for full policy cover refer to the Policy Document

➤ [REFER TO CONTACT LIST – COMMERCIAL DEPARTMENT](#)

[BACK TO INDEX](#)



CARGO

We have an on-line facility for brokers providing cover for Cargo whilst in Transit. It is aimed towards small to medium sized businesses and provides cover on their own goods whilst importing or exporting.

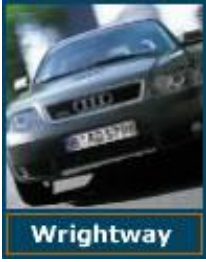
- On-line facility
- Quotation immediate - online
- Document Issue – emailed immediately once you bind cover online
- Minimum premiums

Single shipment policy	€150
Annual shipment policy	€350
- Standard policy excess €130 each and every claim
- Commission to Broker - 15%

This is a summary of cover, for full policy cover refer to the Policy Document

➤ [REFER TO CONTACT LIST – COMMERCIAL DEPARTMENT](#)

[BACK TO INDEX](#)



WRIGHTWAY ELITE – PRIVATE CAR

This product offers a wide range of benefits which are standard to the policy.

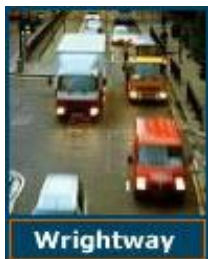
- Comprehensive

- Underwritten by Zurich Insurance plc
- Insured Only and Insured & Named drivers
- Target drivers 25+ years with a full EU licence
- Cars up to the value of €150,000
- €250 Accidental Damage excess increasing to €1,000 for vehicles in excess of €100,000
- **Standard policy benefits include:**
 - Motor Assist
 - New for old car
 - Free 60 days EU cover
 - Fire brigade charges
 - Medical expenses
 - Personal accident benefits
 - Replacement of locks
 - Unlimited windscreen available on comprehensive automatic
- Optional Full NCB protection available (2 claims in 3 year period)
- Full cycle EDI
- Underwriting and claims authority
- Commission to Broker - 5%

This is a summary of cover, for full policy cover refer to the Policy Document

➤ [REFER TO CONTACT LIST – PERSONAL LINES DEPARTMENT](#)

[BACK TO INDEX](#)



WRIGHTWAY VAN PLAN - COMMERCIAL VEHICLE

Proposers and drivers aged 21 upwards. Carriage of own goods.

Why not combine this product with our Transit (Tools & Equipment) cover for your client?

- Underwritten by Catlin Insurance Company (UK) Ltd.
- Third Party Only, Third Party Fire & Theft & Comprehensive cover available
- Body Types: Vans, jeeps, chassis cab, crew cab, pick up
- Single vehicles up to 3,500kgs Gross Vehicle Weight
- Insured Only and Insured & Named drivers
- Target drivers 21 – 70 years with full licence (Learner permits as Named Drivers only)
- Consideration given to proposers with accidents / penalty points / convictions over 5 years
- Introductory discounts available
- Automatic Inclusion of:
 - 2 year Step-Back bonus protection with no effect on NCB for a fire or theft claim
 - Fire brigade charges
 - Replacement of locks
- Windscreen cover
 - €400 cover limit for windscreen or windows included automatically for Comprehensive subject to repairs/replacements carried out by our approved repairer All Glass. Cover for sunroofs, roof panels, lights or reflectors are not covered. The limit of €150 will apply if any other repairer carries out the repair/replacement.
 - Optional windscreen cover can also be availed of on Third Party Fire & Theft risks for an additional charge of €35 + levy
- Policy excess from €250 – Accidental Damage only
- Optional Open Driving 24 – 70 years with a full appropriate licence or learner permit
- Optional NCB protection available on Comprehensive
- Full cycle EDI
- Underwriting and claims authority
- Commission to Broker - 5%

This is a summary of cover, for full policy cover refer to the Policy Document

➤ [REFER TO CONTACT LIST – PERSONAL LINES DEPARTMENT](#)

[BACK TO INDEX](#)



WRIGHTWAY HOME GUARDIAN

Rates on HIQS & Relay Home quotation systems offering a comprehensive Household Policy at very competitive terms and attractive standard benefits with a wide range of cover.

Underwritten by CBL Insurance Europe Limited who is regulated by the Central Bank of Ireland

Owner Occupied, Let Property, Holiday Homes and Contents only

Discounts available for smoke alarms, burglar alarms, age of policyholder, voluntary excess & NCB

Standard Buildings & Contents cover includes:

- Trace and access (up to €750)
- Fire brigade charges (up to €2,500)
- Personal money (up to €500)
- Credit cards (up to €1,250)
- Contents in the open (up to €750)
- Deep freezer & refrigerator contents (up to €500)
- Title Deeds (up to €600)
- Replacement of locks (up to €500)
- Loss or damage to television or radio aerials, masts or dishes (up to €750)
- Theft of Contents from Outbuildings (up to €1,000 increasing to €5,000 from locked outbuildings)
- Loss of rent and alternative accommodation (up to 15% of the Contents Sum Insured for a maximum period of 12 months)
- Damage to underground pipes & cables (up to €5,000)
- Loss of oil &/or metered water (up to €800)
- Tenants Liability (up to 20% of the Contents Sum Insured)
- Fatal Accident (up to €5,000)
- Legal Liability to the Public (up to €2,000,000)
- Legal Liability to Domestic Employees (up to €2,000,000)
- Temporary removal of contents (up to €1000 whilst in student accommodation or otherwise up to 10% of contents Sum Insured)
- Christmas gifts cover (up to 10% of contents sum insured during the month of December)
- Wedding gifts cover (up to 10% of contents sum insured during the month before and after the insured's wedding day or a member of the insured's family)
- €350 standard policy excess
- €125 excess applies for freezer / refrigerator contents
- €2,000 excess for subsidence or ground heave
- €150 additional excess for escape of water
- €200 additional excess applies for let properties
- €300 additional excess applies for holiday homes
- €300 additional excess applies for flat roof
- €50 excess applies for Specified All Risks
- €100 excess applies for Unspecified All Risks
- Optional All Risks cover available
- Optional Accidental Damage cover on buildings and contents

- EDI Facility
- Wrightway Underwriting Ltd have underwriting & claims authority
- Commission to Broker - 17.5%
- This is a summary of cover, for full policy cover refer to the Policy Document

[REFER TO CONTACT LIST – PERSONAL LINES DEPARTMENT](#)

[BACK TO INDEX](#)



WRIGHTWAY HOME PROTECTOR

Rates on HIQS & Relay Home quotation systems offering a comprehensive Household Policy at very competitive terms and attractive standard benefits.

Underwritten by Zurich Insurance plc

Owner Occupied, Let Property, Holiday Homes and Contents only

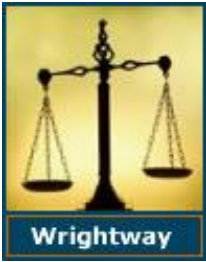
Discounts available for smoke alarms, burglar alarms, age of policyholder, voluntary excess & NCB

Standard Policy Benefits include:

- Optional Accidental Damage cover on buildings and contents (AD cover is only available on owner occupied risks)
- Trace and access (up to €750)
- Fire brigade charges (up to €1,500)
- Money
- Property in the open (up to €500)
- Deeds and registered bonds and other personal documents
- Stamps or coins forming part of a collection
- Freezer contents (up to €400)
- Replacement of locks (up to €400)
- Contents temporarily moved (15% of contents Sum Insured)
- Christmas gifts cover & wedding gifts cover
- €350 Policy excess
- €75 excess applies for personal money / freezer contents / contents in the open & unspecified all risks (if applicable)
- €650 excess for escape of water/oil
- €1,250 excess for subsidence or ground heave
- €200 additional excess applies for let properties
- €300 excess applies for holiday homes
- Home Essential Option offers a 10% discount in return for a €500 voluntary excess in addition to that above with the exception of subsidence or ground heave, personal money / freezer contents / contents in the open and unspecified all risks (if applicable)
- EDI Facility
- Underwriting & claims authority
- Commission to Broker - 17.5%
- This is a summary of cover, for full policy cover refer to the Policy Document

➤ [REFER TO CONTACT LIST – PERSONAL LINES DEPARTMENT](#)

[BACK TO INDEX](#)



CLAIMS

We have a dedicated team of claims handlers, carrying a wealth of knowledge and experience, who negotiate settlement of all claims with understanding, fairness and without unnecessary delay.

Our dedicated claims department handles all classes of claims, from windscreen through to personal injury claims, from first notification to final settlement.

The policy of our Claims Department is to settle all claims efficiently, quickly and fairly. This requires a need for early investigation and appointment of field staff. In order to achieve this, we have set up a panel of field support which will liaise with you and your Insured and claimants in a manner which reflects the philosophy of efficient claims handling. Our panel includes the following:

- Motor assessors
- Accident investigators
- Engineers
- Solicitors
- Loss adjusters
- Medical consultants
- Barristers
- Private investigators

We continue to strive to improve customer service and we are always aware that our claims service is not only a financial transaction, but a process which must be administered with understanding, fairness and without unnecessary delay.

➤ [REFER TO CONTACT LIST – CLAIMS DEPARTMENT](#)

[BACK TO INDEX](#)



RISK MANAGEMENT

Wrightway Underwriting Ltd provides a unique motor Risk Management Service which strives to improve the overall running of your client's business and to assist in keeping your client's claims frequency levels to a minimum.

The service involves an on-site visit where a full risk assessment is carried out. As part of the Risk Management we provide feedback and recommendations on areas which require attention and can include:

- Driver recruitment and selection
- Monitoring of DOE expiry dates / schedule for routine maintenance
- Training in use of specific tachygraphy unit in use / driver training in mode switch operation
- Loading & unloading risk assessments
- Hazardous goods procedures where applicable
- Temperature control procedures where applicable

➤ [REFER TO CONTACT LIST – COMMERCIAL DEPARTMENT](#)

[BACK TO INDEX](#)

WRIGHTWAY PRODUCT GUIDE – CONTACT THE TEAM AT WRIGHTWAY

BELOW ARE THE CONTACT DETAILS OF YOUR DEDICATED STAFF, WHO WILL BE PLEASED TO PROCESS YOUR ENQUIRIES. IF YOU ARE UNSURE, PLEASE PICK A NAME AND WE WILL MAKE SURE YOUR COMMUNICATION REACHES THE RIGHT DEPARTMENT.

COMMERCIAL DEPARTMENT:

LINDA ROBERTS (TEAM LEADER)
 ANNE-MARIE DEMPSEY
 ANNETTE FARRELL
 BARBARA O'CONNOR
 CATHERINE HILLIS
 DARREN SMITH
 LINDA CONWAY
 VINCENT MACKEY

053-9167151
 053-9167141
 053-9167148
 053-9167145
 053-9167115
 053-9167146
 053-9167142
 053-9167140

COMMERCIAL @WRIGHTWAY.IE

LROBERTS@WRIGHTWAY.IE
 ADEMPSEY@WRIGHTWAY.IE
 AFARRELL@WRIGHTWAY.IE
 BOCONNOR@WRIGHTWAY.IE
 CHILLIS@WRIGHTWAY.IE
 DSMITH@WRIGHTWAY.IE
 LCONWAY@WRIGHTWAY.IE
 VMACKEY@WRIGHTWAY.IE

PERSONAL LINES DEPARTMENT:

JASON RYAN (TEAM LEADER)
 ALAN CORCORAN
 CHRISTINA FORTUNE
 GENERAL
 GILLIAN WRIGHT
 JULIE O'HARA
 MAIREAD CUMMINS
 RACHEL MURPHY
 SINEAD O'CONNOR
 THOMAS HOWLIN

053-9167110
 053-9167111
 053-9167129
 053-9167181
 053-9167114
 053-9167143
 053-9167116
 053-9167117
 053-9167119
 053-9167118

INFO@WRIGHTWAY.IE

JRYAN@WRIGHTWAY.IE
 ACORCORAN@WRIGHTWAY.IE
 CFORTUNE@WRIGHTWAY.IE
 INFO@WRIGHTWAY.IE
 GWRIGHT@WRIGHTWAY.IE
 JOHARA@WRIGHTWAY.IE
 MCUMMINS@WRIGHTWAY.IE
 RMURPHY@WRIGHTWAY.IE
 SOCONNOR@WRIGHTWAY.IE
 THOWLIN@WRIGHTWAY.IE

PERSONAL INJURY CLAIMS DEPARTMENT:

TERESA COLFER (SENIOR CLAIMS SPECIALIST / COMPLAINTS OFFICER)
 CIARA EDWARDS
 EDEL CREAM
 EMMA KEHOE
 MELANIE CORLEY
 SIOBHAN BYRNE

053-9167132
 053-9167126
 053-9167135
 053-9167165
 053-9167127
 053-9167133

TCOLFER@WRIGHTWAY.IE
 CEDWARDS@WRIGHTWAY.IE
 ECREAN@WRIGHTWAY.IE
 EKEHOE@WRIGHTWAY.IE
 MCOLLEY@WRIGHTWAY.IE
 SBYRNE@WRIGHTWAY.IE

PROPERTY DAMAGE CLAIMS DEPARTMENT:

CIARA EDWARDS (PROPERTY TEAM LEADER)
 ALAN McNALLY
 ANNE GRIFFIN (FIRST NOTIFICATIONS & WINDSCREEN CLAIMS)
 LISA SINNOTT (FIRST NOTIFICATIONS & WINDSCREEN CLAIMS)
 DENISE MALONE
 EMMA CARR
 EMMA RYAN
 MICHAEL WHELAN
 SINEAD REVILLE
 WENDY EDWARDS

053-9167126
 053-9167130
 053-9167131
 053-9167165
 053-9167163
 053-9167112
 053-9167128
 053-9167147
 053-9167166
 053-9167134

CEDWARDS@WRIGHTWAY.IE
 AMCNALLY@WRIGHTWAY.IE
 AGRIFFIN@WRIGHTWAY.IE
 CLAIMS@WRIGHTWAY.IE
 DMALONE@WRIGHTWAY.IE
 ECARR@WRIGHTWAY.IE
 ERYAN@WRIGHTWAY.IE
 MWHELAN@WRIGHTWAY.IE
 SREVILLE@WRIGHTWAY.IE
 WEDWARDS@WRIGHTWAY.IE

TECHNICAL OFFICER:

LINDA RANKIN

053-9167150

LRAIN@WRIGHTWAY.IE

INFORMATION TECHNOLOGY (IT):

DAVID FARRELL (TEAM LEADER)
 RACHEL SHEIL
 BOLIVAR ROWLIS

053-9167155
 053-9167157
 053-9167164

DFARRELL@WRIGHTWAY.IE
 RSHEIL@WRIGHTWAY.IE
 ITSUPPORT@WRIGHTWAY.IE

ACCOUNTANT / COMPLIANCE OFFICER:

MARY LYONS

053-9167160

MLYONS@WRIGHTWAY.IE

ACCOUNTS DEPARTMENT:

LIZ CROWLEY
 MICHELLE BIERNEY

053-9167161
 053-9167162

LCROWLEY@WRIGHTWAY.IE
 MBIERNEY@WRIGHTWAY.IE

FAX NUMBER

053-9143999