

# Motor Insurance

## Insurance Product Information Document

**Company: Zurich Insurance Europe AG**

**Product: Mini Fleet**

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**This document is only intended to provide a summary of the key information relating to this insurance product and is not personalised to your individual cover or needs. 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 **Motor Insurance** product for **Goods Carrying Vehicles** which provides cover for injury to other people and/or damage to other people's property caused by the Insured Vehicle (the basic 'Third Party' cover) and damage caused to the Insured Vehicle (if you chose 'Comprehensive' or 'Fire & Theft' cover).



#### What is insured?

##### Cover for injury to other people and/or damage to other people's property

- ✓ Known as 'Third Party Only', this cover is compulsory and provides insurance for injury to third parties (i.e. someone other than you) and damage caused to a Third Party's property

##### Cover for damage to the Insured Vehicle

If your cover is 'Fire & Theft' it includes cover for

- ✓ Damage to the Insured Vehicle caused by Fire
- ✓ Theft or attempted theft of the Insured Vehicle
- ✓ Up to €3,000 for towing as a result of an accident
- ✓ Fire Brigade charges – up to €3000

If your cover is 'Comprehensive' it also includes

- ✓ Accidental damage to the Insured Vehicle following impact
- ✓ Replacement or repair of windscreen or windows following accidental breakage – various limits apply – refer to the policy schedule.

##### Your 'No Claims Discount'

- ✓ Your 'No Claims Discount' will not be affected if you have a Windscreen claim
- ✓ Otherwise your 'No Claims Discount' will be stepped back by 2 years if you make a claim
- ✓ If more than one claim occurs the 'No Claims Discount' is reduced to nil
- ✓ For a small additional premium you can purchase 'Protected No claims Discount' which allows you to make one claim in any period of insurance without affecting your 'No Claims Discount'



#### What is not insured?

There are specific Exceptions and exclusions depending on the cover selected. These are some of the more important ones.

- ✗ The first amount of any claim as shown on the policy Schedule (the excess)
- ✗ Any amount above €5m for damage to other people's property
- ✗ Loss of use, depreciation, wear and tear, mechanical, electrical, electronic or computer breakage, failure or breakdown
- ✗ Damage to tyres by application of brakes or by road punctures cuts or bursts
- ✗ Loss, damage or liability caused by pollution or contamination as a result of any load seeping from, or any load spilling from, or shifting in, the Insured Vehicle.
- ✗ Loss or damage to any weighbridge caused by the weight of the Insured Vehicle or its load
- ✗ Property or goods belonging to (or in the care of) You or Your passengers or being carried in or on any trailer or vehicle being towed.
- ✗ Loss or damage if the Insured Vehicle has been left unlocked or with the keys in it, on it or attached to it
- ✗ Loss or damage resulting from the use of the Insured Vehicle or of machinery attached to it, as a tool of trade.
- ✗ Loss or damage to the Insured Vehicle resulting in you or any driver being convicted of or having a conviction pending for being under the influence of drink or drugs whilst driving.

##### General Policy Exclusions and/or Exceptions

- ✗ Airside Exposure
- ✗ War, Terrorism, Riot and Civil Commotion
- ✗ Radioactivity
- ✗ Pressure waves



## Are there any restrictions in cover?

- ! The Insured Vehicle can only be used for the purpose specified on your Certificate of Insurance.
- ! The Insured Vehicle can only be driven by those persons specified on your Certificate of Insurance.
- ! Third Party Property Damage as specified on your Schedule of insurance.
- ! Cover for each vehicle as specified on your Schedule of insurance.
- ! The maximum amount payable in respect of any claim loss or damage shall be the market value of the Insured Vehicle immediately prior to loss or damage and not exceeding your estimated value recorded by us.
- ! Any storage charges unless you tell us about them and we agree in writing to pay for them.
- ! Any legal costs which have not been agreed with us in writing.
- ! Endorsements may apply to your policy. These will be shown on your Schedule.
- ! Refer to your policy documentation for any other restrictions that may apply. We would draw your attention specifically to the General Exceptions section of the Policy and the exclusions set out in each section of the Policy



## Where am I covered?

Cover applies whilst you are using the vehicle in the Republic of Ireland, Northern Ireland, Great Britain and any other country which is a member of the EU.



## What are my obligations?

You have a legal duty to answer all questions asked by us in connection with your application for insurance honestly and with reasonable care. You must also ensure that any information voluntarily provided by you or on your behalf is provided honestly and with reasonable care.

Failure to comply with these requirements and / or any negligent or fraudulent misrepresentation could invalidate your Policy or affect your insurance cover or premium. It could also result in a claim being declined or the amount payable in respect of a claim being reduced or difficulty obtaining insurance in the future. Further information is provided in the Policy Document.

You must also (as more fully set out in the Policy Document):

- Check your policy documentation when you receive it to make sure you have the cover you need and expect.
- Take reasonable steps to safeguard the vehicle against loss, damage and breakdown and to prevent injuries
- Pay the premium or premium instalments on time
- Tell us about any incidents connected to this insurance as soon as reasonably practicable (but no later than 30 days from the date of the event).
- Provide all information and assistance that we may require in relation to a claim being made.
- Tell us if any of the information you provided before policy cover commenced or renewed subsequently changes



## When and how do I pay?

You can pay your premium in a single sum or speak to your Insurance Broker about instalment options.



## When does the cover start and end?

Your cover will start and end on the dates stated on your policy Schedule and Certificate of Insurance.



## How do I cancel the contract?

If you decide for any reason that the policy does not meet your needs you may cancel the policy within 14 working days from the start date of cover (the "Cooling-off Period"). Provided that no claims have been made or are pending, the premium for the unexpired term will be returned to you and no cancellation fee will apply.

If you cancel after this period you will be entitled to a pro-rata return of premium unless a claim has been made in which case we will retain the premium in full. If cancellation is at your request and during the first period of insurance (outside the 'Cooling-off Period') an administration charge will be deducted from any refund allowed.

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