

# Commercial Motor Fleet Insurance

## Insurance Product Information Document

Company: Liberty Insurance

Product: Commercial Motor Fleet Insurance Policy



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This document provides a summary of the key product information relating to this Commercial Motor Fleet policy. Complete pre-contractual and contractual information on the product is provided in other documents. Full terms and conditions of the cover you purchase will be outlined in your policy document, proposal form or statement of fact, schedule, certificate and Terms of Business.

### What is this type of insurance?

This is an insurance policy for Commercial Motor Fleet. We offer three levels of cover:

- (a) **Third Party Only:** Gives you the minimum cover required by law. Cover is for damage to someone else's property up to €1.27 million and unlimited cover for third party personal injury
- (b) **Third Party, Fire & Theft:** This covers damage to or loss of your vehicle if it's stolen, attempted to be stolen, or if it goes on fire
- (c) **Comprehensive Cover:** Gives you wide protection for accidental damage to or loss of your vehicle.



#### What is insured?

##### Third Party Only:

- ✓ Legal liability for damage to other people's property up to €1.27 million
- ✓ Legal Liability for death or injury to any other person, including passengers
- ✓ We provide you with the minimum cover to use your vehicle in the EU
- ✓ Trailers whilst attached to your vehicle or detached

##### Third party, fire and theft:

All of the above plus;

- ✓ Loss or damage as a result of attempted theft, theft or fire (the market value up to the sum insured shown in your schedule)
- ✓ Loss of or damage to audio equipment, radio receivers or transmitters (subject to policy limits)
- ✓ Loss of keys (up to €850)
- ✓ Fire brigade charges (up to €2,200)

##### Comprehensive:

All of the above plus;

- ✓ Accidental damage (the market value up to the sum insured shown in your schedule)
- ✓ Personal accident cover (up to €6,500)
- ✓ Accident recovery to protect your vehicle and move it to the nearest repairer if your vehicle cannot be driven as result of an accident
- ✓ If your vehicle is repaired by one of our approved repairers, then we will guarantee the repair work done to your vehicle
- ✓ Windscreen and window glass for repair or replacement

##### Optional Cover:

- Cover for your trailers can be increased to Third Party Fire and Theft or Comprehensive
- Occasional business use can be included under Comprehensive cover
- The limit for damage to other people's property can be increased up to €6.5 million



#### What is not insured?

- ✗ Any driver not holding a valid licence to drive the vehicle or not meeting the conditions and any limits of the driving licence
- ✗ The use excluded on the certificate of insurance
- ✗ Theft or attempted theft if your vehicle is left unattended, unlocked or the keys are left with your vehicle
- ✗ Loss or damage to your vehicle if it is filled with the wrong or contaminated fuel or other substance
- ✗ Loss of value, wear and tear, mechanical or electrical breakdown, or damage to tyres as a result of using brakes or by road punctures, cuts or bursts
- ✗ Loss or damage to your goods or contents in your vehicle
- ✗ Loss of or damage to your vehicle if your driver is under the influence of alcohol or drugs
- ✗ Breakdown assistance is not covered



#### Are there any restrictions on cover?

You will not be covered for any of the following:

- ! The first amount of each claim (known as the excess) as shown in the policy schedule
- ! Any accident, injury, loss, damage or liability if the vehicle is being driven or used for a purpose not described in the certificate of insurance
- ! Where windscreen cover applies, we will not pay for any amount over €150 for replacement or €50 for repair if the work is not carried out by our approved windscreen specialists
- ! Amounts exceeding the market value or the sums insured value whichever is the lower amount
- ! Windscreen cover is not available for Special Type vehicles
- ! Our approved repairer guarantee will not continue if you dispose of the vehicle that was repaired



## Where am I covered?

- ✓ Republic of Ireland, Northern Ireland or Great Britain (including the Isle of Man and Channel Islands) or whilst the vehicle is being transported by sea, air or rail between these places (including loading and unloading of the vehicle)
- ✓ You also have the minimum cover you need by law to use your vehicle in:
  - a. any country which is a member of the European Union; and
  - b. any other country which has made arrangements to meet the requirements of the Commission of the European Union



## What are my obligations?

- You must fully answer any questions we may ask relating to the insurance risk being proposed
- During the period of insurance you must advise us immediately of any material changes which may affect the insurance risk originally proposed
- You must report any accident, injury, loss or damage immediately or on the next working day to your broker, or to us directly on Lo-Call 1850 85 8530 and you must provide us with all the information we need to achieve a settlement or pursue a recovery
- You must ensure the vehicle is kept in a roadworthy condition and if necessary, has a valid NCT or Certificate of Roadworthiness (CVRT)
- You must pay the premium(s) on time and in full or within any agreed credit terms or payment plan
- You must take all reasonable steps to prevent accidents, injuries, loss or damage
- You are legally obliged to ensure that the National Fleet Database is updated immediately of any changes, additions or deletions of vehicles.
- You must inform An Garda Síochána/ Police at once if any person is injured in an accident



## When and how do I pay?

If you have arranged your insurance through an insurance broker you can contact your broker for details as to when and how you pay your insurance premium.



## When does the cover start and end?

The start and end dates of this policy are stated on the policy schedule and on the certificate of insurance. The term of the policy is 12 months unless otherwise agreed with us.



## How do I cancel the contract?

- If you have arranged your insurance through an insurance broker you can cancel your policy at any time by informing your broker and returning the certificate of insurance and insurance disc.
- If you have arranged your insurance directly with Liberty Insurance you can cancel your policy at any time by writing to us at Liberty Insurance, Dublin Road, Cavan, Co. Cavan, or by email at [fleetcustomercare@libertyinsurance.ie](mailto:fleetcustomercare@libertyinsurance.ie) and returning the certificate of insurance and insurance disc.
- If you want to cancel your policy we will refund your premium for any period of insurance remaining.