

Motor Insurance

Insurance Product Information Document



Company: RSA Insurance Ireland DAC

Product: Willis Tradesure Commercial Motor Insurance Policy

RSA 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 RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16.

This is a general product summary. Complete pre-contractual and contractual information specific to you is provided in 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 for Commercial Vehicles.



What is insured?

- Third Party Only Cover includes:
- Legal Liability to Others arising from the use of your vehicle, up to a limit of €1,500,000 for damage to property but unlimited for death or bodily injury
- No Claim Discount – 2 year Step-Back
- Third Party Fire and Theft cover also includes:
- Loss of or Damage to the Vehicle caused by Fire or Theft
- We will pay up to the market value of the Vehicle at the time of loss or damage following any valid claim. The maximum we will pay shall not exceed the value which was last declared to us.
- Road Traffic Act cover for trailer whilst attached (Specified trailer only)
- Comprehensive cover includes in addition to all of the above:
- Accidental Damage to the Vehicle
- Windscreen and Window Damage
- Optional cover on Comprehensive:
- Personal Accident Benefit for driver of Vehicle
- Medical Expenses
- Personal Effects

- Optional cover on Third Party, Fire & Theft:
- Windscreen and Window Damage

Please refer to your policy schedule and Certificate for details as to whether or not this cover applies to you.



What is not insured?

- * Excess, this is the first amount of any claim that you must pay. The amount will be noted on your Quotation and Schedule.
- * Injury, loss or damage while:
 - The Vehicle is being driven by any person that is not covered by the certificate of motor insurance.
 - The Vehicle is being used for any purpose not stated in the certificate of motor insurance
- * Any loss or damage:
 - To skips, containers, sheets, ropes, chains, toggles or dunnage
 - To the Vehicle resulting from its sinking, slipping, toppling or overturning at any site where the Vehicle is located for work where the vehicle or trailer has a hydraulic tipping mechanism
 - To the Vehicle arising out of the operation as a tool of such Vehicle or of plant forming Part of Vehicle.
 - Arising from war, act of foreign enemy, rebellion, revolution or any act of terrorism
 - to tyres by the application of brakes or by road punctures cuts or bursts.
- * Damage to any bridge or any road by weight or vibration of Vehicle
- * Any Accidental loss of or damage to the Vehicle if being driven or in the custody of anyone under 25 years of age except where cover specifically agreed by Us.



Are there any restrictions on cover?

! There is no cover provided under the policy in respect of:

- Loss of use of your Vehicle, depreciation, wear and tear,
- Mechanical or electrical failures, or breakdowns or breakages,
- Theft of Vehicle by any member of the Policyholders family or by any member of the family of a Director of the Policyholder
- loss or damage due to theft or any attempted theft whilst the keys or locking device of the Vehicle are left in on or about the Vehicle when the Vehicle is unattended



Where am I covered?

- ✓ We will provide insurance under the terms of this Policy for accident, injury, loss or damage occurring in the Republic of Ireland, Great Britain, Northern Ireland, the Isle of Man and the Channel Islands or during sea transit between ports in these locations.



What are my obligations?

- Material Information

Any information in connection with this insurance supplied by You or on Your behalf shall be the truth and will form the basis of this contract. All information must be true. Failure to disclose all material information may result in the policy becoming void, a claim not being paid, claims paid being recovered from you, you becoming liable for additional premiums which we reserve the right to collect and Terms and Conditions of the policy being amended.

Should we take any of these actions we 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 the Vehicle

You must take all reasonable steps to safeguard the Vehicle from loss or damage. You must maintain the Vehicle in an efficient and roadworthy condition.

- Claims

You must inform us immediately 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 and 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.

- Disclosure of Penalty Points

If you or any driver whose driving is covered by this Policy is convicted of any Criminal offence or any offence under the Road Traffic Acts or has had a fixed penalty imposed, this is a Material Fact and must be disclosed to us.



When and how do I pay?

Please contact your Insurance Broker 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 write to us, or your Insurance Broker, at the address displayed on the Certificate and return the Certificate and Disc of Insurance with your instruction.