

# Commercial Motor Insurance

## Insurance Product Information Document



Company: Arch Insurance (EU) DAC

Product: MultiPlan

Arch Insurance (EU) DAC is regulated by the Central Bank of Ireland. Registered in Ireland No. 505420  
Registered office: Level 2, Block 3, The Oval, 160 Shelbourne Road, Ballsbridge, Dublin 4, Ireland

**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?

Multi Plan is a commercial motor multi-vehicle fleet product designed for 'Own Goods' carrying vehicles including vans, trucks and cars. The product 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 or damage caused to third parties (i.e. someone other than you)

- ✓ Unlimited compensation (including legal costs) for death or personal injury if you are at fault
- ✓ Injury or damage caused by passengers in your vehicle

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

If your cover is 'Fire & Theft' it includes cover for all of the above, plus;

- ✓ Damage to your vehicle caused by fire, theft or attempted theft
- ✓ Recovery to protect your vehicle and move it to the nearest suitable repairer if your vehicle cannot be driven – up to €500 (as part of a valid claim)
- ✓ Fire Brigade charges – up to €500

If your cover is 'Comprehensive' it includes cover for all of the above, plus;

- ✓ Accidental damage to your vehicle following impact
- ✓ Replacement or repair of windscreen or windows following accidental breakage



#### What is not insured?

- ✗ The first amount of any claim as shown on the policy Schedule (the excess)
- ✗ 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 your vehicle has been left unlocked or with the keys in it or attached to it
- ✗ Wear and tear, mechanical, electrical, electronic and computer failure, breakdowns or breakages
- ✗ Loss or damage arising from your vehicle being filled with the wrong fuel or from the use of substandard or contaminated fuel, lubricant or parts
- ✗ Loss or damage resulting from the use of your vehicle or of machinery attached to it, as a tool of trade
- ✗ Any storage charges unless you tell us about them and we agree in writing to pay for them.
- ✗ Loss or damage if your vehicle is without a current Certificate of Roadworthiness (CRW) if one is required by law.
- ✗ Loss or damage to your 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.



## 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.
- ! Endorsements may apply to your policy. These will be shown on your Schedule.



## Where am I covered?

The full cover applies whilst the Insured Vehicle is being used in the Republic of Ireland, Northern Ireland, Great Britain, Isle of Man and the Channel Islands.

In addition the Insured Vehicle may be used in any country which is a member of the EU, however unless you inform us in advance and pay an additional premium, the cover which applies is the minimum cover required by law in those countries, e.g. excluding cover for damage to the Insured Vehicle.



## What are my obligations?

Your premium is based on the information you provide when you are taking out the policy and the information provided must be honest, accurate and complete. If your circumstances change, you must inform us immediately. If you are not sure whether you need to inform us you should contact your Insurance Broker for advice. If the information you provide is not honest, accurate and complete the policy may be invalid and your claim may not be dealt with.

You must take care of the Insured Vehicle and take all practical precautions to avoid loss of or damage to the Insured Vehicle.

You must inform your Insurance Broker immediately following an incident whether you intend making a claim or not.



## 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 are entitled to cancel it within 14 days from the start date of cover. On the condition that no claims have been made or are pending, the premium will be returned in full. If you cancel after this period you will be entitled to a pro-rata return of premium unless a claim has been made or is pending in which case we will retain the premium in full. If cancellation is at your request and during the first period of insurance refer to the Policy Wording. You must return your Certificate and Insurance Disc with your cancellation instructions.