

Motor Insurance

Insurance Product Information Document

Company: **Accelerant Insurance Europe SA**

Product: Small Public Service Vehicle Comprehensive Motor Policy

Policies are underwritten by Accelerant Insurance Europe SA and are arranged and administered by Ornella Underwriting. Accelerant Insurance Europe SA is authorised by the National Bank of Belgium and regulated by the Financial Services and Markets Authority (FSMA) (Ref. 3193) in Belgium and is regulated by the Central Bank of Ireland for consumer protection rules. Ornella Underwriting Limited t/a Ornella Underwriting, Ornella, Bump Insurance, Patrona and Patrona Underwriting is regulated by the Central Bank of Ireland. Registered in Ireland under number C109191.

Complete pre-contractual and contractual information is provided in your proposal or statement of fact, certificate, policy schedule and policy document.

What is this type of Insurance? This insurance covers you and other drivers you tell us about for your liabilities to others arising in connection with the use of your vehicle and covers damage to your vehicle caused by accident, or its loss by fire, theft or attempted theft.



What is Insured?

Cover for you:

- ✓ Your liability to others while driving your vehicle.
- ✓ Your liability to others while you are driving any other car
- ✓ Damage to any other car you drive but do not own
- ✓ Your liability as a Small Public Service Vehicle operator up to €2,600,000 as standard or €6,500,000 at an additional premium
- ✓ Fatal Accident benefit paid to your representatives provided you are aged 75 years or less
- ✓ Business Equipment: cover for your meters, cameras, radios of up to €600 per item and €2000 in total
- ✓ Replacement keys - cover to assist with replacing locks or keys and fob devices of up to €500:
- ✓ Courtesy car - a replacement car while yours is being repaired after an accident or damage:
- ✓ Fire brigade charges of up to €1500 if the Fire Brigade attend an incident for which there is a claim

Cover for other people:

- ✓ The liability of other drivers you tell us about while driving your vehicle.

Cover for your vehicle:

- ✓ Damage to your vehicle caused in any accident, maliciously by others, or by fire or by theft.
- ✓ Windscreen cover – to repair or replace the windscreen or windows in your vehicle.
- ✓ If your vehicle is less than a year old and is written off, we will pay for another new car to replace it
- ✓ Up to the lesser of 5% of the value of your vehicle, or €650, to repair or replace in-car entertainment systems damaged in your vehicle.
- ✓ Provide you with a free courtesy Private Car
- ✓ Reasonable towing and storage costs in Ireland

Additional covers provided by other insurers:

Breakdown assistance provided by Mawdy—if your vehicle is 12 years old or less when you take out or renew your policy.

Mapfre Asistencia Compañía Internacional De Seguros Y Reaseguros S.A. trading as Mawdy is authorised by Dirección General de Seguros y Fondos de Pensiones del Ministerio de Economía y Hacienda in Spain and is regulated by the Central Bank of Ireland for conduct of business rules.



What is not Insured?

- ✗ Any damage or liability if we did not agree to cover the driver of your vehicle.
- ✗ Any damage to or liability arising from driving a car we did not agree to cover, unless you are personally driving a car under the driving of other cars benefit.
- ✗ Any liability you or a driver agrees to accept that was not already a liability.
- ✗ Any liability or damage if the driver does not have your permission to drive, does not hold a licence, or does not keep to the conditions of that licence.
- ✗ Any liability or damage if your vehicle is used for a purpose we did not agree to cover.
- ✗ More than our share of any liability or damage if you have cover under other policies.
- ✗ Any liability or damage if a driver of your vehicle, except you, has cover under other policies.
- ✗ Death of or injury to the driver of your vehicle (except cover provided to you for death) or damage to the driver's property (except damage to your vehicle).
- ✗ Damage to your vehicle caused by a member of your family if they have insurance to cover it.
- ✗ Damage or injury caused deliberately, or that happens due to normal wear and tear, or gradually.
- ✗ Mechanical or electrical repairs, or damage to tyres.
- ✗ Damage caused if the driver was drunk or was affected by drugs.
- ✗ Loss of or damage to your vehicle costing more than €75,000 unless we agree to a higher amount.
- ✗ Loss of your vehicle by theft costing more than €60,000 if your vehicle does not have a tracking device.
- ✗ Loss of your vehicle caused by not taking care of the keys, or if the keys are left in the car.
- ✗ Any liability or damage if you are driving in any sort of competition or speed test.
- ✗ Any liability or damage that arises or happens as a result of war, terrorism, a nuclear explosion or release of radioactive material, a computer failure or virus.
- ✗ Up to the first amount of a claim as follows:
€250, plus €400 if the driver of your vehicle is under 24 or over 80 years of age, plus €250 if you choose not to use an approved repairer.



Are there any restrictions on cover?

We will not pay more than:

- ! €30,000,000 for claims for damage to other people's property arising from use of your vehicle or the limit you have chosen for other liabilities.
- ! 50% of your claim under this section after we deduct any excesses, if the appropriate roadworthiness certificate (for example the National Car Test (NCT)) for it has expired between 6 and 12 months, or 25% if the roadworthiness certificate has expired over 12 months, at the time your vehicle was lost or damaged.
- ! the lesser of the market value of your vehicle, and what you told us it was worth.
- ! the lesser of 5% of the value of your vehicle, or €650, to repair or replace in-car entertainment systems damaged in your vehicle.
- ! €500 for windscreens or windows if you do not use our approved supplier



Where am I covered?

If your vehicle is registered in the Republic of Ireland:

- ✓ Motor Liability to others: In the European Union, and in other countries that are members of the Green Card system.
- ✓ Cover for damage to your vehicle operates for one journey of up to 45 days in the European Union, and in other countries that are members of the Green Card system.
- ✓ Breakdown assistance: The Republic of Ireland and Northern Ireland (not covered by Accelerant Insurance Europe SA).
- ✓ All other covers, In the Republic of Ireland, Great Britain, Northern Ireland, the Isle of Man and the Channel Islands, and during journeys between these places provided your car is registered in the Republic of Ireland.

If your vehicle is not registered in the Republic of Ireland or if you are driving a borrowed vehicle, cover applies to the Republic of Ireland only.



What are my obligations?

- You must answer the questions we ask you honestly and with reasonable care and furnish to us any documents we request.
- You and the driver of your car must take all reasonable steps to avoid injury, loss or damage.
- You must keep your car in a safe and roadworthy condition and lock it when it is unattended.
- You must not submit any claim that is fraudulent or exaggerated.
- You must notify us immediately of any incident that might result in a claim.
- You must tell your insurance intermediary if your personal details change or there is a material change to the risk. For example, you must tell us if you change your car, your address, who you want to be covered to drive your car, or if you have any penalty points or convictions.
- You or any person expecting to be covered must not admit liability for any accident.
- You or a driver of your car must not respond to any letter or court writ from any person claiming against you, them or both of you.
- You and the driver of your car must help us to defend a claim and cooperate with us in doing so, and to the best of your ability.
- You must allow us to defend or otherwise deal with any claim against you or another driver in any manner we see fit.
- You or the driver of your car must allow us to take legal action in either your name, their name or both of your names to recover amounts we have to pay, where possible.
- You must repay any amount claimed that the law requires us to pay, but that this contract does not cover.



When and how do I pay?

You must pay or arrange to pay before cover starts. You must pay the premium to your insurance intermediary who will advise you what payment methods they accept. Your insurance intermediary may advise you about financing options. Such finance is not provided by us.



When does cover start and end?

Cover starts on the date and time agreed with your insurance intermediary and once you have paid or arranged to pay the premium. Cover will last for one year, expiring at 23:59 hours the day before the start date anniversary, unless you or we cancel it beforehand.



How do I cancel the contract?

You can cancel the policy at any time. If you cancel within 20 days of the policy start date we will refund Your premium, less a proportionate amount for the days that You were insured by Us.

Outside of this 20-day period, if You have not made or incurred any claims during the current Period of Insurance, of the premium for the current period of insurance We or Ornella Underwriting Limited may keep:

1. the transaction fees which are not part of the premium;
2. any premium in respect of Sections 8 – Windscreen and Windows, 9 – Accidental Death and 10 – Breakdown Assistance
3. a proportionate premium for the period that You were insured by Us, for the remaining Sections, plus €25; and
4. a further cancellation transaction fee of up to €50 to be retained by Ornella Underwriting Limited.

Any remaining balance for the current period of Insurance will be refunded, provided that remaining balance is €25 or more.

To cancel your policy, you must give Us notice in writing and send your certificate and insurance disc back to your insurance intermediary and ask them to request us to cancel the policy