

Special Types Damage Only Insurance

Insurance Product Information Document

Company: Accelerant Insurance Europe SA

Product: Special Types

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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?

Our Special Types policy is a motor insurance product. The main cover types it provides are:

- a) **Accidental Damage Fire & Theft Cover** - Covers damage to your vehicle caused by accident, or its loss by fire, theft or attempted theft.
- b) **Fire & Theft Cover** - Covers damage to your vehicle caused by fire, theft or attempted theft.



What is Insured?

Accidental Damage Fire & Theft Benefits

- ✓ Damage to your vehicle caused in an accident or by malicious persons, and damage to or loss of your vehicle by theft or fire
- ✓ Fire brigade charges (Up to €1,500)

Fire & Theft Benefits

- ✓ Damage to your vehicle caused by theft or fire
- ✓ Fire brigade charges (Up to €1,500)



What is not Insured?

- ✗ Any loss or damage if we did not agree to cover the vehicle, plant or equipment
- ✗ Any loss or damage if you were not fully truthful when setting up, changing, renewing or making a claim under the policy
- ✗ Any loss or damage if your vehicle, plant or equipment is used for a purpose we didn't agree to cover
- ✗ More than our share of or damage if you have cover under other policies
- ✗ Any loss or damage or injury caused deliberately, or that happens due to normal wear and tear, or gradually
- ✗ Mechanical or electrical repairs, or damage to tyres
- ✗ Any loss or damage caused if the driver was drunk or was affected by drugs
- ✗ Any damage if you are driving in any sort of competition or speed test
- ✗ Any loss or damage that happens as a result of war, terrorism, a nuclear explosion or release of radioactive material, a computer failure or virus
- ✗ Any loss or damage, or expense resulting from using the insured vehicle or any machinery attached to it, as a Tool of Trade
- ✗ Any Loss, damage caused by pollution or contamination that is a result of a load seeping or spilling from, or shifting in the insured vehicle
- ✗ Any loss or damage as a result of submersion of any item of vehicle, plant or equipment regardless of the location
- ✗ Any loss or damage as a result of solidification of a Gas or Liquid
- ✗ for loss of or damage caused by theft or attempted theft if the keys (or keyless entry system) are left unsecured or left in or on Your vehicle or plant while it is unattended



Are there any restrictions on cover?

We will not pay more than:



Where am I covered?

- ✓ All the cover you buy operates in Ireland, the United Kingdom, the Isle of Man and the Channel Islands.
- ✓ Cover for liability to others operates in the EU and some other countries that have made agreements with the EU.



What are my Obligations?

- You must be fully truthful in your answers to questions we ask and give us any documents we ask for.
- You and the driver of your vehicle must take all reasonable steps to avoid injury, loss or damage
- You must keep your vehicle 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 of any incident that might result in a claim as soon as it occurs
- You must tell your insurance broker if your personal details change. For example, you must tell us if you change your vehicle, your address, who you want to be covered to drive your vehicle, 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 vehicle must not respond to any letter or court writ from any person claiming against you or them
- You and the driver of your vehicle must help us to defend a claim and cooperate with us to do so
- 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 vehicle must allow us to take legal action in your or their name to recover amounts we have to pay if we can do so.
- You must repay any amount claimed that the law requires we pay, but this contract does not cover.



When and how do I pay?

You must pay or make arrangements to pay before cover starts. You must pay the premium to your broker who will advise you what payments methods they accept. Your broker 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 broker and once you have paid or made arrangements 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 may cancel this Policy within 14 days of the start date or renewal date, without penalty and without giving a reason, by returning the Certificate of Motor Insurance and the insurance disc to Us. We will refund Your premium, less a proportionate amount for the days that You were insured by Us.

Any other time You must send your certificate and insurance disc back to your broker and ask them to request us to cancel the policy.