

STANDALONE TRAILER INSURANCE



Insurance Product Information Document

Company: Tysers Ireland Limited T/A Tysers Underwriting
Tysers Ireland Limited is regulated by the Central Bank of Ireland

Product: Trailer / Container

This document summarises the cover available but is not part of the insurance contract. Full terms and conditions are set out in the Policy Document, while the schedule, which is issued when cover is taken out, renewed or changed, details the specific cover selected and the financial limits which apply. You should read your Policy Document and Schedule carefully and be aware of all exclusions and limitation applicable to your insurance.

What is this type of insurance?

This is a Trailer Insurance Policy which provides Accidental Damage Fire & Theft cover for Trailers.



What is insured?

- ✓ All Risks of Physical loss of or damage to the Subject Matter Insured as described in the Policy Schedule.
- ✓ General Average and salvage charges.
- ✓ Recovery costs up to €4,000.00.



What is not insured?

- ✗ The applicable Policy Excess as stated in the Policy Schedule.
- ✗ Fraudulent claims.
- ✗ Loss damage or expense attributable to willful misconduct of the Assured.
- ✗ Ordinary wear and tear of the subject-matter insured.
- ✗ Electrical, Electronic and Mechanical Derangement, Rusting and Oxidisation.
- ✗ Loss damage or expense caused by inherent vice or nature of the subject-matter insured
- ✗ Loss damage or expense directly or indirectly caused by or arising from the use of any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
- ✗ Unfitness of container or conveyance for the safe carriage of the subject-matter insured, where loading therein or thereon is carried out prior to attachment of this insurance or by the Assured or their employees and they are privy to such unfitness at the time of loading.
- ✗ Loss damage or expense caused by War civil war revolution rebellion insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power.
- ✗ Loss damage or expense caused by capture seizure arrest restraint or detainment (piracy excepted), and the consequences thereof or any attempt thereat
- ✗ Loss damage or expense caused by Derelict mines torpedoes bombs or other derelict weapons of war
- ✗ Loss damage or expense caused by strikers, locked-out workmen, or persons taking part in labour disturbances, riots or civil commotions.
- ✗ Loss damage or expense caused by any act of terrorism
- ✗ Loss damage or expense caused by any person acting from a political, ideological or religious motive.



Are there any restrictions on cover?

- ! Endorsements may apply to your policy. These will be specified on the Policy Schedule.
- ! Misrepresentation or non-disclosure of any material fact may result in a claim not being paid.



Where am I covered?

- ✓ In transit within the Area of Use specified in the Policy Schedule.



What are my obligations?

- You must disclose all relevant information which could influence our acceptance of the risk or the terms offered such as previous losses or claims.
- 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 pay the premium.
- You must observe and fulfil the terms and Conditions of your policy as failure to do so could affect your cover.
- You must take care of the Insured goods and take all practical precautions to avoid loss of or damage to the Insured goods.
- You must inform your Insurance Broker immediately following an incident whether you intend making a claim or not.
- You do not admit liability to any claimant nor take any steps to compromise or settle any claim.



When and how do I pay?

- For full details of when and how to pay, you should contact your broker.



When does the cover start and end?

- You may choose the cover start date which, along with the end date, is then stated in your policy schedule.



How do I cancel the contract?

- This contract may be cancelled by giving fifteen days' notice in writing.