

Courier Commercial Motor Insurance

Insurance Product Information Document

Company: AXA Insurance dac

Product: Ornella Courier Motor Policy

Policies are underwritten by AXA Insurance dac. AXA Insurance dac is regulated by the Central Bank of Ireland. Policies are arranged by Ornella Underwriting Limited trading as Ornella Underwriting, Ornella, Bump Insurance, Patrona and Patrona Underwriting is regulated by the Central Bank of Ireland.

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. It also 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.
- ✓ Up to €1,500 cover for Fire Brigade charges attending a fire or accident involving your vehicle

Cover for other people:

- ✓ The liability of other drivers you tell us about or that we agree to cover, while driving your vehicle.
- ✓ The liability of people that you do business with (your principals) if they become liable for the negligent use of your vehicle.

If you choose Third Party Fire and Theft cover:

Cover for your vehicle:

- ✓ Damage to or loss of your vehicle by theft or fire.
- ✓ If you choose it, one claim per year of up to €500 to repair or replace the vehicle glass in your vehicle

If you choose Comprehensive cover:

Cover for your vehicle:

- ✓ Damage to or loss of your vehicle by theft or fire.
- ✓ Damage to your vehicle caused in an accident or by malicious persons
- ✓ One claim per year of up to €500 to repair or replace the vehicle glass in your vehicle.

Additional covers provided by other insurers:

- ✓ **Breakdown assistance provided by Mapfre Assistance Agency Ireland Ltd** – if you choose Comprehensive cover and if your vehicle is 10 years old or less when you take out or renew your policy.

Mapfre Assistance Agency Ireland Ltd is the trading name of Mapfre Asistencia Compania Internacional De Seguros y Reaseguros S.A, and is authorised/licenced by Direccion General de Seguros y Fondos de pensioes del Misisterio de Economica 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 vehicle we did not agree to cover.
- ✗ Any liability or damage if you were not fully truthful when setting up, changing, renewing or making a claim under the policy.
- ✗ Any liability or damage if the driver doesn't have your permission to drive, doesn't hold a licence, or doesn't keep to the conditions of that licence.
- ✗ Any liability or damage if your vehicle is used for a purpose we didn't 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 or damage to the driver's property (except damage to your vehicle).
- ✗ Damage or injury caused deliberately, or that happens due to normal wear and tear, or gradually.
- ✗ Any liability or damage if you are driving in any sort of competition or speed test.
- ✗ Any damage or liability that happens as a result of war, terrorism, a nuclear explosion or release of radioactive material, a computer failure or virus.
- ✗ 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 €120,000 unless we agree to a higher amount.
- ✗ The first €500 of any claim for damage to your vehicle
- ✗ Breakdown Assistance if your vehicle breaks down within 2kms of your home or place of business.



Are there any restrictions on cover?

We will not pay more than:

- ! €6,500,000 in total for claims for damage to other people's property.
- ! the lesser of the market value of your vehicle, and what you told us it was worth.
- ! €650 for in-vehicle entertainment systems



Where am I covered?

- ✓ All the cover you buy except Breakdown Assistance operates in Ireland, the United Kingdom, the Isle of Man and the Channel Islands.
- ✓ Breakdown Assistance, if covered, operates in Ireland and Northern Ireland.
- ✓ The legal minimum 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 payment 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 must send your certificate and insurance disc back to your broker and ask them to request us to cancel the policy.