

AXA Carrierfirst Commercial Vehicle Insurance



Insurance Product Information Document

Company: AXA Insurance dac

Product: Carrierfirst Commercial Vehicle Insurance

AXA Insurance dac is regulated by the Central Bank of Ireland Ref. No C713

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents and policy.

What is this type of insurance?

This is a commercial vehicle insurance policy. It provides cover for injury, loss or damage to any third party or their property as required by the Road Traffic Act. The policy can be extended to include fire, theft or accidental damage.



What is insured?

- ✓ Your legal liability for accidental death of, or bodily injury to, any person is unlimited
- ✓ Third party property damage is covered up to a standard of €5 million, including costs and expenses
- ✓ Indemnity to Principal covered as standard
- ✓ Emergency Treatment – AXA will pay the cost of emergency treatment as required by legislation for injuries as a result of the use of your vehicle
- ✓ Third party trailer cover whilst attached to your vehicle that is covered under this insurance
- ✓ Use for Hire & Reward

In addition to the above, and if you have chosen fire & theft or comprehensive insurance

Loss or damage to your vehicle and its accessories as a result of an accident, theft, attempted theft, fire, lightning or explosion, up to the vehicles current market value.

The cost of protecting and removing your vehicle to the nearest competent repairer following an accident

If your vehicle is repaired following loss or damage insured under this policy, the reasonable cost of delivering your vehicle back to your address in Ireland

The following optional cover is also available for an additional premium

Glass Breakage – cover for broken or damaged windscreens and the bodywork of your vehicle as a result of the glass breaking, up to the limit shown in your schedule (max limit €1,300)

Open Driving – covers any person between 25-70 years of age with a full unendorsed EU driving licence who is driving the insured vehicle with your permission.

Increased Third Party Property Damage Limit – cover can be increased to €6.5 million if required for certain contracts

Tipping & Overturning Cover – loss of or damage resulting from overturning arising out of the operation as a tool of such vehicle or of plant forming part of such vehicle or attached to it (your schedule will show if this cover applies)

Injury to Driver – death €30,000, loss of sight/limb €10,000, temporary total disability €280 per month or hospital benefit €130 per week

Comprehensive Trailer Cover – loss or damage to any trailer the details of which have been advised to AXA and for which the appropriate additional premium has been paid



What is not insured?

- ✗ Death or bodily injury to anyone driving or in charge of your vehicle
- ✗ Death, bodily injury or damage to property caused or arising beyond the limits of any carriageway or thoroughfare in connection with the bringing of a load to such vehicle for loading on it or the taking away of a load from such vehicle after unloading from it by any person
- ✗ Loss of use or any other resulting loss
- ✗ Reduction in your vehicle value because it has been repaired
- ✗ Wear and tear
- ✗ Mechanical or electrical failure, breakdowns or breakages
- ✗ The cost of hiring another vehicle
- ✗ Loss or damage arising from theft or attempted theft while the ignition keys are left in or on your vehicle
- ✗ Loss or damage to the drum or hopper of any concrete mixer/ agitator carrier or any machinery, pipe or hose used for the processing or discharging of the load resulting from the solidification of concrete or any like substance
- ✗ Any act of fraud or collusion
- ✗ Any wilful, negligent act



Are there any restrictions on cover?

- ! You will need to pay an amount of each claim, known as the excess (under comprehensive insurance)
- ! No cover will apply when the vehicle is used for any purpose not shown on your certificate of insurance
- ! No cover will apply for anyone driving who is not covered by the certificate of insurance

- ! No cover will apply in respect of use by anyone who is disqualified from driving or has never held a driving licence
- ! No cover will apply while your vehicle, or plant forming part of such / attached to the vehicle, is operating as a tool of trade(except insofar as is necessary to meet the requirements of Road Traffic legislation)
- ! No cover applies in or on any part of an airport, aerodrome or airfield provided for aircraft to take off and land and for moving or parking aircraft on the ground, service roads, ground equipment parking areas and those parts of passenger terminals within the customs examination area



Where am I covered?

- ✓ The cover provided by this policy applies only to death, injury, loss or damage happening in Ireland or the UK or in transit by sea between any ports therein
- ✓ The minimum cover required to comply with the laws relating to Compulsory Insurance of Motor Vehicles applies while the vehicle is used in Europe



What are my obligations?

- The information you give us must be honest and accurate
- You must pay your premium
- All claims or incidents must be reported to us immediately
- You must tell us of any convictions, prosecutions or penalty points applying to you or any driver
- You must tell us immediately if you change your vehicle
- You must take reasonable care of your vehicle and your belongings
- You and all drivers must advise the Driving Licence Authority of any notifiable medical condition or disability and the Driving Licensing Authority must have agreed to the issue of a licence
- You must observe and fulfil the terms, conditions, exclusions and clauses of this policy – failure to do so could affect the cover



When and how do I pay?

- If you are a Direct customer you can pay by cash, debit/credit card or avail of monthly instalments
- If you are a Broker customer, please ask your Insurance Broker for payment option information



When does the cover start and end?

The cover will start on the date your application or renewal is accepted and will end one year later. This will be shown on your schedule.



How do I cancel the contract?

You must give us a written instruction and return your certificate and disc of insurance.

If you cancel your policy within the first 14 days after receiving the policy documents within the first year of insurance; we will refund your full premium, providing no claims have been made on your policy.

If you cancel during the period of insurance, we will refund the premium on a proportionate basis provided there are no claims.