

Commercial Vehicle Insurance

Insurance Product Information Document

Company: Zurich Insurance Europe AG

Product: : Motor Trade Road and Internal Risks

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This document provides a summary of the key information relating to this product. Complete pre-contractual and contractual information on the product is provided in the actual policy documentation.

What is this type of insurance?

This is a Business Motor insurance product specific to the Motor Trade industry. It caters for both motor trade road risks and premises risks. This policy provides the compulsory cover required to drive a vehicle on a public highway. It also provides additional benefits depending on the cover you choose.



What is insured?

Motor Trade Road Risks

Cover for injury to other persons

- ✓ Known as 'Third Party Only', this cover is compulsory and provides insurance for injury and damage caused to Third parties (that is, someone other than you).

Cover for damage to your vehicle

Fire & Theft

If your cover is 'Fire & Theft' it also includes:

- ✓ Fire & lightning.
- ✓ Explosion.
- ✓ Theft or attempted theft.

Comprehensive

If your cover is 'Comprehensive' it also includes:

- ✓ Accidental damage.

Motor Trade Internal Risks

Cover for injury to other persons

- ✓ Cover for losses and liabilities that arise from accidents on the Motor Trader's premises.
- ✓ Cover for injury or damage to property on the Insured's premises.



What is not insured?

There are specific Exceptions and exclusions depending on the cover selected. These are some of the more important ones.

Motor Trade Road Risk

- ✗ The first amount of any claim as shown on the policy schedule (the excess).
- ✗ Loss of use, depreciation, wear and tear, mechanical, electrical, electronic or computer or computer software breakage, failure, fault or breakdown.
- ✗ Damage to tyres by application of brakes or by road punctures, cuts or bursts.
- ✗ Damage to property which was being carried on the Insured Vehicle.
- ✗ Damage to property caused by or arising from seepage contamination or pollution of any kind.
- ✗ Loss or damage as a result of the use of substandard or contaminated fuel, lubricant or parts.
- ✗ Loss or damage arising from draining, flushing and or replenishing fuel in the event of Misfuelling.
- ✗ Loss of or damage to the insured vehicle if you or your driver are under the influence of alcohol or drugs.

Motor Trade Internal Risks

- ✗ Damage to property caused by fire or explosion.
- ✗ Burglary, housebreaking, or larceny or any attempt thereat.
- ✗ Any amount in excess of the policy limit.

General Policy Exclusions and/or Exceptions

- ✗ Airside exposure.
- ✗ Earthquake, Riot or Civil Commotion.
- ✗ Pressure Waves.
- ✗ War/Terrorism.



Are there any restrictions on cover?

- ! The vehicle can only be used for the purpose specified on your certificate of insurance.
- ! The vehicle can be driven by any person in the Insured's employment aged 17 to 70 with an appropriate licence and/or ticket where required by law and who is driving with the Insured's consent.
- ! Third Party Property Damage as specified on your schedule of insurance.
- ! The most we will pay for any claim for loss or damage will shall be the market value of the insured vehicle at the time of loss and not exceeding the sum insured stated in your schedule of insurance.
- ! Endorsements may apply to your policy. These will be shown in your policy documents.
- ! Refer to your policy documentation for any other restrictions that may apply. We would draw your attention specifically to the General Exceptions sections of the Policy and the exceptions set out in each section of the Policy.



Where am I covered?

- ✓ The full cover applies whilst you are using the vehicle in the Republic of Ireland, Northern Ireland, Great Britain, Isle of Man and the Channel Islands.
- ✓ In addition you may use the vehicle in any country which is a member of the EU.



What are my obligations?

You have a legal duty to answer all questions asked by us in connection with your application for insurance honestly and with reasonable care. You must also ensure that any information voluntarily provided by you or on your behalf is provided honestly and with reasonable care.

Failure to comply with these requirements and/or any negligent or fraudulent misrepresentation could invalidate your Policy or affect your insurance cover or premium. It could also result in a claim being declined or the amount payable in respect of a claim being reduced or difficulty obtaining insurance in the future. Further information is provided in the Policy Booklet.

You must also (as more fully set out in the Policy Booklet):

- Check your policy documentation when you receive it to make sure you have the cover you need and expect.
- Take reasonable steps to safeguard the vehicle against loss, damage and breakdown and to prevent injuries.
- Pay the premium or premium instalments on time.
- Tell us about any incidents connected to this insurance as soon as reasonably practicable (but no later than 30 days from the date of the event).
- Provide all information and assistance that we may require in relation to a claim being made.
- Tell us if any of the information you provided before policy cover commenced or renewed subsequently changes.



When and how do I pay?

You can pay your premium in a single sum or speak to your insurance broker about instalment options.



When does the cover start and end?

Your cover will start and end on the dates are stated on your policy schedule and certificate of insurance.



How do I cancel the contract?

If you decide for any reason that the policy does not meet your needs you may cancel the policy within 14 working days from the start date of cover (the "Cooling-off Period"). Provided that no claims have been made or are pending, the premium for the unexpired term will be returned to you and no cancellation fee will apply.

If you cancel after this period you will be entitled to a pro-rata return of premium unless a claim has been made in which case we will retain the premium in full. If cancellation is at your request and during the first period of insurance (outside the 'Cooling-off Period') an administration charge will be deducted from any refund allowed. You can cancel your policy at any time by writing to us. We will cancel the policy on the date we receive your request in writing along with your certificate and disc.

