

# Motor Insurance

## Insurance Product Information Document

Company: Allianz p.l.c.

Product: Commercial Motor Northern Ireland

Allianz p.l.c. is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. Allianz p.l.c is registered in Ireland No. 143108.

Registered Office: Allianz House, Elm Park, Merrion Road, Dublin 4, D04 Y6Y6.

This document outlines the main benefits and restrictions associated with an Allianz Motor policy. It does not reference all of the benefits, terms, conditions, limitations, exceptions and exclusions associated with the policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of insurance?

This is a commercial motor policy for Comprehensive cover, Third Party Fire and Theft cover, Third Party Only cover or a combination of some or all of these covers dependent on the category of vehicles insured.

For vehicles with Comprehensive cover, it covers you if any insured vehicle is stolen, damaged by fire or accidentally damaged. You and the insured drivers are also covered if you injure other people or damage their property while driving an insured vehicle.

For vehicles with Third Party Fire and Theft cover, it covers you if any insured vehicle is stolen or damaged by fire. You and the insured drivers are also covered if you injure other people or damage their property while driving an insured vehicle.

For vehicles with Third Party Only cover, it covers you or any insured driver if you injure other people or damage their property while driving an insured vehicle.



### What is insured?

#### Standard Cover

- ✓ Damage as a result of fire, theft (or attempted theft) for vehicles with comprehensive cover and third party fire and theft cover
- ✓ Damage as a result of an accident or vandalism for vehicles with comprehensive cover
- ✓ Your legal liability to other people arising from an accident
- ✓ Windscreen cover
- ✓ Personal belongings
- ✓ Bodily Injury
- ✓ Third party cover to pull a trailer
- ✓ Full policy cover while driving your vehicle in Europe
- ✓ Medical expenses

#### Plus the following Optional Covers if selected by you

No Claim Discount Protection for vehicles with comprehensive or third party fire and theft cover  
Damage to your trailer as a result of fire, theft (or attempted theft) with comprehensive cover and third party fire and theft cover  
Damage to your trailer as a result of an accident or vandalism with comprehensive cover



### What is not insured?

This policy does not cover the following types of damage or risk:

#### Standard Cover

- ✗ Wear and tear, depreciation, mechanical, electrical, electronic or computer failures, breakdowns or breakages
- ✗ Damage to tyres caused by braking, punctures, cuts or bursts
- ✗ Loss or damage arising from deception by a purported purchaser or his agent
- ✗ Damage caused directly by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speeds
- ✗ That part of the cost of any repair or replacement which improves the Insured Vehicle beyond its condition before the loss or damage occurred
- ✗ Loss of or damage to property in or being transported in or on the Insured Vehicle
- ✗ Any accident, loss or damage to any aircraft or any liability of whatsoever nature resulting from such accident, loss or damage
- ✗ Liability, loss or damage caused by riot, civil commotion, war or terrorism, radioactivity, gradual pollution or contamination
- ✗ Loss or damage to the Insured Vehicle arising from theft or any attempted theft whilst the ignition keys or any device of similar function of your vehicle have been left in or on your vehicle
- ✗ Breakdown assistance
- ✗ Cyber risk
- ✗ Legal liability arising out of any judgement in any court outside the Territories to which this Policy applies

#### Or the following Optional Covers not selected by you (if relevant)

No Claim Discount Protection  
Accidental Damage to your Trailer



### Are there any restrictions on cover?

#### Restrictions applicable to Standard Covers

- ! Damage to your vehicle is limited to the maximum of the vehicle's market value at the time of loss
- ! Legal liability for personal injury is unlimited. Property damage is limited to £20 million if the insured vehicle is a private vehicle and £5 million if the insured vehicle is not a private vehicle
- ! You will have to pay an excess in the event a claim is made
- ! For drivers under 25 years old or drivers with a provisional licence an additional excess will apply
- ! European Cover is limited to the minimum legal insurance which is required to comply with the laws relating to the compulsory insurance of motor vehicles in the country of travel.
- ! Personal belongings cover is limited to a maximum of £100
- ! Bodily Injury is covered for the driver of the Insured Vehicle for any bodily injury whilst in, travelling in, getting into or out of the Insured Vehicle. This cover is limited to £2500 and will not be paid for any person less than 17 or more than 70 years of age
- ! Medical Expenses cover is limited to £100 for each person injured in an accident whilst in, travelling in, getting into or out of the Insured Vehicle. The maximum paid out of any one cause will be £500

#### There is no cover while your car is being:

- ! Used for a purpose not shown on your Certificate of Motor Insurance
- ! Used in a country not listed in the territorial limits of your policy
- ! Driven by a person who is not entitled to drive under your Certificate of Motor Insurance
- ! Driven by a person who is not licenced to drive your vehicle

#### Restrictions applicable to Optional Covers if selected by you

If you have No Claim Discount protection, more than two claims made in a period of five consecutive years (excluding windscreen claims) will result in your bonus being stepped back  
Damage to your trailer is up to the maximum of the trailer's current market value at the time of loss



## Where am I covered?

- ✓ You have the relevant level of cover as stated in your policy schedule while driving your vehicle in Northern Ireland, Great Britain, the Isle of Man, the Channel Islands, the Republic of Ireland, any other country which is a member of the European Union, Iceland, Liechtenstein, Norway and Switzerland.
- ✓ You also have the minimum legal cover required while you drive in any EU country and any other country which has made arrangements to meet the minimum insurance requirements set by the European Union. It also includes travelling between these countries by air, rail, sea, including loading and unloading.



## What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions asked when you take out, make changes to, and renew your policy
- There are certain changes you will need to tell us about before continuing to use your vehicle. These include, but are not limited to: you change your vehicle; you change your address; you modify your vehicle from the manufacturers original specification; you change your use of your vehicle; you intend to travel to any country not listed in 'where am I covered' section above; there is a change in your health that has been advised to the Driving Licence Authority and they do not continue to issue a licence
- You must tell us at your first opportunity about any claim or incident that may lead to a claim and give us all the information about the claim that we ask for
- You or anyone claiming under this policy must not admit fault or responsibility, or pay, offer or agree to pay any money or settle any claim without our permission
- You must do all you can to protect your vehicle from damage or theft and keep it in a roadworthy condition, including having a valid CVRT where required by law
- If we ask you must allow us to inspect your vehicle
- If you are paying by our Direct Debit facility, you must keep your payments up to date



## When and how do I pay?

You can pay your premium as a one-off payment, annually or in monthly instalments. Payment can be made by bank transfer, cheque, debit/credit card or direct debit.



## When does cover start and end?

The period of time covered by this policy is outlined on your schedule.



## How do I cancel the contract?

You may cancel your policy at any time by returning the Certificate of Motor Insurance and Disc to us.

You have the right to withdraw from this policy, provided you have not made a total loss claim, within 14 days of the start date / renewal date of your policy or the date on which you receive the full terms and conditions of your policy. This is known as the 'cooling off' period.

If you cancel the policy after the 14 days cooling off period, we will refund the amount you have paid for the unused period less a charge.. Please refer to your schedule for further information.

Regardless of when you ask us to cancel the policy, the full annual premium is payable to us if you have made a claim which was your fault or if we are unable to recover our outlays from the responsible party.

To cancel your policy, please contact the insurance advisor you used to arrange this policy.