

Accidental Damage Fire & Theft Insurance

LLOYD'S

Insurance Product Information Document

Company: Lloyd's Insurance Company S.A.

Product: Accidental Damage Fire & Theft

LLOYD'S INSURANCE COMPANY S.A. IS A BELGIAN LIMITED LIABILITY COMPANY (*SOCIÉTÉ ANONYME / NAAMLOZE VENNOOTSCHAP*) WITH ITS REGISTERED OFFICE AT BASTION TOWER, MARVELDPLEIN 5, 1050 BRUSSELS, BELGIUM AND REGISTERED WITH BANQUE-CARREFOUR DES ENTREPRISES / KRUISPUNTBANK VAN ONDERNEMINGEN UNDER NUMBER 682.594.839 RLE (BRUSSELS). LLOYD'S INSURANCE COMPANY S.A. IS AN INSURANCE COMPANY SUBJECT TO THE SUPERVISION OF THE NATIONAL BANK OF BELGIUM. ITS FIRM REFERENCE NUMBER(S) AND OTHER DETAILS CAN BE FOUND ON www.nbb.be.

This document is only intended to provide a summary of the key information relating to this insurance product and is not personalised to your individual cover or needs. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

This product is designed to provide insurance for motor vehicles, trailers and attachments owned or leased by the Insured or loaned to them and for which they are responsible against accidental damage and/or loss or damage arising from fire, theft and/or attempted theft.



What is insured?

- ✓ Accidental damage and/or loss or damage arising from fire, theft and/or attempted theft.
- ✓ Accident recovery to protect your vehicle and move it to either the Insured's property or nearest suitable repairer (whichever is nearer) if your vehicle and trailer cannot be driven as a result of an accident up to a maximum of €3,000 in the event of any one claim
- ✓ All charges levied by the fire brigade up to a maximum of €3,000 in the event of any one claim.
- ✓ Reasonable clean-up costs subject to a limit of €3,000 for any one incident.

Optional Cover (available for additional premium)

- Loss or damage to vehicles and/or trailers and/or containers leased by the Insured or loaned to them and for which they are responsible.
- Windscreen/Glass Cover



What is not insured?

- ✗ Any liability whatsoever to third parties
- ✗ Any claim where the vehicle and/or trailer is not roadworthy.
- ✗ Any amount in excess of the market value of the vehicle or trailer or the sum insured whichever is the lower in the event of a claim.
- ✗ Loss or damage arising from the theft or attempted theft while the ignition keys are left in your vehicle.
- ✗ Consequential loss such as loss of use.
- ✗ Wear, Tear, Gradual Deterioration, denting and claims for the cost of re-painting, any damage to tyres (unless as a result of an accident), mechanical or electrical breakdown.
- ✗ The first amount of any claim as shown on the policy Schedule or as specifically referred to in the body of the policy (Deductible).
- ✗ Any loss/damage to the vehicle/attachment arising from materials being processed or the entry of foreign bodies.



Are there any restrictions in cover?

The Insured shall take all reasonable steps to safeguard the Insured Vehicle against loss damage or breakdown, maintain the Insured Vehicle in an efficient and roadworthy condition and comply with the European Communities (Vehicle Testing) Regulations where applicable.

If you have been involved in a motor accident and want to make a claim, you should contact your insurance advisor immediately who will take all the details from you, provided you with a claim form, which should be completed and returned to them as soon as possible. Late notification may result in the refusal of the claim.

Excluding any claim arising where the Insured or any person entitled to be indemnified under this Policy is convicted or has a conviction pending whilst being under the influence of drink or drugs whilst driving. However, this exclusion shall not prejudice claims by any Insured who has employed any person who has fraudulently concealed any such conviction in gaining such employment.

In the event of property being stolen or wilfully damaged immediate notice must be given to the Gardaí / local Police Force.



Where am I covered?

As per policy schedule.



What are my obligations?

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 inform your Insurance Broker immediately following an incident whether you intend making a claim or not.



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 stated on your policy Schedule.



How do I cancel the contract?

If you decide for any reason that the policy does not meet your needs you are entitled to cancel it within 14 working days from the start date of cover. On the condition that no claims have been made or are pending, the premium will be returned in full. If you cancel after this period, you will be entitled to a proportionate return of premium paid in respect of the unexpired term of the Policy unless a claim has been made or is pending in which case we will retain the premium in full.