

Commercial Motor Insurance

Insurance Product Information Document



Company: Arch Insurance (EU) DAC

Product: Truck Plan

Arch Insurance (EU) DAC is regulated by the Central Bank of Ireland. Registered in Ireland No. 505420
Registered office: Level 2, Block 3, The Oval, 160 Shelbourne Road, Ballsbridge, Dublin 4, Ireland

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 is a **Motor Insurance** product for **Goods Carrying Vehicles** which provides cover for injury to other people and/or damage to other people's property caused by the Insured Vehicle (the basic 'Third Party' cover) and damage caused to the Insured Vehicle (if you chose 'Comprehensive' or 'Fire & Theft' cover).



What is insured?

Cover for injury to other people and/or damage to other people's property

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

Cover for damage to the Insured Vehicle

If your cover is 'Fire & Theft' it includes cover for

- ✓ Damage to the Insured Vehicle caused by Fire
- ✓ Theft or attempted theft of the Insured Vehicle
- ✓ Up to €3,000 for towing as a result of an accident
- ✓ Fire Brigade charges – up to €3000
- ✓ Replacement or repair of windscreen or windows following accidental breakage – various limits apply – refer to the policy document

If your cover is 'Comprehensive' it also includes

- ✓ Accidental damage to the Insured Vehicle following impact

Your 'No Claims Discount'

- ✓ Your 'No Claims Discount' will not be affected if you have a Windscreen claim
- ✓ Otherwise your 'No Claims Discount' will be stepped back by 2 years if you make a claim
- ✓ If more than one claim occurs the 'No Claims Discount' is reduced to nil
- ✓ For a small additional premium you can purchase 'Protected No claims Discount' which allows you to make one claim in any period of insurance without affecting your 'No Claims Discount'



What is not insured?

- ✗ The first amount of any claim as shown on the policy Schedule (the excess)
- ✗ Any amount above €5m for damage to other people's property
- ✗ Loss or damage to the Insured Vehicle, trailer or vehicle being towed.
- ✗ Loss, damage or liability caused by pollution or contamination as a result of any load seeping from the Insured Vehicle or any load spilling from, or shifting in, the Insured Vehicle.
- ✗ Loss or damage to any weighbridge caused by the weight of the Insured Vehicle or its load
- ✗ Property or goods belonging to (or in the care of) You or Your passengers or being carried in or on any trailer or vehicle being towed.
- ✗ Loss or damage if the Insured Vehicle has been left unlocked or with the keys in it or attached to it
- ✗ Wear and tear, mechanical, electrical, electronic and computer failure, breakdowns or breakages.
- ✗ Loss or damage resulting from the use of the Insured Vehicle or of machinery attached to it, as a tool of trade.
- ✗ Any storage charges unless you tell us about them and we agree in writing to pay for them.
- ✗ Loss or damage if the Insured Vehicle is without a current Certificate of Roadworthiness (CRW) if one is required by law.
- ✗ Loss or damage to the Insured Vehicle resulting in you or any driver being convicted of or having a conviction pending for being under the influence of drink or drugs whilst driving.
- ✗ Any legal costs which have not been agreed with us in writing.



Are there any restrictions in cover?

- ! The Insured Vehicle can only be used for the purpose specified on your Certificate of Insurance.
- ! The Insured Vehicle can only be driven by those persons specified on your Certificate of Insurance.
- ! Endorsements may apply to your policy. These will be shown on your Schedule.



Where am I covered?

The full cover applies whilst the Insured Vehicle is being used in the Republic of Ireland, Northern Ireland, Great Britain, Isle of Man and the Channel Islands.

In addition the Insured Vehicle may be used in any country which is a member of the EU, however unless you inform us in advance and pay an additional premium, the cover which applies is the minimum cover required by law in those countries, e.g. excluding cover for damage to the Insured Vehicle.



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):

- Tell us if any of the information you provided before policy cover commenced or renewed subsequently changes (for example, a change of car or motoring convictions)
- 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 within 48 hours of their occurrence, including where any incident is likely to give rise to a claim
- Provide all information and assistance that we may require



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 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.

You can otherwise 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. Please note that if you cancel in the first year of insurance (outside the Cooling-off Period) a cancellation fee of €75 will apply.