

# Motor Fleet Insurance

Insurance Product Information Document

Company: AIG Europe S.A.

Product: Commercial Motor Fleet Insurance

Level of Cover: Comprehensive, Third Party Fire and Theft or Third Party only

AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances, and is regulated by the Central Bank of Ireland for conduct of business rules

This document provides a summary of cover only. Full details of the cover can be found in the policy wording, endorsements, policy schedule and policy certificate. It is important the policyholder reads these documents carefully.

**What is this type of insurance?** This insurance policy is a Commercial Motor Fleet Insurance product. The main cover types are listed below:



## What is insured?

### Comprehensive cover includes:

- ✓ Open driving – covers any person other than the insured who is driving with the Insured's consent provided such person holds a valid licence
- ✓ Accidental damage – Loss of or damage to the insured vehicle caused by accidental means; (sums insured up to the vehicles market value at time of loss)
- ✓ Death or bodily injury – the amount an insured person may have to pay if legally liable for death of or injury to another person arising as a result of an accident caused by or in connection with the insured car
- ✓ Damage to third party property
- ✓ Fire, theft or attempted theft
- ✓ Windscreen cover
- ✓ Rugs Clothing and Personal effects

### Third party fire and theft cover includes:

- ✓ Open driving – covers any person other than the insured who is driving with the Insured's consent provided such person holds a valid licence
- ✓ Death or bodily injury – the amount an insured person may have to pay if legally liable for death of or injury to another person arising as a result of an accident caused by or in connection with the insured car
- ✓ Damage to third party property
- ✓ Fire, theft or attempted theft

### Third party only cover includes:

- ✓ Open driving – covers any person other than the insured who is driving with the Insured's consent provided such person holds a valid licence
- ✓ Death or bodily injury – the amount an insured person may have to pay if legally liable for death of or injury to another person arising as a result of an accident caused by or in connection with the insured car
- ✓ Damage to third party property

### Optional covers/extras (subject to extra premium):

- Breakdown rescue



## What is not insured?

- ✗ The death of or bodily injury to any person driving the insured car, or in charge of it for the purpose of driving it
- ✗ Any accident, injury, loss, damage or liability which happens if any vehicle described in the Certificate of Motor Insurance, at the time of the accident, being driven or used other than as allowed under the terms of the insurance certificate
- ✗ Damage or liability arising from Nuclear radioactive contamination, war or terrorism
- ✗ If the insured person has cover for the liability under another policy
- ✗ Loss of use, wear and tear, mechanical, electrical or electronic breakdown, damage to tyres by braking, punctures, cuts or bursts
- ✗ Loss of or damage to the insured car where the driver of the car is in breach of licence conditions
- ✗ Any loss of or damage to the car, which does not arise from an accidental, sudden or unforeseen cause
- ✗ Damage or liability directly occasioned from pressure waves caused by aircraft or other aerial devices



## Are there any restrictions on cover?

- ! The liability under this policy for all damages payable shall not exceed the amount(s) specified in the schedule and policy wording as applicable
- ! Windscreen damage cover provided for Comprehensive covered vehicles only
- ! Repair or replacing the car or any part of it is done by using a motor garage and/or a repair service of our choice. If we choose to pay a cash amount for loss or damage to the car, this amount will not exceed the amount our motor garage and/or a repair service states it would cost to repair or replace the car
- ! Breakdown rescue cover does not apply outside Republic of Ireland, Northern Ireland and Great Britain
- ! The policyholder will lose all benefits under this policy if any claim is fraudulent in any way or if they or anyone acting on their behalf has used any type of fraud relating to this or any other insurance policy



### Where am I covered?

- ✓ We will provide insurance as set out in the policy wording for insured events, which may happen in the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man or the Channel Islands during the period of insurance
- ✓ Full policy cover in the EU for up to 90 days, during the period of insurance. This excludes breakdown assistance cover which is operative only in the Republic of Ireland, Northern Ireland and mainland United Kingdom



### What are my obligations?

- When applying for the policy, the policyholder must take reasonable care to answer the questions they are asked honestly and carefully
- The policyholder is required to contact us if they or anyone else insured by the policy has a change in health after they have taken out this insurance
- The answers in any proposal, statement of fact or declaration for this insurance or any information the policyholder has provided must be true and complete as far as they know and the policyholder must return any required document we request within the time limits advised
- The policyholder must take all reasonable steps to prevent accident, injury, loss or damage, and must keep their car in a roadworthy condition. While unattended, the car must not be left unlocked, or the keys to the ignition left with or in the car, or windows or sunroof left open. The policyholder must ensure the car is kept in a roadworthy condition and that the car is properly compliant with all Road Traffic legislation at all times
- The policyholder or any person whose driving is covered by the terms of the certificate must hold a licence to drive that vehicle or, if they have held a licence to drive that vehicle, must not have been disqualified from holding that licence
- The policyholder must let us know immediately about any event which may give rise to a claim under the policy with all the details we may need and also if they become aware of any prosecution or inquest in connection with the event
- The policyholder must not admit, deny, negotiate or settle a claim without our written permission
- The policyholder must co-operate fully with us in investigating and handling any claim including sending us all documents, proof, information and any letter or legal summons or similar document we may reasonably need



### When and how do I pay?

In order to proceed with policy cover the policyholder must contact their broker in advance of the required cover start date to arrange for the payment of the premium. Payment methods depend on the options available to the policyholder from their broker



### When does the cover start and end?

The policy will remain in force for 12 months from the start date (or as otherwise shown in the policy schedule). If the policyholder wishes to renew their policy and we agree to offer renewal of this insurance, the cover start and end date will be for the period stated in the renewal schedule, as long as the policyholder continues to pay their premium



### How do I cancel the contract?

This policy may be cancelled by AIG in accordance with terms of the policy whereupon the insured shall be entitled to a refund of a proportionate part of the premium