

Prestige Underwriting Service (Ireland) Limited

Insurance Product Information Document

Company: AXA Insurance dac Product: Prestige Non Standard Commercial Vehicle

This policy is administered by Prestige Underwriting Services (Ireland) Limited on behalf of AXA Insurance dac.

Prestige Underwriting Services (Ireland) Limited is regulated by the Central Bank of Ireland. Registered in Ireland. Company Registration Number 119908. Registered address: Ground Floor, Teach Chinn Aird, Ashe Street, Cavan, Co. Cavan, H12 PF67.

AXA Insurance dac is regulated by the Central Bank of Ireland. AXA Insurance dac is a private company limited by shares, registered in Ireland number 136155. Registered Office Wolfe Tone House, Wolfe Tone Street, Dublin 1.

This document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs. You should refer to your policy documentation which includes the policy wording, statement of fact, schedule and any endorsements for complete pre-contractual and contractual information.

Please take the time to carefully check your documentation to ensure you have provided the correct details, chosen the correct level of cover and fully understand your obligations pre-contract and throughout your policy period. Please contact your broker should you have any questions or to amend the details we hold.

Commercial Vehicle Insurance – Every motorist is required by law to have insurance on their vehicle unless the vehicle is declared off road with a RF150 form. This cover provides you and other named drivers cover for loss or damage to your vehicle in certain circumstances, damage against a third party vehicle or person, in the event of an accident or incident that may give rise to a claim.



What is insured?

- ✓ If your vehicle is damaged by accident, vandalism or malicious damage.
- ✓ If your vehicle is damaged by Fire, lightning, explosion, theft or attempted theft.
- ✓ Liability for damage to other people's property up to €2 million.
- ✓ Windscreen Cover including windows (excluding glass sunroofs) up to €250 subject to €50 excess.
- ✓ Liability to others for death, bodily injury and damage to property.
- ✓ Access to a 24/7 claims helpline.



What is not insured? (Key exclusions only)

- ✗ Loss of or damage to your vehicle by theft or attempted theft if your vehicle has been left unlocked, and/or the ignition key or other ignition key is left in, on or attached to the vehicle.
- ✗ Loss or damage caused deliberately by you or anyone driving your vehicle with your permission
- ✗ Loss of or damage to your vehicle as result of it being confiscated or destroyed by or under official order of any government, public or local authority.
- ✗ Loss of your vehicle being taken and returned to its rightful owner.
- ✗ Wear and tear
- ✗ Mechanical, electrical, electronic or computer failures or breakdowns
- ✗ Damage to tyres
- ✗ Damage caused directly by pressure waves
- ✗ Loss of use of your vehicle or any other indirect loss
- ✗ Loss of or damage caused by deception, fraud or trickery
- ✗ Loss of or damage to any trailer or caravan



Are there any restrictions on cover?

- ! Your vehicle must have a current and valid test certificate if one is required by law.
- ! We will not make any payment for any death, injury, loss or damage caused directly or indirectly as a result of any deliberate acts by you or any person driving your vehicle.

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Where am I covered?

- ✓ Your insurance applies in The Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man and the Channel Islands.
- ✓ Foreign Use – This insurance provides the minimum cover necessary to comply with the laws relating to compulsory motor insurance while the insured vehicle is in any country which is a member of the European Union or any other country which agrees to meet European Union Directives on motor insurance and which the Commission of the European Union is satisfied has made arrangements to meet the requirements of these Directives



What are my obligations?

- ✓ To ensure that all information provided by you is accurate and complete to the best of your knowledge
- ✓ To notify us as soon as possible of any change to the information you have previously provided to us via your broker or agent
- ✓ To maintain your vehicle in an efficient and roadworthy condition and protect it from damage or loss
- ✓ To notify us as soon as possible if you are involved in an accident or any incident that may result in a claim or your vehicle is stolen
- ✓ To ensure all drivers have a valid driving licence and keep to the conditions of the licence



When and how do I pay?

- ✓ Please contact your broker or agent for information on how to pay



When does the cover start and end?

- ✓ The period of insurance is stated on your policy schedule



How do I cancel the contract?

- ✓ To cancel your policy you must notify your broker or agent