

## FLEET VEHICLE POLICY SUMMARY

This is a summary of the policy and does not contain the full terms and conditions of the cover. Full details can be found in the policy booklet, a copy of which is available on request.

**Significant features and benefits** – For full details, please refer to the policy booklet.

COVER	Comprehensive	Third Party Fire & Theft	Third Party Only
Legal liability for death or injury to any other person, including passengers	√	√	√
Legal liability for damage to other people's property caused by a private car up to €30,000,000	√	√	√
Legal liability for damage to other people's property up to €1,270,000 for any other vehicle	√	√	√
Legal fees and costs incurred with our consent, in connection with a claim against your policy	√	√	√
Own damage, fire and theft claims	√	√ Fire & Theft Only	X
Audio equipment, radio receivers or transmitters – up to €635 or 5% of the value of the vehicle (whichever is lower)	√	√	X
Foreign Use – (minimum cover required to travel in most European countries – see Section 2 of the policy booklet)	√	√	√

### Significant and unusual exclusions or limitations

The policy contains some exclusions and limitations. A summary of the most significant or unusual exclusions are listed below. For full details, please refer to the relevant sections of the policy booklet.

The first amount of each claim for loss or damage (known as the “excess”). The excess will be shown on your schedule. (Refer to Section 1)

The most we will pay will be the market value of the vehicle immediately before the loss or damage happened, but not more than the value shown in the schedule. (Refer to Section 1)

Loss of value, wear and tear, mechanical or electrical breakdown, or damage to tyres as a result of using brakes or by road punctures, cuts or bursts. (Refer to Section 1)

Loss or damage to the contents being carried in or on the vehicle. (Refer to Section 1)

Windscreen breakage claims are subject to the standard policy excess and may affect your claims experience discount.

Loss or damage arising from the vehicle being filled with the wrong fuel. (Refer to Section 1)

Liability arising from radiation, or any nuclear equipment or part of it. (Refer to General Exceptions)

Loss, damage or liability if the vehicle including it's load, is being driven when it is not fit and safe to do so or if the vehicle is overloaded with passengers or goods. (Refer to General Exceptions)

Theft of your vehicle, accessories or parts if unattended and left unlocked and/or the keys to the ignition are left with the vehicle. (Refer to General Conditions)

Trailers are covered for Third Party liability only unless optional trailer cover has been added to the policy.

### Cancellation rights

You may cancel your policy at any time by notifying us in writing and returning the certificate of insurance and insurance disc. When you cancel, you will be charged an administration fee of €50 and a charge for the time your policy was active. If you are paying your premium under any instalment scheme, you will not receive a refund for any deposit or instalment you have already paid. If you cancel your policy following a claim there will be no refund of premium.

### Making a claim

In the event of any accident or loss you should call our claims department on 1850 85 8530.