

# Commercial Vehicle Insurance

## Insurance Product Information Document

Company: KennCo Underwriting Ltd, T/A KennCo Insurance

Product: Commercial Vehicle Insurance

KennCo Underwriting Ltd. is registered in Ireland with registered offices at Suites 5 – 7 Grange Road Office Park, Rathfarnham, Dublin 16 and is regulated by the Central Bank of Ireland Ref. No. C49930.

This document is a summary of the key information relating to this policy. Full pre-contractual and contractual information on the product is provided in the full policy documentation including the proposal form or statement of fact, schedule, policy document and the terms of business.

### What is this type of insurance?

This is a Commercial Vehicle Insurance policy. This covers vehicles with a carrying capacity of up to 2 ton. It provides cover for injury, loss or damage to any third party or their property as required by the Road Traffic Act. The policy can be extended to include fire, theft or accidental damage.



#### What is insured?

- ✓ Your legal liability for accidental death of, or bodily injury to, any person is unlimited and third party property damage is covered up to €5 million including costs and expenses
- ✓ Third party trailer cover whilst attached to your vehicle
- ✓ Emergency Medical Treatment as required by legislation for injuries as a result of using your vehicle
- ✓ Third Party cover is provided to comply with the minimum indemnity requirements for Compulsory Insurance of Motor Vehicles while the vehicle is used in Europe
- ✓ Legal Expenses Cover – If you are the victim of a miscarriage of justice or an uninsured driver, legal expenses cover will enable you to pursue damages not covered under your policy

#### In addition to the above, and if you have chosen fire & theft or comprehensive insurance:

- ✓ If selected we will cover loss of or damage to your vehicle by fire or theft
- ✓ If comprehensive cover is selected we will pay for loss of or damage to your vehicle and its accessories and spare parts whilst they are in or on the vehicle
- ✓ Stepback No Claims Discount if earning a maximum no claims discount
- ✓ Claims for Fire and Theft do not affect No Claims Discount
- ✓ €750 Limit on Glass Breakage (under Comprehensive cover)
- ✓ New vehicle replacement (if their vehicle is less than one year old and the cost of damage is more than 60% of the replacement cost)
- ✓ Motor rescue - 24 hour roadside/driving assistance in Ireland or the UK

- ✓ Replacement vehicle hire costs in the event of a theft or an accident (Up to €40 per day for seven days)
- ✓ Personal belongings up to €250
- ✓ Replacement locks up to €750 (if keys are stolen from your home by force or violence)
- ✓ Fire brigade charges up to €1270

#### The following option may also be available for an additional premium:

Protected No Claims Discount – allowing one claim without affecting your no claims discount if earning a maximum no claims discount



#### What is not insured?

- ✗ Death or bodily injury to anyone driving or in charge of your vehicle
- ✗ Loss of use
- ✗ Wear and tear
- ✗ Loss or damage as a result of incorrectly fuelling your vehicle or from the use of sub-standard or contaminated fuel, lubricant or parts
- ✗ Mechanical or electrical failure, breakdowns or breakages
- ✗ If your keys are stolen by deception or fraud, or taken by a member of your family who normally lives with you
- ✗ Loss or damage caused by theft or attempted theft if they keys are left unsecured or left in or on an unattended vehicle
- ✗ Any act of fraud or collusion
- ✗ Any wilful, negligent act
- ✗ Damage/Broken glass in sunroofs, damage to glass roofs, damage or broken mirror glass



## Are there any restrictions on cover?

- ! No cover will apply if you or any insured driver was driving under the influence of illegal drugs or in excess of the drink driving limit
- ! You will need to pay an amount of each claim, known as the excess (under comprehensive insurance)
- ! When the vehicle is used for purposes not shown on your certificate of insurance
- ! Use by any driver not covered under the policy/certificate
- ! Use by anyone who is disqualified from driving or getting a licence



## Where am I covered?

- ✓ The Republic of Ireland, Northern Ireland, Great Britain, Isle of Man and the Channel Islands
- ✓ When driving within the EU and those countries following EU Directives, you will have the same cover you have in the Rep of Ireland up to 31 days



## What are my obligations?

- You must answer all our questions honestly, accurately and provide true and complete information
- You must tell us of any changes in circumstances that may affect your insurance
- You must pay your premium on time
- You must ensure your vehicle is kept in a roadworthy condition and has a valid NCT if required
- You must comply with all the conditions set out in the policy
- You must tell us about any accident or event which may give rise to a claim as soon as possible



## When and how do I pay?

- The premium may be paid in one single amount by debit or credit card, or if offered, by monthly instalments (subject to a credit agreement). Please check with your broker for full payment options



## When does the cover start and end?

- The policy is for a period of one year, unless otherwise stated. Your exact policy start and end dates will be shown on your certificate and schedule



## How do I cancel the contract?

- You can cancel this contract at any time by writing to us or your broker with your cancellation instructions and return your certificate and disc. If there is no claim on the policy during the current period, we will return part of your premium