

Fleet Insurance

Insurance Product Information Document



Company: RSA Insurance Ireland DAC

RSA Insurance Ireland DAC is regulated by the Central Bank of Ireland (reference C750) A private company limited by shares registered in Ireland under number 148094 with registered office at RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16

Product: Commercial Motor

This is a general product summary. Complete pre-contractual and contractual information specific to you is provided in your Cover Schedule, Certificate of Insurance, Statement of Fact and Policy Booklet. Please ensure you read them carefully.

What is this type of insurance?

This policy provides Insurance for a Fleet of Motor Vehicles for Haulage and/or Hire & Reward.



What is insured?

- ✓ Legal liability to Third Parties for damages and claimants' costs and expenses caused by your vehicle in respect of
 - ✓ Accidental injury or death of a person
 - ✓ Accidental loss or damage to property subject to the limit of indemnity shown on schedule
 - ✓ Legal Expenses
- ✓ Loss of or Damage to the Insured Vehicle
 - ✓ Accidental Damage (Once agreed with the Company)
 - ✓ Fire and Theft and/or Attempted Theft (Once agreed with the Company)
 - ✓ Malicious Damage (Once agreed with the Company)
 - ✓ Windscreen Breakage (Once agreed with the Company)
 - ✓ Temporary Hire of a Replacement vehicle in the event of an accident (up to an agreed amount)
 - ✓ Third Party cover for trailers whilst attached. Level of cover will be specified in your policy schedule.
- ✓ Indemnity to Principals



What is not insured?

- ✗ Driver that does not hold a valid Driving Licence or is disqualified from driving
- ✗ Driver in charge of a vehicle that is not entitled to drive by the effective Certificate of Insurance
- ✗ War, Invasion, Act of Foreign Enemy, Hostilities, Civil War, Rebellion, Revolution, Insurrection or Military or Usurped Power
- ✗ Riot, Strike, Lockout or Civil Commotion
- ✗ Terrorism
- ✗ Radioactive Contamination
- ✗ Pressure Waves caused by Aircraft and other aerial devices
- ✗ Carrying a load that is in excess of declared to us or contravenes its Gross Plated Weight
- ✗ Vehicle used in an unsafe, unroadworthy or damaged condition
- ✗ Carrying goods or passengers of such a number or weight that it impairs the safety of the vehicle or driving
- ✗ Excess – As per your Policy Schedule
- ✗ Contractual Liabilities
- ✗ Drawing a greater number of Trailers than is permitted by law
- ✗ Vehicle been used for purposes not within the limitations of use as per your Certificate of Insurance



Are there any restrictions on cover?

- ! Vehicle value shall not exceed the market value or the Insured's estimate value declared to the Company, whichever is less.
- ! Cover for each vehicle as per your Policy Schedule (i.e. Will be stated as Comprehensive, Third Party Fire & Theft, Third Party Only)
- ! Sums Insured and limits as set out in the schedule and the policy document
- ! Drivers as set out on your Certificate of Insurance

- ! All Drivers must hold a valid Full EU Licence unless agreed otherwise with the Company
- ! Third Party Property Damage as set out in your Schedule of Insurance



Where am I covered?

You are covered in the following countries:

- ✓ Republic of Ireland, Great Britain, The Isle of Man, Northern Ireland and the Channel Islands
- ✓ We will Provide the minimum legal level of insurance to allow you to use your vehicle in EU Member Countries or in other countries which have made arrangements which meet insurance requirements of & are approved by the Commission of the EU



What are my obligations?

You must

- Provide listing of vehicles in the care, custody and control of you or your business at the periodic intervals as set out within your policy schedule
- As a Duty of the Insured:
 - Information provided by the Insured will be the basis of & incorporated in this Contract
 - Observance of the Terms of this Policy
 - Cover may not operate if any Material Information has been withheld, inaccurate or misleading
 - We reserve the right to reassess cover and premium following notification of material information
- Disclose any material information
- Take reasonable precautions to prevent damage or loss
- Maintain the vehicles in good order
- Give immediate notice to the Company or your Insurance Broker in the event of a loss
- Give immediate notice to the police authority if loss caused by malicious persons
- Advise us as soon as you become aware of any alteration which may increase the risk
- Advise us if your interest in the risk ceases or if the business is being wound up
- Implement any risk control programmes within the agreed timescales
- Give the Company any assistance as required
- Upload all vehicles on the National Fleet Database in the Republic of Ireland
- Supply details of all vehicles insured on your policy registered in Great Britain and Northern Ireland as required by the relevant law applicable in Great Britain and Northern Ireland for entry on the Motor Insurance Database (MID) and other databases that maybe legally required



When and how do I pay?

Please contact your Insurance Broker or us on 091-774897 to discuss the payment options available to you



When does the cover start and end?

The start and end date is stated on the documents you receive from us



How do I cancel the contract?

You may cancel your policy by:

- Contacting your Insurance broker
- Writing to us at the address shown on your schedule or
- Calling the phone number shown on your schedule