

## Commercial vehicle policy summary

### Significant features and benefits

This is a summary of the significant features and benefits of your RedClick policy and does not contain the full terms and conditions of the cover. You can find full details in the [policy booklet](#); please let us know if you would like us to send you a copy.

Cover	Comprehensive	Third party fire & theft	Third party only
<b>Legal liability</b> for death or injury to any other person, including passengers	✓	✓	✓
<b>Legal liability</b> for damage to other people's property up to €1,300,000	✓	✓	✓
<b>Legal fees and costs</b> incurred with our consent, in connection with a claim against your policy	✓	✓	✓
<b>Own damage, fire and theft claims</b>	✓	Fire & theft only	✗
<b>Audio equipment, radio receivers or transmitters</b> up to €635 or 5% of the value of the vehicle (whichever is lower)	✓	✓	
<b>Foreign use</b> (minimum cover required to travel in most European countries – see section two of the policy booklet)	✓	✓	✓
<b>Breakdown Assistance</b> (vehicles up to 3,500 kg GVW)	✓	✓	✓
<b>Windscreen Cover</b> (vehicles up to 3,500 kg GVW)	✓	Optional	✗
<b>Fire brigade charges</b> – up to €2,200	✓	✓	✗
<b>Loss of keys</b> – up to €850	✓	✓	✗
<b>Personal accident cover</b> – €6,500	✓	✗	✗
<b>Medical expenses</b> – up to €135 per person	✓	✗	✗
<b>No claims bonus protection</b> – available to policies with four or more years no claims bonus	Optional	Optional	Optional

### Significant exclusions or limitations

The policy contains some exclusions and limitations. A summary of the most significant exclusions are listed below. Please see the relevant sections of the policy booklet for full details.

- 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 one)
- The most we will pay will be the market value of the vehicle immediately before the loss or damage happened, but no more than the value shown in the schedule. (See section one)
- 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. (See section one)
- Loss or damage to the contents being carried in or on the vehicle. (See section one)
- Breakdown Assistance is limited to goods carrying vehicles up to 3,500kg GVW
- Windscreen breakage claims are subject to the standard policy excess and will affect your no claims bonus where no cover is provided under section four (windscreen) of the policy
- Loss or damage arising from the vehicle being filled with the wrong or contaminated fuel or other substance. (See section one)
- Liability arising from radiation, or any nuclear equipment or part of it. (See the General exceptions section)
- Loss, damage or liability if the vehicle including its load, is being driven when it is not fit and safe to do so or if the vehicle is overloaded with passengers or goods. (See the General exceptions section)

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

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

#### **No claims bonus protection**

For an extra premium you can protect your no claims bonus if you have four years or more no claims bonus. This means you will keep that no-claims bonus as long as no more than one claim arises during the period of insurance for which the extra premium applies. Although you can protect your no claims bonus, your premium may still be affected by any claims we pay.

#### **Drink and drugs clause**

We will not provide cover for any accident, injury, loss, damage or liability whilst any driver is under the influence of drink or drugs.

#### **Section 4 – Windscreen cover**

If you have this cover on your policy and need your windscreen repaired or replaced, you should call our approved windscreen specialists on the number shown below. We will need to confirm all claims before any repair or replacement work is carried out.

You must give the policy number when calling for assistance. If your policy cover can't be confirmed on the call and/or if an excess applies, your credit / debit card details will be required.

We will not pay for the first amount of each claim for glass replacement (known as the windscreen excess). The windscreen replacement excess will be shown on your schedule.

Where an excess applies to your claim, we will require payment of the excess by credit / debit card before the windscreen replacement will be carried out.

We will not pay for any amount over €150 for replacement, less the windscreen excess or €50 for repair if the work is not carried out by our approved windscreen specialists.

#### **Section 5 – Breakdown Assistance**

If your vehicle has this cover and you need breakdown assistance, you should call our Breakdown assistance helpline on 091 560636. We will need to confirm all claims before any assistance can be provided.

#### **Cancellation rights**

You may cancel your policy at any time by contacting us by phone or in writing. You have a legal obligation to return your Certificate(s) of Insurance and disc(s). If you cancel your policy within the first 14 working days, we will refund your premium for any period of insurance remaining. If you cancel your policy at any time thereafter, we will refund your premium for any period of insurance remaining less an administration fee.

Please refer to your policy booklet for further details on cancellations.

#### **Making a claim**

In the event of any accident or loss you should call our claims department on 1800 77 1800. For windscreen cover claims call the windscreen helpline on 1800 944 435.

We recommend you keep your insurance arrangements under review as there may be other alternatives in the market that could provide savings for you for similar cover.