

Commercial Vehicle Insurance



Insurance Product Information Document

Company: Liberty Insurance

Product: Commercial Vehicle Insurance Policy

Registered in Spain. Liberty Seguros, Compañía de Seguros y Reaseguros, S.A, trading as Liberty Insurance is authorised by the General Directorate of Insurance and Pension Funds in Spain and is regulated by the Central Bank of Ireland for conduct of business rules. Authorisation number C33630.

This document provides a summary of the key information relating to our Commercial Vehicle policy. Complete pre-contractual and contractual information on the product you purchase is provided in the full policy documentation.

What is this type of insurance?

This is insurance for a commercial vehicle. The type of cover we offer is below:

- (a) **Comprehensive:** Gives you wide protection for accidental damage to or loss of your vehicle.
- (b) **Third party, fire & theft:** Offers a more basic protection, insuring damage to or loss of your vehicle only if it's stolen, attempted to be stolen, or it goes on fire.
- (c) **Third party:** Gives you the minimum cover required by law and comes standard with both options. Cover for damage to someone else's property is up to €1.27 million and unlimited cover in regards to a third party personal injury.



What is insured?

Comprehensive benefits:

- ✓ Accidental damage (the market value up to the sum insured shown in your schedule)
- ✓ Windscreen Cover (applied to goods vehicle <=3,500kg GVW only)
- ✓ Fire brigade charges (up to €2,200)
- ✓ Loss of Keys (up to €850)
- ✓ Personal accident cover (up to €6,500)
- ✓ The towing of trailers is covered on a third party only basis
- ✓ Accident recovery to protect your vehicle and move to the nearest repairer if the vehicle cannot be driven as result of an insured event

Third party, fire and theft benefits:

- ✓ Fire, theft and attempted theft damage (the market value up to the sum insured shown in your schedule)
- ✓ Fire brigade charges (up to €2,200)
- ✓ Loss of keys (up to €850)
- ✓ Legal liability for death or injury to any other person, including passengers

Third Party Only:

- ✓ Legal liability for damage to other people's property up to €1.27 million
- ✓ Legal liability for death or injury to any other person, including passengers

Optional extras:

- No claims discount protection
- Windscreen Cover (Third Party Fire and Theft) applied to goods vehicle <=3,500kg GVW only)



What is not insured?

- ✗ Any driver not holding a valid licence to drive the vehicle or not meeting the conditions and any limits of the driving licence
- ✗ The use excluded on the certificate of insurance
- ✗ Theft or attempted theft if the vehicle is left unattended and left unlocked or the keys to the ignition are left with the vehicle
- ✗ The driving of other vehicles
- ✗ Breakdown assistance
- ✗ 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
- ✗ Loss or damage by any driver that has been disqualified from driving or has not disclosed penalty points or motoring convictions



Are there any restrictions on cover?

You will not be covered for any of the following:

- ! The first amount of each claim (known as the excess) as shown in the policy schedule
- ! Any accident, injury, loss, damage or liability if the vehicle is being driven or used for a purpose not described in the certificate of insurance
- ! Where windscreen cover applies, we will not pay for any amount over €150 for replacement or €50 for repair if the work is not carried out by our approved windscreen specialists

All covers subject to eligibility criteria. Full benefits and restrictions are outlined in your policy booklet

