



Insurer

AXA Insurance dac

KEY COVER FEATURES

Motor and liability insurance for a fleet of vehicles ranging from a 10-seat bus to 72-seat coaches

Bus and Coach Insurance Facility	
Cover	Comprehensive/Third Party Fire and Theft/Third Party Only
Limit of Indemnity	 Legal Liability for accidental death of, or bodily injury to, any person is unlimited and third party property damage is covered up to €30million for private cars and €6.5 million for commercial vehicles, including costs and expenses
Insured Vehicles	Bus and Coach (vehicles with 9 seats plus driver requiring a D or D1 Licence). Facility to also include associated small public service vehicles (taxi, hackney, limo)
Use	Use as a Public Service Vehicle for the carriage of passengers for hire and reward
	Non hire and reward e.g. nursing homes/charities, sports clubs
Drivers	 Bus/Coach/Taxi, Hackney/Limo – any authorised driver with the appropriate unendorsed EU driving licence.
	All other vehicles – open drive 25 to 70 years with a full unendorsed EU driving licence
Geographical limits	 Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man and the Channel Islands. See policy document for full wording
Excess	 Glass Breakage (comprehensive cover only) - €250 excess with a limit of indemnity of €2000 each and every claim
	• €1000 Accidental Fire and Theft excess applies each and every claim

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Employers Liability (available for Hire and Reward policies subject to certain acceptance criteria)		
Cover	Legal liability for bodily injury to employees occurring during the period of insurance arising out of and in the course of their employment	
Limit of Indemnity	• €13,000,000 any one event	
	Unlimited any one period of insurance	
Excess	• €500 each and every claim	

Public Liability (available for Hire and Reward policies subject to certain acceptance criteria)	
Cover	• Legal liability to third parties for bodily injury or loss of or damage to property occurring during the period of insurance and happening in connection with the business at the Insured's premises
Limit of Indemnity	• €6,500,000 any one event
	€6,500,000 unlimited any one period of insurance
Excess	• €500 each and every claim

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