

Fleet Insurance - Bus and Coach

Insurance Product Information Document



Company: Intact Insurance Ireland DAC

Product: Commercial Motor Fleet Policy

Intact 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 Intact House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16.

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.



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) – Max Limit is €2,500
 - ✓ We will pay up to the market value of your vehicle at the time of loss or damage following a valid claim. The maximum we will pay shall not exceed the value which was last declared to Intact Insurance or the market value, whichever is the lower.
 - ✓ 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.
 - ✓ Cost of decontamination of the fuel tank of an Insured Vehicle following the accidental introduction of any substance - limit of €700 any one incident.
 - ✓ Breakdown assistance on the island of Ireland
 - ✓ Personal Accident Benefit – Level of cover will be specified in your Policy Schedule
 - ✓ Passengers' Personal Effects – Level of cover will be specified in your Policy Schedule



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 exceeds the Gross Plated Weight of a Goods Carrying Vehicle
- ✗ 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 damage caused by the use of incorrect fuel or contaminated fuel or accidental introduction of any other substance into the fuel tank of an Insured Vehicle
- ✗ Vehicle 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
- ! Permitted Drivers are as set out in your Certificate of Insurance and Policy Schedule

- ✓ Hire and Reward – Additional Covers (your Policy Schedule will show if these apply)
 - Employers Liability-Limit €13,000,000
 - Public Liability-Limit €6,500,000
- ✓ Indemnity to Principals

- ! Third Party Property Damage up to a monetary limit as set out in the Policy Schedule



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 European Union Member Countries or in other countries which have made arrangements which meet the insurance requirements of and are approved by the Commission of the European Union
- ✓ Breakdown assistance is only available on the island of Ireland



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
- Observe the Terms and Conditions of this Policy
- Answer all questions that have been asked in the Statement of Fact, honestly and with reasonable care and attention
- Take reasonable precautions to prevent damage or loss
- Maintain the vehicles in good order
- Give notice as soon as is reasonably possible to us or your Insurance Intermediary 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 changes to answers supplied in the Statement of Fact
- Advise us if your interest in the risk ceases or if the business is being wound up
- Implement any risk control programme within the agreed timescales
- 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 may be legally required



When and how do I pay?

Please contact your Insurance Intermediary to discuss the payment options available to you



When does the cover start and end?

The start date and end date are stated on the Policy Schedule you receive from us



How do I cancel the contract?

You may cancel your policy by:

- Contacting your Insurance Intermediary
- Writing to us at the address shown on your schedule