

# Asgard Bus & Coach Insurance

## Insurance Product Information Document

**Company:** AXA Insurance dac

**Product:** Asgard Bus & Coach Insurance



AXA Insurance dac is regulated by the Central Bank of Ireland Ref. No C713

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents and policy.

## What is this type of insurance?

This is a commercial motor insurance policy. It is available for policyholders who require insurance for single / multiple vehicles under one policy. It provides cover for injury, loss or damage to any third party or their property as required by the Road Traffic Act. The policy can be extended to include fire, theft, accidental damage, Public Liability and Employers Liability.



### What is insured?

- ✓ Your legal liability for accidental death of, or bodily injury to, any person is unlimited
- ✓ Third party property damage is covered up to a standard of €30 million for private cars and €6.5 million for commercial vehicles, including costs and expenses
- ✓ Emergency Treatment – AXA will pay the cost of emergency treatment as required by legislation for injuries as a result of the use of your vehicle
- ✓ Permitted Drivers:
  - Bus/Coach/Taxi/Hackney/Limo – any authorised driver with the appropriate unendorsed driving licence
  - All Other Vehicles – open drive 25 to 70 years with a full unendorsed EU driving licence

#### In addition to the above if you have chosen fire & theft or comprehensive insurance

Loss or damage to our vehicle and its accessories as a result of an accident, theft, attempted theft, fire, lightning or explosion, up to the vehicles current market value

The cost of protecting and removing your vehicle to the nearest competent repairer following an accident

If your vehicle is repaired following loss or damage insured under this policy, the reasonable cost of delivering your vehicle back to your address in Ireland

Glass Breakage (included for Comprehensive insurance only) – cover for broken or damaged windscreens or windows or any scratching of the bodywork of your vehicle as a result of the glass breaking, up to the limit shown in your schedule (max limit €2,000 subject to an excess noted in your schedule)

Personal Accident as a result of an accident in direct connection with an insured vehicle - Death / permanent loss of sight / loss of limb (benefit up to a max of €100,000)

Passengers' Personal Effects – loss or damage to personal effects by fire, theft or accidental means for any passenger travelling in the Insured Vehicle (limited to €500 per passenger with a €50 excess applying per passenger claim and limited to €30,000 total per any one incident)

Fire Brigade Charges – up to a limit of €2,000 per any one occurrence

### The following optional cover is also available for an additional premium

Additional Drivers – drivers outside our standard driving extension may be considered provided they meet certain acceptance criteria

Employers Liability (subject to certain acceptance criteria) – limit €13,000,000

Public Liability (subject to certain acceptance criteria) – limit €6,500,000



### What is not insured?

- ✗ Death or bodily injury to the person driving or in charge for the purpose of driving the Insured Vehicle
- ✗ Death of or bodily injury to any person arising out of or in the course of their employment by the Insured except as is necessary to meet the requirements of any road traffic legislation
- ✗ Loss of use, depreciation, wear and tear
- ✗ Mechanical or electrical failure, breakdowns or breakages including mechanical damage arising from the use of incorrect fuel
- ✗ Loss or damage of the Insured Vehicle or its contents by theft or attempted theft unless the ignition key has been removed from the Insured Vehicle and the Insured Vehicle is locked and the windows and sunroof have been secured
- ✗ Any act of fraud or collusion
- ✗ Any wilful, negligent act



## Are there any restrictions on cover?

- ! You will need to pay an amount of each claim, known as the excess as per schedule
- ! No cover will apply when the vehicle is used for any purpose not shown on your certificate of insurance
- ! No cover will apply for anyone driving who is not covered by the certificate of insurance
- ! No cover will apply in respect of use by anyone who is disqualified from driving or has never held a driving licence
- ! No cover applies in or on any part of an airport, aerodrome or airfield provided for aircraft to take off and land and for moving or parking aircraft on the ground, service roads, ground equipment parking areas and those parts of passenger terminals within the customs examination area



## Where am I covered?

- ✓ The cover provided by this policy applies only to death, injury, loss or damage occurring in the Republic of Ireland, Northern Ireland, Great Britain, Isle of Man and the Channel Islands
- ✓ Regarding Commercial Vehicles, the minimum cover required to comply with the laws relating to Compulsory Insurance of Motor Vehicles applies while the vehicle is used in Europe
- ✓ Regarding Private Cars, the cover applicable under the policy will operate while in Europe for a period not exceeding 31 consecutive days in any one period of insurance



## What are my obligations?

- The information you give us must be honest and accurate
- You must pay your premium
- All claims or incidents must be reported to us immediately
- You must tell us of any convictions, prosecutions or penalty points applying to you or any driver
- You must take reasonable care of your vehicle and your belongings
- You must have a valid NCT / CVRT for your vehicle where applicable
- You must have a valid operator's licence where applicable
- You and all drivers must advise the Driving Licence Authority of any notifiable medical condition or disability and the Driving Licensing Authority must have agreed to the issue of a licence
- You must observe and fulfil the terms, conditions, exclusions and clauses of this policy – failure to do so could affect the cover



## When and how do I pay?

Please ask your Broker about payment options



## When does the cover start and end?

The cover will start on the date your application or renewal is accepted and will end one year later. This will be shown on your schedule.



## How do I cancel the contract?

You must inform us and return your certificate of insurance.

You can cancel your policy within 14 working days of purchase, we will refund your entire premium provided there are no claims.

If you cancel during the period of insurance subject to there being no claims, we will refund the premium on a proportionate basis. However, in the first year of cover after 14 working days short period rates will apply.