

Commercial Insurance



Insurance Product Information Document

Company: Allianz p.l.c

Product: Golfsure Motor Insurance

Allianz p.l.c. is regulated by the Central Bank of Ireland. Registered in Ireland, No. 143108. Allianz Ireland, Allianz House, Elm Park, Merrion Road, Dublin 4, D04 Y6Y6

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This document outlines the main benefits and restrictions associated with an Allianz Golfsure Motor Insurance policy. This is not a policy document and does not reference all of the benefits, terms, conditions, or exclusions. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This is a motor insurance policy. It is available for Golf Clubs and members of Golf Clubs who require insurance for golf buggies and special type vehicles under one policy. It provides for injury, loss or damage to any third party or their property as required by Road Traffic Act. This document provides a summary of the key information relating to the Golfsure Motor Fleet policy Allianz plc offer.



What is insured?

Cover will depend on what cover you selected, the vehicle or driver category insured. A combination of some or all of these covers may operate.

Third Party Liability

Liability if you or an insured driver injure other people or damage their property while driving an insured vehicle

- ✓ Unlimited legal liability for third party personal injury
- ✓ Liability for third party property damage is covered up to €30 million in respect of a vehicle which is a private car or estate car having a dual purpose body
- ✓ Liability for third party property damage is covered up to €6.5 million in respect of any other insured vehicle

Comprehensive

This cover includes third party liability plus the following:

- ✓ Fire damage
- ✓ Theft or attempted theft
- ✓ Damage from an accident or vandalism

Standard Cover:

- ✓ In respect of members, social domestic and pleasure use
- ✓ In respect of golf clubs, social, domestic and pleasure use and use in connection with the insured's business
- ✓ Permitted drivers – any authorised driver aged 16 and over
- ✓ Third party cover to pull a trailer
- ✓ Medical expenses up to €275 per person injured
- ✓ Legal charges for permitted drivers
- ✓ Emergency treatment
- ✓ Contingency cover
- ✓ Indemnity to Principal
- ✓ Fire Brigade Charges
- ✓ Personal effect and clothing €275
- ✓ Personal accident €5,000



What is not insured?

Any liability or damage arising from:

- ✗ Any vehicle being used for a purpose not shown on your Certificate of Motor Insurance
- ✗ A vehicle driven by a person who is not entitled to drive under your Certificate of Motor Insurance
- ✗ Wear and tear, depreciation, mechanical, electrical, electronic or computer failures, breakdowns or breakages
- ✗ Damage to tyres caused by braking, punctures, cuts or bursts
- ✗ Loss of value following repairs to your vehicle
- ✗ Damage caused as a result of incorrect fuel/lubricant
- ✗ Use of your vehicle in or around an airport, airfield, aerodrome or military facility
- ✗ Injury, loss or damage caused by earthquake, riot, civil commotion, war or terrorism or gradual pollution

This is not a full list of what is not insured. Please refer to your policy and/or schedule.

All of the above exclusions are not applicable in the event that the requirements of the Road Traffic Act apply.



Are there any restrictions on cover?

- ! Damage to any insured vehicle is limited to the vehicle's market value at the time of loss
- ! You will have to pay an excess in the event of a claim. An additional excess will apply for drivers under 21 years old
- ! You are not covered to tow a mobile home or permanently sited temporary dwelling

There is no cover while your vehicle is being:

- ! Used in a country not listed in the territorial limits of your policy

This is not a full list of restrictions. Please refer to your policy and/or schedule. All of the above restrictions are not applicable in the event that the requirements of the Road Traffic Act apply



Where am I covered?

- ✓ You are covered while using your vehicle(s) in the Republic of Ireland. The level of cover provided is as stated on your policy schedule.
- ✓ We provide the legal minimum insurance required by law to use your vehicle(s) in any European country. We also provide this cover in any other country that meets the minimum insurance requirements set by the European Union



What are my obligations?

At quotation and before the start of the policy you must:

- Provide complete and accurate information

During the term of your policy you must:

- Pay your premium. If you are paying by our Direct Debit facility, you must keep your payments up to date
- Provide complete and accurate information regarding any changes during or at renewal of your policy
- Take all reasonable precautions to prevent damage, accident or injury
- Do all you can to protect all insured vehicles from damage or theft and keep it in a roadworthy condition, including having a valid NCT/CVRT where required by law
- There are certain changes you will need to tell us about before continuing to use any insured vehicles. Please refer to us/your broker for advice
- Comply with the terms and conditions of the policy

In the event of a claim:

- You, or anyone driving an insured vehicle on your behalf, must not admit fault or responsibility, or pay, offer or agree to pay any money or settle any claim without our permission
- You and all insured drivers must advise Allianz or your intermediary at your first opportunity of any incident that could lead to a claim and co-operate fully with us in the handling of the claim
- You must allow us to inspect your vehicle if requested

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation or voidance of your policy



When and how do I pay?

To pay your premium, please contact your intermediary for more information.



When does the cover start and end?

Your policy will last for one year unless we agree to a shorter or longer period. The start and end date of your policy is outlined on your policy schedule (period of insurance).



How do I cancel the contract?

To cancel your policy, please contact your intermediary for more information.

Regardless of when you ask us to cancel the policy, the full annual premium is payable to us if you have made a claim which was your fault or if we are unable to recover our outlays from the responsible party.

If permitted under the contract of insurance or consumer legislation you may have the right to withdraw from the policy. This can be done by giving notice within 14 days of the start date or when you receive your policy, whichever is the later. Withdrawal means no cover was in force and no claim will be payable. You will receive a full refund.