

Horsebox Lorry Motor Insurance

Insurance Product Information Document

Company: Accelerant Insurance Europe SA

Product: Horsebox Lorry

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Registered in Ireland under number C109191.

Complete pre-contractual and contractual information is provided in your proposal or statement of fact, certificate, policy schedule and policy document.

What is this type of insurance?

Our Horsebox Lorry policy is a motor insurance product. The main cover types it provides are:

- a) **Comprehensive** - Covers you and other drivers you tell us about for your liabilities to others arising in connection with the use of your vehicle. It also covers damage to your vehicle caused by accident, or its loss by fire, theft or attempted theft.
- b) **Third Party Fire & Theft** - Covers you and other drivers you tell us about for your liabilities to others arising in connection with the use of your vehicle. It also covers damage to your vehicle caused by fire, theft or attempted theft.
- c) **Third Party Only** - Covers you and other drivers you tell us about for your liabilities to others arising in connection with the use of your vehicle.



What is Insured?

Comprehensive Benefits

- ✓ Your liability to others while driving your vehicle
- ✓ The liability of other drivers you tell us about while driving your vehicle
- ✓ Fire brigade charges (Up to €1,500)
- ✓ Felled animals cover (Up to €1,000)
- ✓ Limited carriage of own livestock
- ✓ Damage to your vehicle caused in an accident or by malicious persons, and damage to or loss of your vehicle by theft or fire
- ✓ Third party attached trailer cover
- ✓ Windscreen cover provided by our approved windscreen supplier Autoglass

Third Party, Fire & Theft Benefits

- ✓ Your liability to others while driving your vehicle
- ✓ The liability of other drivers you tell us about while driving your vehicle
- ✓ Fire brigade charges (Up to €1,500)
- ✓ Felled animals cover (Up to €1,000)
- ✓ Limited carriage of own livestock
- ✓ Damage to your vehicle caused by theft or fire
- ✓ Third party attached trailer cover
- ✓ Windscreen cover provided by our approved windscreen supplier Autoglass



What is not Insured?

- ✗ Any damage or liability if we did not agree to cover the driver of your vehicle.
- ✗ Any liability or damage if you were not fully truthful when setting up, changing, renewing or making a claim under the policy.
- ✗ Any liability or damage if the driver doesn't have your permission to drive, doesn't hold a licence, or doesn't keep to the conditions of that licence.
- ✗ Any liability or damage if your vehicle is used for a purpose we didn't agree to cover.
- ✗ More than our share of any liability or damage if you have cover under other policies
- ✗ Any liability or damage if a driver of your vehicle, except you, has cover under other policies.
- ✗ Death of or Injury to the driver of your vehicle or damage to the driver's property (except damage to your vehicle).
- ✗ Damage or injury caused deliberately, or that happens due to normal wear and tear, or gradually.
- ✗ Mechanical or electrical repairs, or damage to tyres.
- ✗ Damage caused if the driver was drunk or was affected by drugs.
- ✗ Any liability or damage if you are driving in any sort of competition or speed test.
- ✗ Any damage or liability that happens as a result of war, terrorism, a nuclear explosion or release of radioactive material, a computer failure or virus.

Are there any restrictions on cover?

We will not pay more than:

- ! €2,600,000 for claims for damage to other people's property.
- ! €500 limit and no more than 1 claim annually for windscreen or windows where cover is applicable



Third Party Only Benefits

- ✓ Your liability to others while driving your vehicle
- ✓ The liability of other drivers you tell us about while driving your vehicle
- ✓ Fire brigade charges (Up to €1,500)
- ✓ Felled animals cover (Up to €1,000)
- ✓ Limited carriage of own livestock
- ✓ Third party attached trailer cover

! Carriage of livestock for hire and reward purposes



Where am I covered?

- ✓ All the cover you buy operates in Ireland the United Kingdom, the Isle of Man and the Channel Islands.
- ✓ Cover for liability to others operates throughout the European Economic Area (EEA) which includes the entire EU and some other countries that have made agreements with the EU, however unless you inform us in advance and pay an additional premium, the cover which applies is the minimum cover required by law in those countries e.g. excluding cover for the damage to your insured vehicle.



What are my Obligations?

- You must be fully truthful in your answers to questions we ask and give us any documents we ask for.
- You and the driver of your vehicle must take all reasonable steps to avoid injury, loss or damage
- You must keep your vehicle in a safe and roadworthy condition, and lock it when it is unattended
- You must not submit any claim that is fraudulent or exaggerated.
- You must notify us of any incident that might result in a claim as soon as it occurs
- You must tell your insurance broker if your personal details change. For example, you must tell us if you change your vehicle, your address, who you want to be covered to drive your vehicle, or if you have any penalty points or convictions.
- You or any person expecting to be covered must not admit liability for any accident
- You or a driver of your vehicle must not respond to any letter or court writ from any person claiming against you or them
- You and the driver of your vehicle must help us to defend a claim and cooperate with us to do so
- You must allow us to defend or otherwise deal with any claim against you or another driver in any manner we see fit.
- You or the driver of your vehicle must allow us to take legal action in your or their name to recover amounts we have to pay if we can do so.
- You must repay any amount claimed that the law requires we pay, but this contract does not cover.



When and how do I pay?

You must pay or make arrangements to pay before cover starts. You must pay the premium to your broker who will advise you what payments methods they accept. Your broker may advise you about financing options. Such finance is not provided by us.



When does cover start and end?

Cover starts on the date and time agreed with your broker and once you have paid or made arrangements to pay the premium. Cover will last for one year, expiring at 23:59 hours the day before the start date anniversary, unless you or we cancel it beforehand.



How do I cancel the contract?

You can cancel the policy at any time. If You cancel within 14 days of the date when You are informed that this Policy has been concluded we will refund Your premium, less a proportionate amount for the days that You were insured by Us. Outside of this 14-day period, If You have not made or incurred any claims during the current Period of Insurance your refund will be calculated according to the steps below:

1. The transaction fees which are not part of the premium.
2. Any premium in respect of these sections; Section 5: Windscreen and Windows.
3. If your policy is still within the first year a percentage according to our standard scale, or otherwise a proportionate premium for that period that You were insured by Us for the remaining Sections, plus €25; and
4. A further cancellation transaction fee of up to €50 to be retained by Ornella Underwriting Limited.
Any remaining balance for the current period of insurance will be refunded, providing that the remaining balance is €25 or more.

To cancel your policy please contact your broker and ask them to request us to cancel the policy.