

## Commercial Vehicle Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover. Full details can be found in the policy booklet, a copy of which is available on request.

**Significant features and benefits** - For full details, please refer to the policy booklet.

Cover	Comprehensive	Third Party Fire & Theft	Third Party only
Legal liability for death or injury to any other person, including passengers	✓	✓	✓
Legal liability for damage to other people's property up to €1,270,000	✓	✓	✓
Legal fees and costs incurred with our consent, in connection with a claim against your policy	✓	✓	✓
Own damage, fire and theft claims	✓	✓ Fire & Theft Only	x
Audio equipment, radio receivers or transmitters - up to €635 or 5% of the value of the vehicle (whichever is lower)	✓	✓	x
Foreign Use - (minimum cover required to travel in most European countries – see Section 2 of the policy booklet)	✓	✓	✓

### Significant and unusual exclusions or limitations

The policy contains some exclusions and limitations. A summary of the most significant or unusual exclusions are listed below. For full details, please refer to the relevant sections of the policy booklet.

The first amount of each claim for loss or damage (known as the "excess"). The excess will be shown on your schedule. (Refer to Section 1)

The most we will pay will be the market value of the vehicle immediately before the loss or damage happened, but not more than the value shown in the schedule. (Refer to Section 1)

Loss of value, wear and tear, mechanical or electrical breakdown, or damage to tyres as a result of using brakes or by road punctures, cuts or bursts. (Refer to Section 1)

Loss or damage to the contents being carried in or on the vehicle. (Refer to Section 1)

Windscreen breakage claims are subject to the standard policy excess and will affect your no-claims bonus. (Refer to Section 1)

Loss or damage arising from the vehicle being filled with the wrong fuel. (Refer to Section 1)

Liability arising from radiation, or any nuclear equipment or part of it. (Refer to General Exceptions)

Loss, damage or liability if the vehicle including it's load, is being driven when it is not fit and safe to do so or if the vehicle is overloaded with passengers or goods. (Refer to General Exceptions)

Theft of your vehicle, accessories or parts if unattended and left unlocked and / or the keys to the ignition are left with the vehicle. (Refer to General Conditions)

Trailers are covered for Third Party liability only unless optional trailer cover has been added to the policy.

### Cancellation rights

You may cancel your policy at any time by notifying us in writing and returning the certificate of insurance and insurance disc. When you cancel, you will be charged an administration fee of €50 and a charge for the time your policy was active. If you are paying your premium under any instalment scheme or credit transaction, you will not receive a refund for any deposit or instalment you have already paid. If you cancel your policy following a claim there will be no refund of premium.

### Making a claim

In the event of any accident or loss you should call our claims department on 1850 85 8530.

## Terms of Business

### Who we are

QUINN-*direct*, QUINN-*direct* Insurance and QUINN-*Insurance* are business names licensed for use by Liberty Mutual Direct Insurance Company Limited, which is part of the Liberty Mutual Group.

Liberty Mutual Direct Insurance Company Limited is regulated by the Central Bank of Ireland and is registered in Ireland under Company number 494729.

### Contact details

Our Head Office is at Dublin Road, Cavan, Co. Cavan, and we have several support offices in Ireland.

Telephone contacts: **ROI 1890 89 1890**

### What do we do?

The Company provides a full suite of general insurance products including Motor and Home Insurance as well as Commercial Liability, Property Damage, Commercial Vehicle and Fleet cover.

### How we charge

All insurance premiums are inclusive of statutory charges. We may also charge an administration fee for changes you make to the policy.

### Who regulates us?

Liberty Mutual Direct Insurance Company Limited is regulated by the Central Bank of Ireland and is a member of the Irish Insurance Federation.

### Conflicts of interest

It is our policy to maintain appropriate administration structures to ensure that the potential for any conflict of interest between us is avoided as far as possible. We will try to avoid conflicts of interest, but if you feel that your interests have not been fairly protected please contact us to give us the opportunity to resolve any issues you have.

### What happens if I do not pay the premium?

Non-payment of your premium or part thereof or any instalment of your premium (where you are using our Direct Debit option) or breach by you of certain conditions of your policy may lead to your policy being revoked or cancelled.

### How to complain

QUINN-*direct* Insurance is committed to providing all our customers with a high standard of service at all times. Please contact our staff directly to see if we can resolve any concerns you may have. If you are unhappy with our response you can address your concerns in writing to our Customer Service Manager at the above address or you can e-mail us at [feedback@quinn-direct.com](mailto:feedback@quinn-direct.com). On receipt of your complaint we will phone you and promise to acknowledge your complaint within 5 business days of receiving it. In the unlikely event your complaint has not been resolved within 20 business days we will write to advise you the reasons why and what further action is being taken. If your complaint is not resolved to your satisfaction, you may have the right to refer your complaint to: The Financial Services Ombudsman's Bureau, 3<sup>rd</sup> Floor, Lincoln House, Lincoln Place, Dublin 2.

Full details of our complaints procedure and further information on QUINN-*direct* Insurance can be seen by visiting our website at [www.quinn-direct.com](http://www.quinn-direct.com)

### Compensation

The Insurance Compensation Fund in Ireland exists for the protection of consumers. In the event that an insurer is unable to pay a claim, compensation may be available from this fund.

### Right to withdraw

You have the right to withdraw from this policy within 14 days from the date you receive the terms and conditions of this policy, provided you have not made a claim: In order for you to exercise this right in relation to a motor vehicle insurance policy we must receive the relevant certificate of insurance and insurance disc. You will be charged a pro-rata premium for the period you are on cover as well as an administration fee of €50.

You can exercise this right by providing your intention to withdraw from the contract by writing to us at the above address or e-mailing us at [info@quinn-insurance.com](mailto:info@quinn-insurance.com).