

Prestige Underwriting Services Ltd

Insurance Product Information Document

Company: Allianz p.l.c Product: Prestige Commercial Vehicle - Comprehensive

This policy is administered by Prestige Underwriting Services Limited on behalf of Allianz p.l.c. Prestige Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority FRN 307105. Reg No: NI31853. Registered office: 10 Governors Place, Carrickfergus, Co Antrim, Northern Ireland, BT38 7BN

This Insurance is underwritten by Allianz P.L.C. Authorised and regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

This document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs. You should refer to your policy documentation which includes the policy wording, statement of fact, schedule and any endorsements for complete pre-contractual and contractual information. Please contact your broker should you have any questions or to amend the details we hold.

Commercial Vehicle Insurance – Every motorist is required by law to have insurance on their vehicle unless the vehicle is registered as off road with a Statutory off Road Notice (SORN). This cover provides you and other named drivers cover for damage to your vehicle or damage against your vehicle, damage against a third party vehicle or person, in the event of an accident or incident that may give rise to a claim.



What is insured?

- ✓ If your vehicle is damaged by accident, vandalism or malicious damage.
- ✓ If your vehicle is damaged by Fire, lightning, explosion, theft or attempted theft.
- ✓ Damage to the insured vehicle's windscreen or windows.
- ✓ Personal Belongings up to £300 if lost or damaged due to accident, fire, theft or attempted theft.
- ✓ Liability to others for death, bodily injury and damage to property
- ✓ New vehicle replacement in first year of vehicle being registered (repair cost over 60%, must be first owner & registered keeper)
- ✓ Personal Accident benefits
- ✓ Medical expenses up to £100
- ✓ Entertainment equipment up to £500
- ✓ Replacement of locks and keys up to £500



What is not insured? (Key exclusions only)

- ✗ Loss of or damage to your vehicle by theft or attempted theft if your vehicle has been left unlocked, and/or the ignition key or other ignition key is left in, on or attached to the vehicle.
- ✗ Loss or damage caused deliberately by you or anyone driving your vehicle with your permission
- ✗ Loss of or damage to your vehicle as result of it being confiscated or destroyed by or under official order of any government, public or local authority.
- ✗ Loss of your vehicle being taken and returned to its rightful owner.
- ✗ Wear and tear
- ✗ Mechanical, electrical, electronic or computer failures or breakdowns
- ✗ Damage to tyres
- ✗ Damage caused directly by pressure waves
- ✗ Loss of use of your vehicle or any other indirect loss
- ✗ Loss of or damage caused by deception, fraud or trickery
- ✗ Loss or damage resulting from the vehicle being used as a tool of trade
- ✗ Loss or damage arising from the insured vehicle being filled with the wrong fuel
- ✗ Loss or damage if the vehicle is being used for a purpose which it is not insured for or carrying dangerous loads



Are there any restrictions on cover?

- ! Your vehicle must have a current and valid test certificate if one is required by law.
- ! We will not make any payment for any death, injury, loss or damage caused directly or indirectly as a result of any deliberate acts by you or any person driving your vehicle.

Prestige Underwriting Services Ltd

Insurance Product Information Document

Company: Allianz p.l.c

Product: Prestige Commercial Vehicle - Comprehensive



Where am I covered?

- ✓ Your insurance applies in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands. This includes while your vehicle is being transported within and between them.
- ✓ Foreign Use - 90 days in any one annual insurance period. Countries as shown on your insurance certificate
- ✓



What are my obligations?

- ✓ To ensure that all information provided by you is accurate and complete to the best of your knowledge
- ✓ To notify us as soon as possible of any change to the information you have previously provided to us via your broker or agent
- ✓ To maintain your vehicle in an efficient and roadworthy condition and protect it from damage or loss
- ✓ To notify us as soon as possible if you are involved in an accident or any incident that may result in a claim or your vehicle is stolen
- ✓ To ensure all drivers have a valid driving licence and keep to the conditions of the licence



When and how do I pay?

- ✓ Please contact your broker or agent for information on how to pay



When does the cover start and end?

- ✓ The period of insurance is stated on your policy schedule



How do I cancel the contract?

- ✓ To cancel your policy you must notify your broker or agent