



Light Van Policy Wording

This policy is arranged and administered by
Catalpa Underwriting Ltd.,
BSM Building,
Parkmore Business Park West,
Galway.

Tel: (091) 746980
Email: www.Catalpa.ie

Please note that your Contract with us is based upon the information on the Proposal Form/Statement of Fact. Your contract is made up of the Proposal Form/Statement of Fact, this booklet and the Schedule.

You should read these documents carefully and contact your Broker if you have any queries or you believe any of the information is incorrect.

Contents

Page Number

Contract of Insurance	3
Complaints Procedure	4
Data Protection	5
Cover and Use	6
Definitions	7
Section 1 - Liability to Others: Third Party Cover	10
Section 2 - Fire and Theft	13
Section 3 - Accidental Damage (excluding Fire and Theft)	16
Section 4 - Windscreen and Windows	17
Section 5 - Fire Brigade Charges	18
Section 6 - Foreign Travel Cover	19
Section 7 - No Claims Bonus	20
General Conditions	22
General Exclusions	25
Claims Conditions	29
Section 8 – Breakdown Assistance	31

Contract of Insurance

Your Policy and Schedule

This is your Motor Insurance Policy containing full details of the insurance being provided. The Schedule contains particulars personal to your insurance protection under the Policy including the levels of cover operative under each Section of the Policy and should be read in conjunction with the rest of the Policy.

For your own protection you are recommended to read this Policy and Schedule carefully to ensure it meets with your particular needs.

Please note: Only those Sections showing as in force in the attached Schedule shall apply to your particular policy.

The Third EU Non-Life Directive requires us to provide you with the following information:

Your Commercial Liability Insurance Policy

The Insurer Gefion Insurance A/S (hereafter called the “Company”) having accepted the first or any renewal premium for this Policy agrees subject to the terms and conditions herein to indemnify the Insured named in the Schedule if any of the within mentioned contingencies occurs during the Period of Insurance stated in the Schedule or during any subsequent period for which the Company shall have accepted the premium required for renewal of the Policy.

Compliance with all the terms, provisions conditions and endorsements of the Policy shall be a condition precedent to the right of the Insured to recover under this Policy.

The proposal or any information supplied or signed by the Insured and particulars in writing submitted by or on behalf of the Insured or the Company shall be the basis of the contract and be held to be incorporated herein.

All amounts in this Policy are in Euros unless specifically stated to the contrary

All monies which become or may become payable by the Company under this Policy shall in accordance with Section 93 of the Insurance Act 1936 be paid in the Republic of Ireland

The appropriate stamp duty has been or will be paid in accordance with the Provisions of Section 5 of The Stamp Duties Consolidation Act 1999 (as amended)

The Law Applicable to the Contract

Under the relevant European and Irish legal provisions, the parties to the proposed contract of insurance, we, the Insurer listed in your Schedule of Cover and you, the Proposer, are free to choose the law applicable to the contract. The law of the Republic of Ireland applies to the contract.

Our Promise to you

We strive to provide you with an exceptional service when you need it most. We aim to settle quickly and efficiently any claims covered in the attached Schedule and Policy. To report any claims please contact us on the following number:

Insurer

Gefion Insurance A/S is a company registered in Denmark under CVR Number: 36016493, whose registered office is at Ostergade 10, 1100 Copenhagen K, Denmark. Gefion Insurance A/S is regulated by the Danish Financial Supervisory Authority (FSA) in Denmark under FSA number 53117 and is regulated by the Central Bank of Ireland for conduct of business rules.

Complaints

If you have any questions or concerns about Your Policy or the handling of a claim, please contact:

The General Manager,
Catalpa Underwriting Ltd.,
BSM Building,
Parkmore Business Park West,
Galway.
Telephone (091) 746980.

Please always quote your policy number and/or claim number and broker as it will help us deal with your enquiry or complaint promptly.

If you remain dissatisfied you may refer your complaint to the Financial Services Ombudsman at:

Financial Service Ombudsman's Bureau,

3rd Floor,

Lincoln House,

Dublin 2.

Tel No: 016620899 or lo-call 1890882090

E-mail: enquiries@financialombudsman.ie

Mid-term Alterations - Minimum Premium

Should any change to the cover agreed by the Insurer result in an additional or return premium under €25 no charge or rebate will apply in respect of such sum.

With regard to Breakdown Assistance please refer to Section 8

Data Protection

The Company will hold the Insured's details in accordance with our Data Protection and Privacy Policy together with all applicable data protection laws and principles.

Information the Insured supplies may be used by the Company and its partners (both inside and outside the European Economic Area) for the purposes of administering the Policy (including underwriting, processing, claims handling and fraud prevention).

The Company may share with its agents and service providers, other insurers and their agents, and with any intermediary acting for the Insured, and with recognised trade, governing and regulatory bodies (of which the Company is a member or by which they are governed) information held about the Insured and their claims history. This includes the Insurance-Link database and the Irish Insurance Federation's anti-fraud claims matching database. The Company may also in certain circumstances use private investigators to investigate a claim.

The Company may also need to collect sensitive personal data (for example, information relating to the Insured's physical or mental health or the commission or alleged commission of an offence) to assess the terms of insurance the Company issue/arrange or to administer claims which arise.

Unless the Insured has advised the Company otherwise, the Company may share information that the Insured has provided to companies that the Company establish commercial links with so the Company and they may contact the Insured (by email, SMS, telephone or other appropriate means) in order to tell the Insured about carefully selected products, services or offers that the Company believe will be of interest to the Insured.

The Insured has a right of access to and a right to rectify data concerning them under the Data Protection Acts 1988 and 2003. Should the Insured wish to exercise this right, please write to the Data Protection Officer, Gefion Insurance A/S. Ostergade 10, 1100 Copenhagen K, Denmark.

By providing the Company with information and proceeding with this contract, the Insured consent to all of their information being used, processed, disclosed, transferred and retained for the purposes of insurance administration (including underwriting, processing, claims handling and fraud prevention).

Please note that a copy of the Company's full Data Protection and Privacy Policy is available upon request.

Signed :



Paul McGrady

For and on behalf of :
Gefion Insurance A/S

Cover and Use

Cover

The current Schedule shows what cover is in force. The different kinds of cover are:

Cover	Sections applicable
Comprehensive (COMP)	Sections 1, 2, 3, 4, 5, 6,7, and 8 apply
Third Party Fire and Theft (TPFT)	Sections 1, 2, 5, 6, and 7 apply.
Third Party Only (TPO)	Sections 1, 6, and 7 apply.
Fire and Theft Only (FTO)	Section 2 and 5 apply.

Use

The cover provided by this contract of motor insurance only applies if the vehicle is used in the way permitted and described under 'Limitations as to use' in the Certificate of Insurance and also subject to any endorsements applicable to the policy.

Driver

The cover provided by this Contract of Motor Insurance only applies if the vehicle is being driven by a person whose driving is permitted and described under 'Drivers, or Classes of Drivers entitled to drive the vehicle(s) specified' in the Certificate of Insurance and also subject to any endorsements applicable to the policy

Definitions

The following words or phrases have the same meaning wherever they appear.

1) Business

The business of the Insured as stated in the schedule.

2) Certificate of motor Insurance

The Statutory certificate required under the Road Traffic Acts which provides legal evidence of the insurance and which forms one constituent part of the Contract of Motor Insurance.

3) Van

Any Motor vehicle manufactured for the carriage of goods up to a gross vehicle weight of 3,500kg, details of which have been provided to the Insurer by the Insured, as described in the Certificate of Insurance.

4) Trailer

A trailer which is properly constructed to be towed by a motor vehicle, which is of a size appropriate for the capacity of the motor vehicle and is used for the carriage of goods.

5) Contract of motor insurance

The contract between the Insurer and the Insured which comprises the proposal form and/or the statement of fact, policy document, schedule and Certificate of Insurance.

6) Endorsement

An amendment to the policy cover which alters the standard cover in the particular way specified.

7) Excess

The amount which the Insured must pay towards each claim under the policy.

8) Geographical Limits

The Republic of Ireland, Northern Ireland, Great Britain, Isle of Man and the Channel Islands

9) Insured Vehicle

The vehicle(s) as identified in the policy schedule and the Certificate of Insurance, the use of which is insured under the Contract of Motor Insurance.

10) Insured

The entity which whom the Insurer has entered into a contract of Motor Insurance, as identified in the schedule and in the Certificate of Insurance.

11) Insurer

Gefion Insurance A/S

12) Market Value

The cost at the date of loss for replacing the Insured Vehicle with one of identical make, model, age, condition and mileage, or as close as is possible to accurately establish in the circumstances, in either event as determined by an independent motor engineer and by reference to guides to vehicle values and other relevant motor industry sources.

13) Period of Insurance

The duration of the Contract of Motor Insurance, usually for a 12 month period, as shown in the policy schedule and in the Certificate of Insurance.

14) Policy Document

The booklet which sets out details of the cover including all the standard terms, conditions and exclusions which apply, and which is a constituent part of the Contract of Motor Insurance.

15) Proposal form/Statement of Fact

The form signed by the Insured when applying for motor insurance cover and which contains information relied upon by the Insurer as the basis of the Contract of Motor Insurance. This form may include a written summary of the facts based on oral and/or written declarations made by the Insured when applying for motor insurance cover.

16) Road Traffic Acts

The Road Traffic Act 1961, as amended, all equivalent Road Traffic legislation in other jurisdictions to which the cover under this policy may apply, all relevant Statutory Instruments and all relevant EU legislation

17) Hazardous Goods

Explosives, chemicals, chemical by-products, acids or any other goods of a generally dangerous or hazardous nature.

18) Schedule

A document containing information specific to the Insured's individual insurance agreement with the Insurer and which forms a constituent part of the Contract of Motor Insurance.

19) Insurance Act 1936 (section 93)

All money which is paid or may be paid by us to you under this policy will be paid in the Republic of Ireland.

20) Breakdown

The Mechanical breakdown, breakage or failure of any part that is essential for the Insured Vehicle to move.

21) Immobilised

An Insured Vehicle which cannot be driven, or is regarded as unsafe or unfit to be used under the Road Traffic Act, as a result of a breakdown.

Section 1 – Third Party Cover

What is Covered

1. Use of the insured vehicle

The Contract of Insurance covers legal liability for damages and claimant's costs and expenses in respect of accidental bodily injury and damage to property arising from use of the Insured Vehicle, including direct loading and unloading of the Insured Vehicle.

2. Trailer cover

A trailer which is properly constructed to be towed by a motor vehicle, which is of a size appropriate for the capacity of the motor vehicle and is used for the carriage of goods.

3. Indemnity to others

The policy cover is extended to provide an indemnity to the following persons or classes of persons for their legal liability arising out of the use of an Insured Vehicle

- a. Any person driving with the Insured's permission and provided their driving is covered as described in the Certificate of Insurance
- b. At the request of the Insured, any passenger being carried within the seating capacity of the Insured Vehicle, in fitted seats securely and permanently fitted for that purpose, while such passenger is either in the vehicle or getting in or out of the Insured Vehicle.
- c. The Legal Representatives and Estate of any deceased person if that deceased person would have been entitled to an indemnity under the Contract of Insurance but for his/her death
- d. Indemnity to a principal for any legal liability incurred by the Insured when using the Insured Vehicle for contract work on behalf of the principal provided that :-
 - i. The Insured shall have arranged with the principal for the conduct and control of all claims for which the Insurer may be liable to be vested in the Insurer
 - ii. The Insurer shall not be liable in respect of :-
 1. Liability which attached to the principal by virtue of an agreement which would not have attached in the absence of such agreement
 2. Bodily injury to the principal for any amount for which the Insured would not be liable in the absence of such agreement
 3. Damage to property belonging to or held in trust by or in the custody or control of the principal for any sum in excess of the amount required to indemnify the principal
 4. Liability which arises other than by reason of the negligence of the Insured or an employee of the Insured

4. Legal Representation

In respect of any person entitled to an indemnity under the Contract of Insurance, and with the written consent of the Insurer, the policy is extended to cover the legal costs incurred by that person for the representation at any court of summary jurisdiction, fatal accident enquiry or coroner's inquest arising out of the use of the Insured Vehicle. The policy cover is also extended to cover the cost of defending the Insured or driver of the Insured Vehicle against a charge of manslaughter or death by dangerous driving

5. European Union Compulsory Cover

The policy is extended to provide the minimum insurance cover required by law while the Insured Vehicle is being driven in any member state of the European Union or in any other state which has made arrangements to meet the minimum insurance requirement of the European Union.

What is not Covered

1. Insured Vehicle

Loss of or damage to the Insured Vehicle or trailers under this section

2. Property Damage Limit

Any legal liability for damage to third party property exceeding €6,500,000 in respect of each accident or loss, including all costs and expenses, subject otherwise to the terms, conditions, exclusions and endorsements applicable.

3. Property and Goods

Any legal liability for loss or damage to property owned by the Insured, the driver or passengers. Also, legal liability for loss or damage to goods carried by or on the Insured Vehicle or trailer

4. Driver

Any legal liability for death or bodily injury to the driver or person in control of the Insured Vehicle

5. Employees

Any legal liability for death or bodily injury to employees of the Insured arising out of and in the course of their employment.

6. Passengers

Any legal liability for death or bodily injury to passengers unless they are being carried in accordance with the carrying capacity of the Insured Vehicle in fitted seats permanently and securely installed for that purpose.

7. Goods Supplied and Sold

Any legal liability arising from carrying, preparing, selling or supplying of any goods, food or drink from the Insured Vehicle

8. Weight and Vibration

Any legal liability for loss or damage to any weighbridge or to any road or driving surface or to anything below any road or driving surface due to the weight or, or vibration caused by, any Insured Vehicle

Section 2 – Fire and Theft

What is Covered

Loss of or damage to the Insured Vehicle, and its standard accessories, caused by fire, lightning, explosion, theft or attempted theft and not otherwise excluded.

Basis of Settlement

Subject otherwise to the policy terms, conditions, exclusions and endorsements applicable, the following basis of settlement applies in the event of loss of or damage to the Insured Vehicle:

- The Insurer will pay the reasonable cost of protecting the Insured Vehicle and getting an authorized agent to take it to the nearest suitable repairer or another safe place if the Insured Vehicle cannot be driven safely after an insured event
- If the Insured Vehicle is a total loss or write off, or is otherwise uneconomic to repair, the Insurer will pay the market value of the vehicle to the Insured less the value of any salvage.
- If the Insured Vehicle is economic to repair, the Insurer will pay the cost of repairs to the Insured or, at its option, arrange for the repairs to be carried out by an approved repairer
- In the case of theft of the Insured Vehicle, it will be treated as stolen if it has not been recovered within 28 days of the Insured reporting the loss to the Insurer and the Insured will be paid the market value

What is not Covered

1. Wear & Tear

Any loss of or damage to the Insured Vehicle caused by wear & tear, depreciation, breakdown, mechanical failure, electrical failure, electronic and computer systems failure or breakages

2. Loss of Use

Any loss, damage or expense arising from the loss of use of the Insured Vehicle or arising from any delay while replacement parts are being sourced

3. Depreciation

Any reduction in market value of the Insured Vehicle following completion of repairs or any other indirect loss

4. Care & Security

Any loss of or damage to the Insured Vehicle caused by failure to take reasonable care to protect it or caused by failure to securely lock it and remove the keys while it is unattended

5. Loss by Deception

Any loss of or damage to the Insured Vehicle caused by deception, fraud or trickery. Also, any loss of or damage to the Insured Vehicle caused by repossession or arising from any agreement or proposed transaction for selling or hiring the Insured Vehicle

6. Family Members and Employees

Any loss of or damage to the Insured Vehicle as a result of it being taken or driven by a member of the Insured's family or household not insured to drive or by an employee or ex-employee not insured to drive

7. Tool of Trade

Any loss or damage to the Insured Vehicle arising from its use as a tool of trade

8. Deliberate Act

Any loss of or damage to the Insured Vehicle caused by a deliberate act of the Insured or of any person driving the Insured Vehicle with the Insured's permission

9. Malicious Damage

Any loss of or damage to the Insured Vehicle caused by a deliberate, wilful or malicious act, whether by persons known or unknown

10. Additional Damage

Any additional damage caused to the Insured Vehicle as a result of it being moved after an event of loss or damage covered under this section

11. Storage

Any costs of storing the Insured Vehicle after an event of loss or damage covered under this section, unless such costs have been approved and accepted by the Insurer in advance of being incurred

12. Personal Property & Goods

Any loss of or damage to personal belongings, phones or phone equipment, DVD's, cassette tapes, compact & mini discs, trade tools, CB radios, child seats, documents or goods, carried in or on the Insured Vehicle or trailer

13. Audio & Entertainment Equipment

Any loss of or damage to fitted audio or entertainment equipment other than the Insured Vehicle manufacturer's standard fitted equipment

14. Keys & Devices

Any loss of or damage to keys, remote control devices or security devices belonging to and/or used with the Insured Vehicle

15. VAT

Any liability for the payment of VAT in respect of any loss, damage or expense insured under this section if the Insured is registered for VAT

16. Excess

The amount of any excess shown in the schedule

17. Towing Charges

Any amount exceeding €250 for the cost of towing the Insured Vehicle following loss or damage covered under this section

18. Vehicle Hire

Any cost or expense involved with hiring a replacement vehicle after an event of loss of or damage insured under this section

19. Disqualification or Penalty Points

Any loss of or damage to the Insured Vehicle arising from its use by a driver disqualified from driving or by a driver who has failed to disclose penalty points or motoring convictions.

Section 3 – Accidental Damage Cover (Excluding Fire and Theft)

What is Covered

Loss of or damage to the Insured Vehicle and its standard accessories caused by any accidental event involving impact to the vehicle and which damage is not otherwise excluded

Basis of Settlement

Subject otherwise to the policy terms, conditions, exclusions and endorsements applicable, the following basis of settlement applies in the event of loss of or damage to the Insured Vehicle:

- The Insurer will pay the reasonable cost of protecting the Insured Vehicle and getting an authorized agent to take it to the nearest suitable repairer or another safe place if the Insured Vehicle cannot be driven safely after an insured event
- If the Insured Vehicle is a total loss or write off, or is otherwise uneconomic to repair, the Insurer will pay the market value of the vehicle to the Insured less the value of any salvage.
- If the Insured Vehicle is economic to repair, the Insurer will pay the cost of repairs to the Insured or, at its option, arrange for the repairs to be carried out by an approved repairer

What is not Covered

1. Fire & Theft Exclusions

All of the exclusions numbered 1 to 19 inclusive as listed in Section 2, Fire & Theft, under 'What is not Covered', with the exception of No.9 'Malicious Damage'

2. Tyres

Damage to tyres caused by wear & tear, braking, punctures, cuts or bursts

3. Frost

Damage caused by frost or freezing, unless the Insured has taken reasonable care to prevent such damage happening and has followed the manufacturer's instructions to avoid liquid freezing in the Insured Vehicle

4. Fuel

Loss of or damage to the Insured Vehicle arising from it being filled with the wrong fuel or defective fuel

5. Towing

Any amount in exceeding €250 for towing as a result of an accident

Section 4 – Windscreen and Windows

What is Covered

The Insurer will pay the market value of repairing or replacing damaged or broken glass in the windscreen or windows of the Insured Vehicle.

If this is the only damage you are claiming for, the Insured's No Claims Bonus will not be affected.

The maximum the Insurer will pay is as follows :-

Commercial Vehicle

€500 in any one Period of Insurance if the windscreen is replaced or repaired by the Insurer's approved repairers (Allglass Windscreens) ; or

€250 in any one Period of Insurance if the repair or replacement is not carried out by the Insurer's approved repairers (Allglass Windscreens).

Private Car

€300 in any one Period of Insurance if the windscreen is replaced or repaired by the Insurer's approved repairers (Allglass Windscreens) ; or

€200 in any one Period of Insurance if the repair or replacement is not carried out by the Insurer's approved repairers (Allglass Windscreens).

The Insurer operates an approved repairer windscreen replacement / Repair network through our Approved Provider Allglass Windscreens Nationwide Ltd.

Windscreen claims can be notified on the following numbers:

24 hour helpline lo-call **1890 20 12 12**.

Outside the Republic of Ireland: dial **00353 1 827 1292**.

All claims must be verified prior to any repair or replacement work being undertaken.

Windscreen Excess

- €25 for glass replacement
- No excess for glass repair.

What is not Covered

Any loss or damage if the Insured does not have cover under this Section.

Exclusions under windscreen and glass section

- More than €500 in respect of any one claim for accidental breakage of the windscreen or of the windows of the commercial Insured Vehicle (and any scratching of the bodywork)
- Any more than two claims under this section during the period of insurance
- Damaged or broken glass in sunroofs, panoramic sunroofs, moon roofs, wrap around glass, glass in hood or continuous glass panels, Damaged or broken mirror glass or lights or lenses or internal glass.
- Damage to mechanical or electrical winding mechanism
- Damaged or broken glass to vehicles that are covered on a temporary basis
- Damage caused by wear, tear or negligence
- Damage caused by the Insured's own deliberate act
- The extra cost of replacing non-standard glass
- The cost of importing glass or parts for the Insured Vehicle from outside the EU
- Glass or Perspex that is an integral part of a removable canopy or hood is excluded.
- Claims notified for breakage or repair more than 90 days after the date of loss
- VAT if you are registered.

Section 5 – Fire Brigade Charges

In respect of any event which is the subject of cover or indemnity under this policy, the Insurer will pay all charges levied by a Local Authority in accordance with the provision of the Fire Services Act 1981, subject to a limit of €1,500 in respect of any single event.

Section 6 – Foreign Travel Cover

What is Covered

1. Minimum Third Party Cover

Section 1, Third Party Cover, is extended to provide the minimum insurance cover required by law while the Insured Vehicle is being driven in any member state of the European Union or in any other state which has made arrangements to meet the minimum insurance requirement of the European Union. In the event of payment of any sum which the Insurer would not have been liable to pay, but for the necessity to comply with the provisions of such minimum insurance requirement, any such amount must be repaid by the Insured to the Insurer

2. Extended Policy Cover

In addition to the above, and subject to payment of an appropriate additional premium, the Insurer will provide the full cover stated in the policy schedule while the Insured Vehicle is being driven in any member state of the European Union, or in any other state which has made arrangements to meet the minimum insurance requirement of the European Union, for an agreed period

3. Customs Duty

Provided that liability arises directly from loss or damage covered by this policy, the Insurer will indemnify the Insured against liability for enforced payment of customs duty in any country to which the policy cover applies. This liability shall not exceed the market value of the Insured Vehicle prevailing in the Republic of Ireland on the date of the enforcement, or the insured value, whichever is the less

4. Bail Bonds

If, as a direct result of an accident in Spain which is or may be the subject of indemnity under this policy, either the person driving the Insured Vehicle with the Insured's permission is detained or the Insured Vehicle is impounded and a guarantee or monetary payment is required for their release, the Insurer will provide such guarantee or deposit not exceeding €1,275 in total. The Insured must take all steps to secure release of the guarantee or repayment of the sum deposited by completing all necessary formalities as soon as possible and must repay to the Insurer any sums retained by the Authorities against payment of fines or the costs of penal proceedings against the Insured or the driver of the Insured Vehicle

5. Transit

The policy cover also applies while the Insured Vehicle is in transit by road, rail, inland waterway, lift or elevator or by sea between any ports in countries to which the policy applies, including during the process of loading or unloading incidental to such transits

Section 7 – No Claims Bonus

For the purpose of the no claims bonus, Period of insurance means one year from the beginning of the policy to the first renewal date, and then each year between renewal dates.

If no claim arises during the period of insurance, at the renewal date the Insurer will reduce the renewal premium according to the table shown below.

No discount will apply to any premiums for any optional extra cover. The Insurer will give you this discount for each claim-free year up to the maximum entitlement.

Number of years claim-free driving	Percentage discount allowed
0	0
1	10%
2	20%
3	30%
4	40%
5+ years	50%

For the purpose of the no claims bonus, Period of insurance means one year from the beginning of the policy to the first renewal date, and then each year between renewal dates.

If a claim arises during any period of insurance, the Insurer will reduce your no claims bonus as follows:

No-claims bonus	Reduced to:
One year	0 years
Two years	0 years
Three years	1 years
Four years	2 years
Five years	3 years

If two or more claims arise in any period of insurance, the no claims bonus will be reduced to zero at next renewal.

Any no claims bonus only applies to a Vehicle (or replacement Vehicle) insured for the full period of insurance.

A no-claims bonus cannot be transferred to anyone else and it may only be used on one vehicle at a time.

Fully protected No Claims Bonus

- This option can be availed of at either inception or on renewal of the policy (subject to no claims having been notified).
- A protected No Claims Bonus is available and if this cover is operating it will be noted on your schedule.
- If this cover is operating, the existing No Claims Bonus entitlement will not be reduced in the event of there being.
 - Two (2) claims (excluding windscreen claims) under the policy in any consecutive three (3) year period.
 - In the event of a 3rd claim (excluding windscreen claims) arising under the policy, the No Claims Bonus will be reduced to NIL.

Although a No Claims Bonus can be protected, the premium may increase for:

- unreasonably large or excessive claims;
- motoring convictions: or
- the Insurer decides it is necessary for any other reason.

Any payment the Insurer makes for Fire, Theft or windscreen claims will not affect any No Claims Bonus that applies.

General Conditions

The following General Conditions apply to the whole of this Contract of Motor Insurance. These describe the Insured's responsibilities, general information and the procedures that apply in certain situations, such as when there is a claim or the Contract of Motor Insurance is cancelled. If the Insured does not meet the terms and conditions of this Contract of Motor Insurance, it could make the cover invalid or mean the Insurer may refuse to pay the Insured's claim.

1) Policy Terms and Conditions

This contract of Motor Insurance is based on information supplied by the Insured before the commencement of cover. If any new facts or changed circumstances become known to the Insured during the Period of Insurance which might affect the cover or the premium charged, the Insured must immediately and fully advise the Insurer of such new facts or changes in circumstances. If the Insured is unsure as to whether or not such new information is relevant, it should be disclosed in any event.

2) Reasonable Care

The Insured must take all reasonable steps to prevent accident, loss, injury or damage arising out of the use or driving of the Insured Vehicle. Drivers whose driving is covered as stated in the Certificate of Insurance, must observe the Rules of the Road at all times, must drive within any applicable speed limits and must not drive the Insured Vehicle whilst under the influence of alcohol or drugs.

3) Maintenance of the Insured Vehicle

The Insured must maintain the Insured Vehicle in a roadworthy condition and, if applicable, it must have a valid NCT/DOE or equivalent certificate in force at all times.

4) Security of Insured Vehicle

The Insured must take all reasonable steps to avoid loss of or damage to the Insured Vehicle, including taking proper care of the keys to prevent them from being lost or stolen. When the Insured Vehicle is unattended, even if it is still within sight, the keys must not be left in the ignition, it must be fully locked and secured with all windows and sun roofs closed, personal belongings must not be left in view and all alarms, immobilisers and tracking devices must be armed and fully operational. The Insured Vehicle must be removed as quickly as possible to a secure place if it breaks down or after it has been involved in an accident if it is safe to do so.

5) Cancellation of the Policy

This Policy may be cancelled:

- a) by the Insurer by sending the Insured 10 days' notice of cancellation by registered post to the Insured's last known address
- b) by the Insured, but such instruction will only be effective from the date of receipt by the Insurer or their agent of the Certificate of Insurance and Insurance Disc.

The Insurer will in either event return to the Insured a proportionate part of the premium paid in respect of the unexpired term of the Policy subject to the following:

No refund will be allowed if any incident giving rise to a claim occurred during the Period of Insurance

No refund will be allowed if the premium for the Period of Insurance has not been paid to the Insurer.

If cancellation is at the Insured's request and during the first Period of Insurance the charge for the expired Period of Insurance will be calculated from the date the Insurer receives the Certificate of Insurance in accordance with the following scale:

Expired Period	% of annual premium payable
1 Week	10%
1 Month	25%
2 Months	35%
3 Months	50%
4 Months	60%
5 Months	65%
6 Months	70%
7 Months	80%
8 Months	90%
Over 8 Months	100%

Any cancellation by either the Insurer or the Insured shall be without prejudice to any rights or claims arising prior to the expiration of such notice of cancellation.

6) Other Insurance

If at the time of any claim there is any other insurance covering the same risk, or any part thereof, the Insurer will not be liable for more than its rateable proportion.

7) Altering Your Insurance Cover

The Insurer must be advised as soon as reasonably possible of any alterations required to the existing policy cover and the Insured must pay any extra premium requested.

8) Arbitration

All disagreements arising out of this Policy shall be referred to the decision of an Arbitrator to be appointed by the parties or, failing agreement, by the President for the time being of the Law Society of Ireland. Where any difference is referred to arbitration, the making of an award shall be a condition precedent to any right of action against the Insurer. Claims not referred to arbitration within 12 months of the dispute arising shall be deemed to have been abandoned.

9) Fraud

If the Insured or any person acting on behalf of the Insured makes any claim, knowing any part of it to be false, fraudulent or exaggerated, the Insurer will not pay the claim and will cancel the Policy along with any other policies in force between the Insurer and the Insured. In such circumstances, the Insurer may also involve the relevant authorities with a view towards initiating criminal proceedings.

10) Road Traffic Act Obligations

The Insured must repay to the Insurer any sum paid under this Policy which the Insurer is obliged to pay to a Third Party solely by reason of the provisions of the Road Traffic Acts, but for which provisions the Insurer would otherwise have been entitled to rely on the terms, conditions and exclusions of this Policy to avoid payment of such sum.

General Exclusions

These General Exclusions apply to the whole of this Contract of Motor Insurance and describe the things which are not covered. These apply as well as the exclusions shown under 'What is Not Covered' in each of the Sections detailing the cover provided.

Except in so far as is necessary to meet the requirements of the Road Traffic Acts and in which event a right of recovery against the Insured is reserved to the Insurer in respect of any sums paid solely by reason of that necessity, this Contract of Motor Insurance excludes any accident, injury, loss or damage caused by or arising from or in connection with the following:

1) Use

Any use of the Insured vehicle for a purpose other than that permitted and described in the paragraph entitled 'Limitations as to Use' in the Certificate of Insurance.

2) Driving

Any driving of the Insured Vehicle by a person other than a person whose driving is permitted and described in the paragraph entitled 'Drivers or Classes of Drivers whose Driving is Covered' in the Certificate of Insurance.

3) Driving Licence

Any driving of the Insured Vehicle by a person other than a person who holds a valid driving licence for the category of Insured Vehicle(s) or, having held such licence in the past, is not disqualified from holding such a licence. Also, any driving of the Insured Vehicle by a person other than a person who holds a valid driving licence for the category of Insured Vehicle(s) and fully observes all the terms and conditions of using that driving licence at all times.

4) Roadworthiness

Any use of the Insured Vehicle if it is in an unsafe or unroadworthy condition or, if applicable, it does not have a valid and current NCT/DOE certificate.

5) Airside

Any use of the Insured Vehicle on restricted areas or on the airside of airports, air fields or military bases.

6) Contractual Liability

Any liability assumed under the terms of a contract or agreement unless such liability would have attached in any event in the absence of such a contract or agreement.

7) Motor Trade

Any use of the Insured Vehicle in connection with the Motor Trade, unless such use is permitted and described in the paragraph entitled 'Limitations as to Use' in the Certificate of Insurance.

8) Tool of Trade

Any use of the Insured Vehicle as a tool of trade.

9) Racing

Use of the Insured Vehicle in any racing activity, competition, contest, rally, speed trial, off-road activity or on any form of race track.

10) War & Civil Commotion

Any accident, injury, loss or damage caused directly or indirectly by:

- a. War invasion acts of foreign enemies hostilities or warlike operations (whether war declared or not) civil war mutiny civil commotion assuming the proportions of or amounting to popular rising military insurrection rebellion revolution military or usurped power or martial law except so far as is necessary to meet the requirements of the Road Traffic Acts
- b. Civil commotion in Northern Ireland
- c. Confiscation or nationalisation or requisition or destruction of property by or any order of any government or public or local authority
- d. Any act or acts (whether threatened or actual) of any person or persons involving the causing or occasioning or threatening of harm of whatsoever nature and by whatever means made or claimed to be made in whole or in part for political religious ideological or similar purposes or any action taken in controlling preventing, suppressing or in any way relating to any of the above.
- e. If the Insurer's allege that by reason of this exclusion any loss damage costs or expense of whatsoever nature is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

11) Earthquake

Earthquake, volcano or subterranean fire

12) Radiation & Nuclear Risks

Ionising radiation or radioactive contamination from nuclear fuel, nuclear waste, or any risk from nuclear combustion or equipment;

13) Aircraft

Pressure waves caused by aircraft and other flying objects by articles dropping from them

14) Hazardous Goods

Carriage by the Insured Vehicle of Hazardous Goods unless specifically agreed in writing with the underwriters.

15) Geographical Limits

Any use of the Insured Vehicle outside the Geographical Limits, or in respect of legal proceedings brought against the Insured in jurisdictions outside the Geographical Limits, except as otherwise agreed in writing by the Insurer and provided for under Section 6 Foreign Travel, if applicable

16) Pollution and Contamination

Pollution or contamination as a result of any load seeping from or spilling from the Insured Vehicle.

17) Terrorism

The Insurer shall not be liable for any loss damage cost or expense of whatsoever nature directly or indirectly caused by resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exclusion an act of Terrorism means an act, (whether involving violence or the use of force or not), or the threat or the preparation thereof, of any person or group(s) of persons, (whether acting alone or on behalf of or in connection with any organisation(s) or government(s)) which;

is designed to, or does intimidate or influence a de jure or de facto government or the public or a section of the public, or disrupt any segment of the economy and from its nature or context is done in connection with political, social, religious, ideological or similar causes or objectives.

This exclusion also excludes loss damage cost or expense of whatsoever nature directly or indirectly caused by resulting from or in connection with any action taken in controlling preventing suppressing or in any way relating to any act of terrorism.

If the Underwriters allege that by reason of this exclusion any loss damage cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

In the event that any portion of this exclusion is found to be invalid or unenforceable the remainder shall remain in full force and effect.

18) Intoxication

Any use of the Insured Vehicle while the driver is under the influence of drink or drugs.

19) Biological/Chemical Contamination Exclusion

Any loss directly or indirectly caused by or contributed to by or arising from biological/chemical contamination.

20) Cyber exclusion clause

This Contract does not apply to, and specifically excludes losses of any kind directly or indirectly caused by, or arising from in whole or in part:

- (a) The use or misuse of the Internet or similar facility;
- (b) Any electronic transmission of data or other information;
- (c) Any computer virus or similar problem;
- (d) The use or misuse of any Internet address, Website or similar facility;
- (e) Any data or other information posted on a Website or similar facility;
- (f) Any loss of data or damage to any computer system, including but not limited to hardware or software (unless such loss or damage is caused by an earthquake, a fire, a flood or a storm);
- (g) The functioning or malfunctioning of the Internet or similar facility, or of any Internet address, Website or similar facility (unless such malfunctioning is caused by an earthquake, a fire, a flood or storm);
- (h) Any infringement, whether intentional or unintentional, of any intellectual property rights (including but not limited to trademark, copyright or patent).

21) Legionella

In respect of Bodily Injury loss damage cost or expense of whatsoever nature directly or indirectly caused by resulting from or in connection with Legionella

22) Sexual conduct

For any liability arising directly or indirectly out of or in connection with any actual or attempted conduct of a sexual nature.

Claims Conditions

1. Notification

The Insured must immediately report any accident, injury, loss, damage or potential claim to their Insurer, but in any event not later than 48 hours after the event, whether the Insured considers that a claim is likely to result or not

2. Admissions

The Insured must not make any admission of liability or attempt to negotiate a settlement in respect of any accident, injury, loss or damage, whether at the scene of an accident or at any subsequent stage, without the express approval of the Insurer

3. Correspondence

The Insured must advise the Insurer and forward unanswered any letter, e-mail, correspondence, writ, summons or other notification of impending legal action immediately on receipt.

4. Accident Report Form

The Insured must complete an Accident Report Form and forward it to the Insurer within 7 days of the accident, injury, loss or damage.

5. Criminal Proceedings

The Insured must, as soon as notification is received, advise the Insurer of details of any impending criminal prosecution, coroner's inquest or fatal accident inquiry

6. Co-Operation

The Insured must not do anything to harm the Insurer's interests and must assist the Insurer, or anyone acting on the Insurer's behalf, in every way reasonably possible in relation to any claim under this Contract of Insurance, including providing all necessary documents and attending court to give evidence.

7. Fraudulent Claims

The Insurer will not pay any claim which is in any part fraudulent or false or if the Insured knowingly makes a claim in such a false way or to such an exaggerated extent as to involve fraudulent intent. This may include, but is not limited to, the proffering by the Insured of false, altered or stolen documents or the making of false statements, either oral or in writing, in pursuit of any claim. In such cases, the Insurer is entitled to cancel the Contract of Insurance without any obligation to return any unearned portion of the premium to the Insured and the Insurer is also entitled to take any steps necessary to have such fraudulent activity prosecuted through the courts.

8. Rights of the Insurer

The Insurer may take over and conduct in the name of the Insured, or any other person seeking indemnity under the Contract of Insurance, legal proceedings to defend or settle any claim, or to prosecute in the name of the Insured, or any other such indemnified person, any claim for the Insurer's own benefit. The Insurer will decide how any proceedings are conducted or how any claim is settled.

9. Motor Insurers Bureau Obligations

If the Insurer has to meet any legal liabilities as insurer concerned under the Motor Insurers Bureau of Ireland agreements, or under any similar agreements operating in any country to which the cover under this Contract of Insurance may apply, the Insurer has a right of recovery against the Insured or against any other person responsible for creating such a legal liability in breach of the terms of the Contract of Insurance.

10. Road Traffic Acts Obligations

The Insured must repay to the Insurer any sum paid under this Policy which the Insurer is obliged to pay to a Third Party solely by reason of the provisions of the Road Traffic Acts, but for which provisions the Insurer would otherwise have been entitled to rely on the terms, conditions and exclusion of this Policy to avoid payment of such sum.

11. Financial Interest

If the Insured Vehicle is part of a hire purchase or leasing agreement, or belongs to someone else, the Insurer will settle the claim to the legal owner in the event of a total loss.

Section – 8 Breakdown Assistance



Insurance, Reinsurance and Services Company.

 **MAPFRE** | **ASSISTANCE**
Agency Ireland

LIGHT COMMERCIAL ROADSIDE ASSISTANCE POLICY WORDING

Definitions relating to MAPFRE ASSISTANCE Light Commercial Breakdown Assistance –

Insured Vehicle Any commercial vehicle which can be legally driven on a standard category B license and does not exceed 3,500 kg gross vehicle weight and which is 10 years and under at the time of taking this policy, which is currently insured in the Republic of Ireland by Catalpa Underwriting Limited and which is driven within the terms of the current Certificate of Motor Insurance relating to such vehicle.

Insured Any driver including the Insured who is driving the vehicle specified on the Certificate of Motor Insurance and who is driving with the Insured's knowledge and consent and who is a resident of the Republic of Ireland.

Passengers All non-fare paying passengers (excluding hitch-hikers) being transported in the Insured Vehicle at the time assistance is required.

Period of Insurance The period of insurance is as specified in the commercial vehicle insurance policy to which this Membership Certificate attaches. Such a period is not to exceed the period of insurance specified in the commercial vehicle insurance certificate.

The Company MAPFRE ASISTENCIA Compania de Seguros y Reaseguros SA trading as MAPFRE ASSISTANCE Agency Ireland is authorised by the Direccion General de Seguros y Fondos de Pensiones del Ministerio de Economia y Hacienda in Spain, and is regulated by the Central Bank of Ireland for conduct of business rules. Mapfre Assistance Agency Ireland is registered in Republic of Ireland. Reg No 903874.

Territorial limit Island of Ireland.

Section 1 Light Commercial Breakdown Assistance

Benefits

MAPFRE ASSISTANCE on behalf of Catalpa Underwriting Limited will provide the following benefits:

In the event of the Insured Vehicle being immobilised more than 2km from your home address, as a result of a mechanical or electrical breakdown, fire, malicious damage, punctures that require assistance to fix or replace a wheel, lost keys, stolen keys, or keys broken in the lock or locked in the vehicle.

MAPFRE ASSISTANCE (The Company) will arrange and pay for the benefits set out thereafter.

- . To pay for a Vehicle Rescue Operator to attend the scene of the breakdown.
- . One hour's free labour at the roadside if the Insured Vehicle can be repaired in situ.

Labour

The cost of call out and up to one hour's labour charged by a repairer provided the repair is carried out in situ and not at the repairer's premises.

Completion of Journey

If repairs cannot be repaired in situ, The Company can arrange and pay for:

Towing of the Insured Vehicle to the nearest garage capable of effecting repairs up to a limit of 30 miles/ 50 kms from the breakdown site.

Continuation of Journey

In the event of a breakdown, The Company will undertake, on behalf of the Insured and passengers, to make the following arrangements:-

- a) Alternative transport
- b) Accommodation

The Company will not be responsible for the cost of alternative transport or accommodation.

Message Relay

We will pass on two urgent messages for you.

MAPFRE ASSISTANCE Light Commercial Breakdown Assistance is a 24 hour emergency breakdown recovery service. It is there to assist you in your time of need. The choice of assistance supplied depends on the options available to the rescue provider at the time of the request for assistance.

What to do?

Should you require assistance, please telephone the Light Commercial Breakdown Assistance line:

Republic of Ireland **1800 806 797**
Northern Ireland **00 353 91 560669**

Please have the following information available when you call:

- . your exact location
- . the registration number of your car.
- . your policy number
- . a telephone number where you can be contacted
- . a description of the problem

MAPFRE ASSISTANCE are responsible only for the cost of providing benefits made available through MAPFRE ASSISTANCE Light Commercial Breakdown Assistance. If you make your own arrangements you will not be reimbursed.

CUSTOMER CARE

In the unlikely event of a dispute occurring regarding this Policy You should, in the first instance, write to:

The Complaints Officer, MAPFRE ASSISTANCE Agency Ireland, 22-26 Prospect Hill, Galway. Should you remain dissatisfied, You may contact: The Financial Services Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2. Tel: 1890-88-20-90 or via

Email: enquiries@financialombudsman.ie.

Or

Insurance Ireland, Insurance House, 39 Molesworth Street Dublin 2

Tel: **(01) 6761820** or via Email: info@insuranceireland.eu

This procedure is in addition to any other legal rights you may have to take legal proceedings.

Any telephone calls made in connection with this

Policy may be monitored or recorded to assist with staff training and for quality control purposes.

Conditions

1. No benefit shall be payable unless The Company has been notified and has authorised assistance through the medium of the emergency telephone number provided.
2. The Policy Number must be quoted when calling for assistance and the relevant identification produced on the demand of the repairer, recovery specialist or other nominated agent of The Company.
3. In the event of cancellation of the Policy by the Insured, no return of premium shall be allowed in respect of the Assistance portion of the premium.
4. Territorial limits of cover is the Island of Ireland.
5. To be eligible for assistance, the Insured shall hold a current Motor Insurance Policy.
6. Insured must be with the vehicle when the repairer arrives. If the insured is not with the vehicle and our repairer cannot assist, any subsequent assistance will be at the insured's own cost.
7. We may refuse assistance in circumstances where a driver is clearly intoxicated or the vehicle is in an un-accessible off road location or cannot be transported safely or legally or without hindrance using a standard transporter/equipment.
8. Cover is not applicable if your vehicle has been modified for or is taking part in racing, trails or rallying.
9. Your vehicle shall at all times be maintained in a good mechanical and roadworthy condition and be regularly serviced.
10. If we have to make a forced entry to the Insured Vehicle because you are locked out, you must sign a declaration which states that our recovery agents will not be responsible for the damage.
11. The Company shall not be liable for any recurring claim due to the same cause within the last 28 days where a permanent repair has not been undertaken to correct the fault.
12. Vehicles eligible for assistance will be restricted to Commercial Vehicles up to 3,500kg gross vehicle weight and are 10 years and under at the time of taking out this policy.
13. We cannot accept responsibility for the transportation of pet animals or livestock carried within the Insured Vehicle any extra costs involved in the transportation of pets or alternative transportation requirements in the event of a breakdown would not be covered.
14. If you cancel an assistance, you are not eligible for another call out for that assistance.
15. We will use our best endeavours to recover your vehicle; however we cannot attempt to recover your vehicle if modifications or customization on the vehicle results in the recovery process being impeded. These types of modifications include but are not limited to wheel arches, wheel sizes, front and rear bumper height and alternations to manufacturer's original vehicle ride height.
16. Under the relevant European Law, the parties to a proposed contract of insurance (MAPFRE ASSISTANCE Agency Ireland, the Insurer and you, the Proposer) are free to choose the law applicable to the contract. We propose that the Laws of the Republic of Ireland will apply to this contract. The Insurer with which your contract will be concluded is MAPFRE ASSISTANCE Agency Ireland which is established in Ireland. The EEA state for the purpose of this policy is the Republic of Ireland.
17. The language used in this and all other documents relating to this policy is English. All future communications both verbal and written will be in English.
18. MAPFRE ASSISTANCE Motor Rescue cover is limited to a maximum of 3 Assists per vehicle in any 12 month policy term. After the 3rd Assist, your Motor Rescue policy becomes void
19. The Company will not be liable for any claims arising within the first 72 hours of inception of the policy.

Exceptions

The Company shall not be liable:

1. For any liability or consequential loss arising from any act performed in the execution of the assistance services provided.
2. To pay for expenses, which are recoverable from any other source.
3. For any claim arising where the vehicle is carrying more passengers than that for which it was designed as stated in the Manufacturer's specifications or arising directly out of the unreasonable driving of the Vehicle on unsuitable terrain.
4. For any accident or breakdown brought about by an avoidable or willful or deliberate act committed by the Insured.
5. For the cost of repairing the Insured Vehicle other than outlined in the benefit, 'Labour' above.
6. For the cost of any parts, keys, lubricants, fluids or fuel required to restore the Insured Vehicle's mobility.
7. For any claim caused by fuels, mineral essences or other flammable materials, explosives or toxins transported in the vehicle.
8. For any breach of this section of the Policy or failure on our part to perform any obligation as a result of extraordinary circumstances, government control, restrictions or prohibitions, or any other act or omission of any public authority (including Government) whether local, national or international, or the default of any supplier, agent or other person or of labour disputes or difficulties (whether or not within The Company) or any other cause whatsoever where such cause is beyond our reasonable control.
9. For any winching costs or specialist equipment. For example, any vehicle or equipment used (other than a standard recovery vehicle) which is required to move a vehicle which has left the road or is overturned or without wheels, would be considered specialist equipment. Once the vehicle has been recovered to a suitable location, normal service will be provided.
10. For claims arising from loss of or damage to contents of your vehicle.
- 11 We do not cover punctures where no serviceable spare wheel or tyre is available.
12. MAPFRE ASSISTANCE shall not be liable for recovering an Insured Vehicle carrying commercial loads. It is the responsibility of the driver to arrange for alternative transport for the commercial load in the event that the Insured Vehicle has to be towed.
13. For assistance as a result of running out of fuel or use of incorrect fuel.
14. For Towing of trailers or any attachments to the Insured Vehicle.
15. For recovering public service vehicles, taxis or Ambulances.
16. For any claims resulting in a loss of earnings as a result of failure to repair the Insured Vehicle.
17. For recovering an Insured Vehicle that poses an environmental risk (For example, seeping oil or fuel).

Data Protection

The information you provide about yourself and about third parties will remain confidential and may be used for the provision and administration of insurance products and related services. Such information may be disclosed in confidence for these purposes to agents or service providers appointed by MAPFRE ASSISTANCE regulatory bodies, other insurance companies (directly or via a central register) and other MAPFRE Group companies. This information will be processed and held on our computers and manual records for as long as is necessary.

You have a right at any time to request, in writing, a copy of 'personal data' within the meaning of the Data Protection Act 1988 - 2003 (as amended or re-enacted from time to time) which is held by MAPFRE ASSISTANCE and to have any inaccuracies in that information corrected. In order to do so, please send a written request to the Data Protection Officer, MAPFRE ASSISTANCE Agency Ireland, Ireland Assist House, 22-26 Prospect Hill, Galway, together with the payment of the applicable fee of €6.35.

Cancellation

The Insured has a right to cancel cover and to receive a full refund of Premium under this Policy provided no claims are known or reported by giving written notice of cancellation within 14 days from the Start Date to MAPFRE ASSISTANCE Agency Ireland, Ireland Assist House, 22-26 Prospect Hill, Galway, enclosing the certificate and terms and Conditions. Unless the Insured exercises this right to cancel within the above period, the Insured shall not thereafter be entitled to any refund of Premium.

Insurance Act 1936

All monies which become or may become payable by Us to You under this policy shall, in accordance with Section 93 of the Insurance Act 1936, be payable in the Republic of Ireland.

Finance Act 1990

The appropriate stamp duty has been or will be paid in accordance with the provisions of Section 113 of the Finance Act 1990.

Signed on behalf of The Company



By Authority of the Board