



## Van Insurance FAQ

**Question:** Does a Van Insurance Policy cover windscreens?

**Answer:** Yes all Van Insurance and Commercial Vehicle Insurance policies cover all windscreens and glass, regardless of whether you have comprehensive cover or third party only cover.

**Question:** What is a policy excess?

**Answer:** You will not have to pay an excess if the loss or damage to your van or commercial vehicle is caused by fire, theft or attempted theft. You will have to pay the excess shown on your policy schedule for any other type of claim covered under this section. The excess amount applying to your van insurance policy will be shown in your schedule.

**Question:** The keys to my van are stolen. Am I covered under my commercial vehicle insurance policy?

**Answer:** We will pay you for up to €500 towards replacing locks and alarms for your van, if the keys for it are stolen from:

- A) Your home if force and violence have been used to get into or out of your home.
- B) Any hotel or guest house at which you plan to spend the night following theft involving force and violence to get into or out of your room.
- C) Any other private home at which you plan to spend the night following theft involving force and violence to get into or out of that home.

We will not pay if:

- A) Your keys have been stolen by deception or fraud or by a member of your family.
- B) Where the theft of the keys to your van has not been reported to the policy immediately upon discovery.

**Question:** I have just received a letter saying I caused an accident. Do I reply?

**Answer:** No. Please immediately send us any letters and documents you receive in connection with an accident or alleged accident involving your van or commercial vehicle.

**Question:** Do I get a refund in my van insurance premium if I cannot drive my van?

**Answer:** Yes. You can suspend your cover by returning your certificate and disc of van insurance to us. We will suspend all cover when we receive the certificate and disc of

insurance, except for loss of damage to your van caused by fire and theft or attempted theft so long as your van insurance policy is not for third party only cover.

You are entitled to a refund of 75% of the premium for the period we suspend the policy (80% if cover is third party only) as long as:

- Your vehicle is not laid up as a result of a claim.
- The policy is suspended for more than 28 days.
- The policy is not issued or renewed less than 12 months.
- You do not make a claim during the period of suspension.

You must continue to pay all premiums due during a period of suspension by the due date including any instalment payments.