

Truck package insurance

Insurance Product Information Document

Company: TVM verzekeringen, The Netherlands

Product: Truck package insurance Poland

This Insurance Product Information Document is only a summary of the insurance terms and conditions. Full details of what is and is not insured are stated in the policy conditions.

What is this type of insurance?

The Truck package insurance compensates damage and injury that your truck causes to a third party. You can also opt to insure damage sustained by the truck. Or you can take out cover for accidents involving vehicle occupants, damage and injury suffered by vehicle occupants and installed electronic devices.



What is insured?

An overview of the insurance cover that can be provided and the respective insured sums is given below.

Third-party liability insurance

This type of insurance compensates damage that you cause with your truck to someone else, someone else's vehicle or belongings for which you are responsible. You are legally obliged to take out third-party liability insurance. Assistance in the event of illness or injury affecting the driver in another country is also insured. This includes, for example, the costs of ambulance transport, additional travel and accommodation expenses and the transportation costs of the deceased's remains.

Option: Restricted comprehensive insurance

Damage to your own truck caused by, for example, fire, explosion, short-circuiting, theft, collision with animals, vandalism and windscreen damage will be compensated. With this cover option, damage that your truck sustains in a collision, for which you are responsible, is not insured. The amount of compensation is based on your truck's current market value.

Option: Fully comprehensive insurance

Damage to your own truck caused by, for example, fire, explosion, short-circuiting, theft, collision with animals, vandalism and windscreen damage will be compensated, as well as collision damage for which you are responsible. The amount of compensation is based on your truck's current market value.

Option: Loading/unloading equipment

Damage to loading/unloading equipment is insured if we receive an itemised specification thereof and it is included in the insured value of the truck.

Option: Installed electronic devices

Damage to installed electronic devices listed in the policy is co-insured. This concerns, for example, a truck radio, telephone and built-in navigation equipment.



What is insured? (continued)

Option: Hazardous substances liability

Transport of hazardous substances that can cause harm to others is insured. Liability for damage caused by or with hazardous substances is based on the risk principle. Simply transporting hazardous substances is considered a liability. The amount of liability increases if they are presumed to have played a role in causing damage.

Option: operating risk liability

You are insured if you are liable for damage caused to third parties by loading/unloading/operating equipment connected to/mounted on the truck. Damage caused while using loading/unloading/operating equipment or by cargo that is being hoisted or transported is insured.

Option: Accidents involving vehicle occupants

With this cover option, the death or permanent disability of the vehicle occupants resulting from an accident involving the insured truck will be compensated. You can choose from set compensation combinations for death and permanent disability, varying from € 5,000 / € 15,000 to € 25,000 / € 50,000 per vehicle occupant.

Option: Vehicle occupants damage and injury insurance

You are insured for injuries suffered by the occupants of truck as a result of a road accident. The option includes compensation for injury or death, and damage or loss of personal belongings. The actual damage will be compensated instead of a predetermined maximum amount as is the case with accidents involving vehicle occupants. The insured sum is € 1,000,000 per incident.



What is not insured?

A number of situations that are not insured are listed below. If the damage is not insured and we are legally obliged to compensate the victim, we are entitled to reclaim the compensation amount from you.

No valid driving licence

Damage is not insured if it occurs at a time when the driver does not have a valid driving licence. Also, if the driver's licence does not have the 'code 95' category that is needed for the specific type of transport, the damage will not be insured.

Wilful intent, alcohol or drugs

Damage resulting from wilful intent or negligence, or the consumption of (excessive) alcohol or drugs is not insured.

Airports

Damage sustained at airfields and airports and in areas where aircraft are permitted is not insured. This can, however, be insured in consultation with us.



Are there any restrictions on cover?

Excess

Different excesses apply to the various cover options.

Security and protection

Different protection regulations apply to trucks with restricted comprehensive insurance and fully comprehensive insurance.

Repairs

If the truck is fully comprehensively insured, you may have emergency repairs costing up to € 750 carried out without having to obtain our permission in advance.

Injury to the driver

The third-party liability insurance does not cover Injury to the driver of the truck. However, you can, for example, take out Vehicle occupants damage and injury insurance or accidents involving vehicle occupants insurance to cover this.



Where am I covered?

You are insured in all countries in which your green card (international motor insurance certificate) is valid.



What are my obligations?

When you request the policy, you must provide us with truthful and complete information about the risk to be insured. If anything changes in your situation, you must notify us accordingly. You must report any damage you suffer within three days of its occurrence and take all reasonable measures to limit the consequences of thereof.



When and how do I pay?

The premium must be paid within 30 days of the invoice date. This can be done by direct debit or by transferring the respective amount to our bank account.

No-claim bonus:

If, during an insurance year, we do not have to compensate any damage, you will be entitled to a premium discount/no-claim bonus. If we have had to compensate damage, you may (partially) lose your discount entitlement. The maximum discount is 50%.



When does the cover start and end?

The insurance starts on the commencement date stated on the policy schedule. The insurance continues until you or we cancel the policy.



How do I cancel the contract?

During the first insurance term, you can cancel the policy as of the expiry date stated on the policy schedule. The required period of notice is two months. After the first insurance term, you can cancel the policy on any date you choose; the period of notice is one month. You must cancel the policy in writing. If we have made new arrangements with you after the first contract period, the policy can only be cancelled on the expiry date stated on the (revised) policy schedule.