Motor Insurance

Insurance Product Information Document

Citadel Insurance p.l.c. is authorised under the Insurance Business Act and regulated by the MFSA.
Company: Citadel Insurance p.l.c.
Product: Commercial Vehicle Motor Insurance

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation. A sample policy document is available on request.

What is this type of insurance?

This insurance provides the compulsory third-party liability cover you need to drive a vehicle on a road. It also offers additional benefits depending on the level of cover you choose.

What is insured?

Third Party Only (Liability to Others)

- Compensation to third parties up to amounts prescribed by law for: death, bodily injury, and property damage arising out of the use of your vehicle, including its loading and unloading, within Malta, any EU member state, Iceland, Liechtenstein, Norway and Switzerland.

Third Party Fire & Theft

The above benefits, plus cover for:

- **Loss of or damage to your vehicle**, including spare parts and accessories, caused by:
  - fire, self-ignition, lightning or explosion
  - theft or attempted theft
- **New vehicle replacement** - If within one year from the date of purchase or first registration (whichever is earlier) of your vehicle as new, it is stolen and not recovered or damaged following fire, self-ignition, lightning or explosion, we will replace it with a new one of the same make model and specification or pay the equivalent sum of a new vehicle of the same make and model.

Comprehensive

All of the above benefits, plus cover for:

- **Accidental loss of or damage to your vehicle**, including windscreen damage
- **New vehicle replacement** - applicable also to accidental loss of or damage to your vehicle

Optional Additional Covers (Comprehensive and Third Party Fire and Theft) subject to payment of additional premium.

Foreign Use (EU/EEA) - loss of or damage to *your vehicle* whilst being used within an EU member state, Iceland, Liechtenstein, Norway and Switzerland.

Foreign Use (Non-EU/EEA) - loss of or damage to *your vehicle* and liability to third parties whilst your vehicle is being used outside of the EU/EEA (excluding US and Canada).

What is not insured?

Third Party Only (Liability to Others)

- Any liability, loss or damage caused while your vehicle is being used for purposes not described in your policy schedule or is being driven by somebody who:
  - is not permited to drive and/or
  - does not have a correct and valid driving licence; and/or
  - is under the influence of drugs or alcohol.
- Any liability, loss or damage arising from your vehicle being used:
  - for the transportation of explosives, flammable liquids, chemicals, fuels or gases, in any form; for racing, rallies, trials, speed testing or motor trade;
  - outside of the geographical area
- Any liability, loss or damage arising from your vehicle being driven within restricted airside areas at airports
- Any liability, loss or damage arising from any kind of pollution or contamination caused by your vehicle or anything carried therein
- Any liability, loss or damage where your vehicle is modified unless modification is accepted by us in writing
- Any loss, damage, cost or expense of whatsoever nature resulting from or in connection with any act of terrorism and/or nuclear terrorism
- Any liability which you have accepted solely by an agreement
- Claims arising from fraud or misrepresentation
- Any liability arising out of the operation of your vehicle as a tool of trade
- Any liability arising through damage by vibration or by weight of your vehicle or of its load
- Any liability caused by food poisoning, anything harmful contained in any goods supplied, or any harmful or defective treatment given at or from your vehicle

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Additional exclusions applicable to Comprehensive and Third Party Fire and Theft cover

- ✗ Any consequential loss, loss of value, depreciation, wear and tear, mechanical, electrical or electronic breakdown or failure
- ✗ Loss or damage caused by theft or attempted theft if your vehicle is left unlocked or unattended with key in the ignition of vehicle
- ✗ The cost of any hired alternative transport

Are there any restrictions on cover?

- Amount payable as specified in the policy
- You are responsible for paying any applicable excess in the event of a claim
- We will not pay more than the market value of the vehicle at time of the accident
- New vehicle replacement is available only when repairs will cost more than 60% of the manufacturer's price list

Where am I covered?

Malta and all other EU member states, Iceland, Liechtenstein, Norway and Switzerland. However, own damage cover applies only in Malta unless you have purchased the additional cover

What are my obligations?

- Provide us with honest, accurate and complete information at all times
- Tell us if your information is wrong or changes
- Act as if uninsured and take all reasonable precautions to prevent loss or damage
- Maintain your vehicle in a roadworthy condition and abide by all relevant regulations
- Tell us about any event which might lead to a claim as soon as reasonably possible. In the event of a claim, you must notify us immediately; submit a claim in writing; provide all supporting documentation; not admit liability without our written consent and pass all correspondence from third parties immediately to us

When and how do I pay?

Premium is payable in full on purchase of cover and on renewal. Payment may be effected by cash, cheque, debit/credit card or through internet banking

When does the cover start and end?

Your cover will start and end on the respective date and time specified in the policy schedule

How do I cancel the contract?

You may cancel the policy at any time by notifying us and by providing us with the original Certificate of Motor Insurance; documentary evidence that your vehicle has been transferred, scrapped or garaged; or documentary evidence that your vehicle is insured with another insurer