

# Commercial Combined

## Insurance Product Information Document

Company: KennCo Underwriting Ltd, T/A KennCo Insurance

Product: Commercial Combined

KennCo Underwriting Limited is registered in Ireland with registered offices at Suites 5 – 7 Grange Road Office Park, Rathfarnham, Dublin 16 and is regulated by the Central Bank of Ireland Ref. No. C49930.

This document is a summary of the key information relating to this policy. Full pre-contractual and contractual information on the product is provided in the full policy documentation including the Proposal Form or Statement of Fact, Schedule, Policy Document and the Terms of Business.

**Policy Insured by:** ERGO Versicherung AG is a German insurance company with its headquarters at Ergo-Platz 1, 40477 Düsseldorf. Registered No: HRB36466. ERGO Versicherung AG, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht, Germany and regulated by the Central Bank of Ireland for Conduct of Business Rules.

### What is this type of insurance?

This is a Commercial Combined insurance policy.



#### What is insured?

Refer to your Insurance Schedule and Policy Booklet for full details of cover.

Only those Sections as showing as in force in your Insurance Schedule shall apply to your particular policy.

Your Insurance cover may include one or all of the below:

- Material Damage
- Business Interruption
- Money
- Employer Liability
- Public Liability
- Products Liability

Refer to your Insurance Schedule for confirmation of which sections are covered and for the cover provided within each section.



#### What is not insured?

- ✗ Anything not listed as covered in the insurance schedule/policy booklet
- ✗ In addition to the standard exclusions conditions, clauses, memoranda, provisions limiting cover in the individual sections of the policy, the insurance cover described in any of the said sections is also subject to the general exclusions and conditions contained in the policy booklet
- ✗ Further restrictions and exclusions may be listed by endorsement or warranty on the insurance schedule
- ✗ Any amount above the listed sums insured or above an agreed limit of indemnity
- ✗ Limits of indemnity referred to in the policy as being "the amount stated in the schedule" are intended to refer to that part of the schedule which corresponds with the section of the policy where the reference occurs
- ✗ The excess that applies for claims

#### Are there any restrictions on cover?

! If your premises becomes vacant or if any part of the premises is unoccupied, certain cover restrictions will apply. Please see full policy wording and warranties that apply to your policy



! If you are under insured at the time of a loss, we may only pay a proportion of the claim

! Restrictions and exclusions as listed by endorsement or warranty on the insurance schedule



## Where am I covered?

- ✓ The territorial limits of the policy are: Republic of Ireland, Great Britain and Northern Ireland



## What are my obligations?

- You must take all reasonable steps to prevent loss, damage or an accident and keep the buildings/property in a good state of repair
- You must take all reasonable precautions for the safety of both members of the public entering your property and your employees and shall exercise reasonable care that only competent employees are employed by you
- You must take all reasonable steps to comply with all statutory and other obligations and regulations imposed by any competent authority
- You must maintain all premises, ways, works, machinery and plant in sound condition
- You must tell your broker of any changes in circumstances which may affect your Insurance
- You must comply with all the terms and conditions as set out in the policy
- On the discovery of any circumstance or event which may give rise to a claim under this Policy it is a condition precedent to liability that the insured shall:
  - give immediate notice in writing to Kennco Underwriting Ltd. or to your insurance broker
  - give immediate notice to An Garda Síochána in respect of:
    - (i) loss or damage by stealing or any attempt thereof
    - (ii) loss of money by any cause whatsoever
    - (iii) loss or damage by riot, civil commotion or malicious persons

### **If any part of the premium is calculated on the estimates furnished by you then you must:**

- keep an accurate record containing all particulars relating to such estimates
- if requested allow the company to inspect such record
- within thirty days of the expiry of each period of Insurance supply the company with a correct declaration of such particulars and information as the company may require in respect of the preceding period of insurance duly certified by the your external auditor or accountant

If the amount so paid shall differ from the amount on which premium has been paid the difference in the premium shall be met by a further proportionate payment to the company or by a refund by the company as the case may be subject to the retention by the company of any minimum premium as stated in the policy or endorsed thereon



## When and how do I pay?

- Your policy will have been arranged for you by your insurance broker. The premium must be paid to your insurance broker in one single amount by debit or credit cards, or if offered by your broker, by monthly instalments (subject to a credit agreement)



## When does the cover start and end?

- This policy is for a period of 12 months, unless otherwise stated. Your exact policy start and end dates will be shown on your schedule of cover



## How do I cancel the contract?

- You can cancel this insurance at any time by contacting your broker. You should ask your broker to make you aware of any sections of the policy that are "minimum and deposit". You will not receive a return premium for these sections if the policy should cease early