

Garage Combined

Insurance Product Information Document

Company: KennCo Underwriting Ltd, T/A KennCo Insurance

Product: Garage 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.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents and policy.

Policy Insured by: AXA Insurance dac, registered in Ireland number 136155. Registered Office Wolfe Tone House, Wolfe Tone Street, Dublin 1. AXA Insurance dac is a private company limited by shares. AXA Insurance dac is regulated by the Central Bank of Ireland Ref: No C713.

What is this type of insurance?

This is a Garage Combined insurance policy.



What is insured?

There are different sections to choose from offering you flexible cover which can be tailored to suit your business.

Your Insurance cover may include one or all of the below depending on the cover you have chosen:

- Material Damage
- Business Interruption
- Money
- Employer Liability
- Public Liability
- Products Liability
- Service Indemnity
- Vehicles in Transit
- Computer All-Risks



What is not insured?

- ✗ Anything not listed as covered in the Insurance Schedule/Policy Booklet
- ✗ Wear & tear or costs for maintenance of the property Insured
- ✗ Damage caused by corrosion, rust, wet or dry rot, vermin or insects
- ✗ The excess that applies for claims
- ✗ Terrorism
- ✗ Cyber risk



Are there any restrictions on cover?

- ! The insurance cover described 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
- ! If you are under insured at the time of a loss, we may only pay a proportion of the claim



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 the property hereby insured and shall exercise reasonable care that only competent employees are employed
- You must take all reasonable steps to prevent accidents loss or damage to property insured and 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
- In the event of the discovery of any defect or danger you must, as soon as possible, cause such defect or danger to be made good or remedied and in the meantime shall cause such additional precautions to be taken as the circumstances may require
- 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:
 - (a) as soon as possible give notice in writing to Kennco Underwriting Ltd. or to your insurance broker (b) notify An Garda Síochána as soon as possible You must tell your broker:
- As soon as possible upon becoming aware of any changes in the information you have provided to KennCo or your insurance broker
- At least fourteen (14) days before you start any conversions, extensions or other structural work to the buildings
- When we are notified of a change or of any planned structural work we will tell you if this affects your policy. For example we may amend the terms of your policy or require you to pay an additional premium. In certain circumstances we may cancel your policy in accordance with the “Cancellation” section of the policy document. If you do not inform us about a change it may affect any claim you make or could result in your insurance being invalid
If any part of the premium is calculated on the estimates furnished by the Insured the Insured shall:
 - (a) keep an accurate record containing all particulars relating to such estimates
 - (b) if requested allow the company to inspect such record
 - (c) within thirty days of the expiry of each period of insurance supply KennCo with a correct declaration of such particulars and information may be required in respect of the preceding period of insurance duly certified by the insured’s 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 or by a refund as the case may be subject to the retention by KennCo of any minimum premium as stated in the Policy or endorsed thereon



When and how do I pay?

- For full details of when and how to pay, you should contact your broker



When does the cover start and end?

- Refer to your insurance schedule which will clearly show your policy start and end date on the first page of the document



How do I cancel the contract?

- This policy is subject to a 14 day “cooling-off period” enabling you to cancel this policy within 14 working days of the first period of insurance. If you choose to cancel this Policy during the “cooling-off period”, you will have to pay a proportional amount of premium for the period of time you had insurance cover
- You can cancel this insurance at any time by contacting your broker