PRESTIGE
UNDERWRITING IRELAND

NON-STANDARD COMMERCIAL VEHICLE

UNDERWRITTEN BY
AXA INSURANCE DAC

NON STANDARD COMMERCIAL VEHICLE **PRODUCT SUMMARY**

01: CATERING VEHICLES **Drivers aged 23 to 75**

Vehicle types accepted: Ice Cream Vans, Fast Food/Burger Vans, Coffee Vans, Sandwich Vans etc. N.B: This is not for fast food delivery vehicles.

02: MODIFIED VEHICLES **Drivers aged 23 to 75**

Vehicle types accepted: For Commercial Vehicles (non Catering Vehicles) that have been modified.

This could be non-standard alloy wheels fitted or seats added or removed. Vehicles adapted to carry water tanks or vehicles with internal or external racking to name a few examples.

03: CONVICTED DRIVER **Drivers aged 23 to 75**

Vehicle types accepted: For Commercial Vehicles that are not Catering Vehicles or Modified.

- A minimum of the following convictions must be disclosed:
  - 2 or more speeding offences;
  - 2 or more sign or signal offences;
  - Any other motoring offence.
- Any driver with a poor history of motoring convictions, penalty points or disqualifications.
- Any driver with non-motoring (criminal) offences upon referral to Prestige.

04: NON STANDARD **Drivers aged 23 to 75**

Vehicle types accepted: Commercial Vehicles that are not Catering Vehicles or Modified or for a Convicted Driver.

Examples of what would be accepted on the Non Standard scheme are: Commercial Vehicles used for Social, Domestic and Pleasure use only or vans with more than 3 seats but not more than 9.

Also for Non Standard or unusual body types for example: Pickups, Cherry Pickers, Horseboxes, Double Cabs/Crew Cabs, Mobile Libraries, Refrigerated Vehicles, Dropsides, Flatbeds, Tippers etc.

05: ELECTRIC VEHICLE **Drivers aged 23 to 75**

All electric vehicles will be considered - anything from Opel Vivaro E to Mercedes E Sprinter

06: CV PREMIUM PLUS **Drivers aged 23 to 75**

The risk does not fit into any of the above categories.

Risks most likely to be quoted under 'Premium Plus' will be low NCB, higher rated areas and unusual occupations or vehicle usage.

PRODUCT ACCEPTABILITY AND TERMS

- Maximum value of €75,000
- Maximum GVW 7.5T
- Minimum premium under this scheme will be €590
- Rates are available on Covernet only
- Comprehensive cover only

BUSINESS ENQUIRIES

Niamh Hoey - Broker Development Manager
T. 087 4910646
E. niamh.hoey@prestigeunderwriting.com

UNDERWRITING ENQUIRIES

T. 049 4371830
E. motorsupport@prestigeunderwriting.ie

CLAIMS ENQUIRIES

T. 0818 7 365 24

WEBSITE

W. www.prestigeunderwriting.ie