

Motor Insurance Policy Highlights



This document provides a summary of the significant features, benefits and limitations of the cover provided. For full details of cover including complete terms, conditions and exclusions please refer to the policy document.

OAMPS Petrochemical Insurance and Risk Management Motor Insurance Policy is underwritten by Zurich Insurance plc.

This motor policy provides cover to indemnify the policyholder against their legal liabilities arising from the use of a motor vehicle owned, or operated by them under the terms of a leasing or hiring agreement. In addition to the legal liabilities covered, dependant on the level of cover chosen, cover will also be provided for loss or damage arising from the accidental damage to or loss of any vehicle owned or operated by the policyholder.

| Motor Policy Benefit | Cover/Limit Provided |
|-------------------------------------|--|
| 1) Third Party Property Damage | In respect of commercial vehicles the policy provides an indemnity limit of €6,500,000 including the carriage of hazardous goods. In respect of motor cars, the indemnity limit provided is €30,000,000. |
| Third Party Injury | Unlimited |
| 2) Spillage | Cover is provided in respect of liability for damages arising out of the accidental spillage of product during loading or delivery as a direct result of a driver's negligence. This cover extends both on and off the public highway. |
| 3) Crossover/Wrongful delivery | Cover is provided in respect liability for damages arising out of the accidental contamination of a third party product as a direct result of a drivers' negligence. |
| 4) Loss of Product | The policy can be extended to cover full replacement of tanker product lost or damaged due to Fire, Theft, Collision or overturning up to a limit of €15,400 or a higher amount as agreed. |
| 5) Unspecified Third Party Trailers | The policy can be extended to include cover for any unspecified third party trailer in the Insured's custody and control. Subject to an overall maximum value of the chosen sum insured. |
| 6) Personal Effects | If Comprehensive cover applies, personal belongings up to €130 any one incident are covered. |
| 7) Medical Expenses | If Comprehensive cover applies, medical expenses up to €130 any one incident are covered. |
| 8) Long Term Undertaking | A discounted premium is available if an undertaking is given to renew the policy for a 3 year period, subject to claims performance. |

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| Significant exclusions or limitations | Limit/Exclusion |
|---------------------------------------|--|
| 1) Airside | The use of vehicles whilst airside. Cover can be arranged if required. |
| 2) Tool of Trade | The use of any commercial vehicle or plant while being used as a tool of trade. |
| 3) Gradual Pollution | Death, bodily injury or damage to property caused by gradual pollution or contamination. |
| 4) Wear and tear | Wear and tear, depreciation, loss of use, mechanical, electrical, electronic or computer breakage, failure or breakdown, damage to tyres by braking or by cuts, punctures or bursts. |

