

policy summary / car insurance



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what you need to know

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a summary of our car insurance policy



Thank you for insuring your car with us.

This document is a summary of your motor insurance policy. If you want to read the full terms and conditions, these are in your policy document. If there is anything you don't understand, please phone us on 0845 828 2822, call in to your nearest AXA Direct branch or log onto www.axani.co.uk

We are delighted to have you as a customer and look forward to insuring you for many years.

John O'Neill
Chief Executive

First things first

Private car insurance provides three levels of cover to choose from:

- ➔ comprehensive;
- ➔ third party fire and theft;
- ➔ third party only.

You can buy optional extra cover for an extra premium. Please see your proposal form, proposal declaration or policy schedule for the cover you have chosen.

**extra cover for
a higher premium** /
please ask us for
relevant charges

Any extra cover you have bought will be shown on your proposal form, proposal declaration or on your policy schedule.

Protecting your no-claims discount

If you choose to protect your no claims discount, you can make up to two claims in a three year period without losing your no-claims discount.

To qualify, you must be earning the maximum no-claims discount.

Motor Rescue

24 hour breakdown assistance. If your car will not start on the road or in your driveway we will send help. If we cannot get you going, we will tow your car to safety and get you to your destination if needs be.

Glass breakage (if you are not insured for comprehensive). You can add glass breakage cover. A limit of £150 applies unless you use an AXA Repairer. In addition, an excess of £75 will apply for all glass claims.

Legal expenses

If you are the victim of a miscarriage of justice or an uninsured driver, legal expenses cover will enable you to pursue damages.

Replacement Car Plus

If your car is out of use due to loss or damage by accident fire or theft we will endeavour to provide you with a replacement car of similar physical size to your car up to 2 litre or pay towards you hiring a car (up to £25 a day including VAT). Cover will be up to 14 days as determined by our AXA Claims department.

Injury to driver cover

The cover includes a benefit of £10,000 if you or a named driver are seriously injured in a road accident and a £30,000 death benefit if you or any driver named on the policy is killed as a result of a motor accident involving your car. It also includes hospital benefits for you.

A claim under any of these optional benefits will not affect your no-claim discount.

**significant general
exceptions and
policy conditions** /
applies to all sections
of the policy.

People covered to drive

We will not be liable for any injury, loss or damage while your vehicle is being driven by a person not covered by the certificate of motor insurance.

Using your car

We will not be liable for any injury, loss or damage while your vehicle is being used for any purpose not covered by the certificate of motor insurance.

Driving licence

There is no cover for anyone who is disqualified from driving or has never held a driving licence.

Claims procedure

You must, as soon as reasonably possible, give us notice of any injury, loss or damage which may give rise to a claim under the policy.

Looking after your vehicle

You must take all reasonable precautions to keep your car secure from theft and in a roadworthy condition.

You must tell us:

- ➔ if you change your car
 - ➔ if you make any modifications or alterations to your vehicle e.g. air induction kits / filters, lower suspension, change to the exhaust, etc.
- If you are in any doubt whether certain facts are important, please ask us.

**If you need to make a claim or you need
motor breakdown assistance, please call our
24-hour claims helpline on 0845 828 2823.**

our policy at a glance /

this is a summary of policy features and benefits

Features and benefits	Type of policy			Significant or unusual limits and exclusions	Policy section
	Comprehensive	Third party fire and theft	Third party only		
We will pay for loss of or damage to your car and its accessories and spare parts while they are in or on the car.	✓			We will not cover any reduction in the market value of your car because it has had to be repaired. We will not cover mechanical or electrical breakdowns. We will not cover loss or damage arising from putting the wrong fuel or lubricant into your engine. Your excess (the first part of a claim you must pay) is shown on your schedule.	Section 1
We will cover Personal Belongings up to £250 and Replacement locks up to £500.	✓	✓			Section 1
We will cover loss of or damage to your car, including glass breakage, by fire or theft. You will not pay an excess if you make a claim for fire or theft and it will not affect your no-claims discount.	✓	✓		We will not cover loss or damage caused by theft or attempted theft, if the keys (or keyless entry system) are left unsecured or left in or on an unattended car.	Section 1
We will replace your car with a new model if you make a claim.	✓	✓		Your car must be less than a year old and have damage that costs more than 50% of its value to repair.	Section 1
A maximum limit of £350 will operate for all fees connected with towage and storage only if you notify us of any accident or loss within 48 hours.	✓	✓			Section 1
You can reduce your compulsory policy excess by £100 if you use an AXA garage.	✓				Section 1
We will pay for a broken or damaged windscreen, windows or sunroof glass in your car and scratching of the bodywork caused by them breaking. If this is the only damage you claim for, your no claim discount will not be affected.	✓			Glass cover will be limited to £150 when our approved repairer is not used. A £75 excess will also apply.	Section 2
The policy applies while your car is towing a caravan or trailer.	✓	✓	✓	We will not cover loss of or damage to the towed caravan or trailer.	Section 4
We will provide cover for your legal liability for accidental death or injury to other people as a result of using your car. Cover is unlimited.	✓	✓	✓		Section 5
We will cover legal liability for damage to other people's property due to an accident as a result of using your car.	✓	✓	✓	We will not pay more than £20 million.	Section 5
We will cover you while driving other cars you do not own or have not hired under a hire-purchase agreement.	✓	✓	✓	There are some exceptions where this does not apply, please see your certificate and schedule.	Section 5
You have cover to drive in the European Union and European Union-approved countries.	✓	✓	✓	Full policy cover applies for up to 90 days during the period of insurance. The minimum cover you need in these countries applies while the policy is in force.	Section 6
You can earn up to 75% no-claims discount.	✓	✓	✓	You may lose this discount if you make a claim.	Section 8
You have a 'step back' facility if you are earning 62.5%, 70% or 75% no-claims discount. This means that you will only lose part of your discount if someone makes a claim against you.	✓	✓	✓	The 'step back' no-claims discount facility will not apply if you are convicted of dangerous driving or a drink-driving or drugs offence under road traffic laws following an accident.	Section 8

other things you should know

How long the policy lasts

Your policy will run for 12 months from the date and time shown in the schedule. If we agree to provide cover for less than 12 months, the schedule will show when your policy ends.

Cooling-off period

If you are unhappy with your new policy, you can cancel within 14 days by giving notice in writing and returning the certificate of insurance to us. We will work out the premium for the period we have been insuring you on a pro rata basis plus an administration charge and refund the balance providing no claims have been made on your policy.

You will be charged a pro rata premium or £25 whichever is more for the period you were on risk and this will be deducted from the full premium paid to determine the refund due to you.

Cancelling your policy in the first year

If you cancel at any other time during the first year of insurance, we will work out the premium after an administration fee has been taken away for the period you were insured based on our short period rates as shown below. If you have made a claim or there has been an incident likely to give rise to a claim, we will not give any refund.

Period which your policy is in force	Percentage of premium returned
Up to 1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	45%
6 months	35%
7 months	25%
8 months	20%
9 months	10%
Over 9 months	Nil

We will not refund your premium for optional extras such as injury to driver.

Cancelling your policy at any other time

In the second and any future years, once you return the certificate of insurance and you have not claimed or there is no incident that is likely to result in a claim during the current period of insurance, we will return the premium after an administration fee has been taken away for the period of insurance still left to run. We will not refund your premium for optional extra such as injury to driver.

Our rights to cancel

If we have to cancel your policy, we will send you 7 days' notice by registered letter to your last known address. As long as you return the certificate of insurance to us, we will return the premium for the period of insurance still left to run.

Your premium

Although you may be able to protect your no-claims discount, your premium may increase if you make claims or you receive motoring convictions.

The law and language of the contract

Both you and we can choose the law within the European Union which applies to the contract. We propose that English law will apply. The language used in this policy and in communications relating to it will be English.

Terms and conditions

As with all insurance contracts, certain terms and conditions will apply. We will be happy to discuss your insurance needs either by phone or at your local AXA Direct branch.

Whether the product is suitable

Please read this document to make sure the policy meets your needs. If you find that your cover is unsuitable, please log onto www.axani.co.uk, call into your local AXA Direct branch or ring us on 0845 828 2822.

Fraud: You are under a duty to tell us all facts likely to influence how we assess and if we accept your proposal. If you do not, we may cancel your policy, declare the contract to be void and refuse to pay any claim under the policy as well as any other rights we may have under the policy. It is in your own interest to mention these facts. If you are in any doubt whether certain facts are important, please ask us.

questions, complaints? / we're here to help.

- ➔ If you have questions or complaints contact us on www.axani.co.uk or ring us on **0845 828 2822**
- ➔ For help with claims, ring us on **0845 828 2823**

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