

## Other information

**General Exceptions**, we also draw your attention to the general exceptions in section 9 of your policy booklet.

**How do I know if I have included optional cover?**

Any additional cover you have purchased will appear on your schedule. It will also note any other exclusion on your policy.

**Need to cancel?**

If you are unhappy with your new policy you are free to cancel within 14 days without penalty. Information on cancellation at any other time is detailed in section 4 of your policy document. Your policy is renewable annually.

**Are there other conditions I should be aware of?**

Conditions and exclusions are detailed in your policy but you should be aware that you are under a duty to disclose and it is in your own interest to mention all facts likely to influence the assessment and acceptance of your proposal. Where this is not the case AXA may cancel your policy, declare the contract to be void and refuse to pay any claim under the policy in addition to any other rights we may have under the policy.

**Your premium:**

Your premium may increase as a result of frequency and /or cost of claims

**If you wish to make a complaint:**

Please contact our customer care team on 0800 039 1970, by e-mail to [axacustomer@axa.ie](mailto:axacustomer@axa.ie) or in writing to AXA Insurance, Freepost BEL 2531, Belfast, BT1 1BR.

If you are unhappy with our final response to your complaint you can refer to the Financial Ombudsman Service (FOS) within 6 months. Full details of our complaints process and contact details for the FOS are contained in the "making yourself heard" section of your policy.

This policy is underwritten by AXA Insurance Limited which is a wholly owned subsidiary of AXA S.A. (France) regulated by the Irish Financial Services Regulatory Authority and is obliged to comply with the Insurance Conduct of Business rules issued by the Financial Services Authority.



## USEFUL INFORMATION

### Queries

If you have any queries on your policy, or if you wish to make amendments call free on:

**0800 28 28 22**

Lines open 8am - 6pm Monday to Friday

### Free Phone 24 Hour Claims

(including windscreen repair or replacement)

**0800 28 28 23**

The AXA Direct claims line is open 24 hours a day,  
7 days a week, 365 days a year.



## Your right to know

A summary of your private car policy



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Be Life Confident



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December 2004

# Your right to know

A summary of your private car policy



We are delighted to include a policy summary as part of our ongoing commitment to implement the FSA Insurance Conduct of Business Rules. As a summary, this document does not replace the policy and is not an interpretation of it. We recommend that you read the full policy document together with your certificate and schedule in particular the exclusions section below to make sure that the product meets your needs.

Your proposal form and schedule will show the cover you select. Here is a brief explanation of the differences.	Comprehensive	Third Party Fire & Theft	Third Party	Policy section
Loss of or damage to your car by accidental or malicious means	✓			1
Personal Accident Benefits, Medical Expenses	✓			2,3
Loss of or damage to your car by fire or theft	✓	✓		1
Unlimited cover in respect of your legal responsibilities for death of or injury to other people	✓	✓	✓	4
Cover to £20 million in respect of your legal responsibilities for damage to other peoples property	✓	✓	✓	4

## What to do if you have a claim?

Our 24 hour claims service can be reached on **0800 28 28 23**

# Your policy at a glance

we draw your attention to the following:

## keyfacts

Features & Benefits	Exclusions & limitations you should be aware of, a full listing is contained in your policy document	Comprehensive	Third Party Fire & Theft	Third Party	Policy section
Loss of or damage to your car	Loss of value after a repair, damage to tyres from braking, punctures & cuts, and loss of your car by deception are not covered by this policy. Your excess (the first part of a claim that you must pay) is noted on your schedule. This does not apply for fire or theft claims. A limit of £500 applies to audio/phone equipment not fitted by the manufacturer or authorised dealer	✓			1
New car replacement	Your car must be less than 12 months old, travelled not more than 15,000 miles, have damage of more than 50% of its value and be owned by you from new.	✓	Fire & theft claims only		1
Personal accident benefits	The loss must be as a result of an accident in a car.	✓			2
Medical expenses cover	The loss must be as a result of an accident in your car. A limit of £200 per person applies.	✓			3
Loss of or damage to your car by fire or theft	The car must be missing 28 days to claims and a limit of £500 applies to audio/phone equipment not fitted by the manufacturer or authorised dealer	✓	✓		1
Courtesy Car	Is available where there is a valid claim under this section and you use our approved repair network but not where there is a total loss including unrecovered theft.	✓	Fire & theft claims only		1
Collection and delivery of your vehicle	Is available where there is a valid claim under this section.	✓	Fire & theft claims only		1
Towing	The policy excludes towing for reward and damage to the caravan, trailer or disabled mechanically propelled vehicle or to property or injuries to persons being carried in or on it.	✓	✓	✓	5
Use in other European countries	To extend non compulsory cover you must advise us in advance of your journey on 0800 28 28 22	✓	✓	✓	6
Suspension of cover	Your certificate must be returned before cover can be suspended	✓	✓	✓	7
No Claims Discount	With the exception of Fire or Theft, emergency treatment and windscreen claims your No Claims Discount will be adjusted in the event of a claim.	✓	✓	✓	8
Windscreen Breakage	Where the services of our approved repairers are not used the maximum we will pay is £150.		Your schedule will show if you have purchased this cover		Endorsement 3
Protected No Claims Discount	Three or more claims in a 3 year period will result in an adjustment to your No Claims Discount.		Your schedule will show if you have purchased this cover		Endorsement 1
Driving of Other Cars	Third Party only cover applies while driving other cars not owned by or belonging to you or subject to a hire purchase agreement.		Your certificate of insurance will show if you have this cover		4