



May, 2008

Vanfirst

Key features of our *light commercial vehicle insurance policy*

keyfacts®



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Be Life Confident

If you need to make
a claim, please call
our 24-hour
claims helpline on:

0845 399 0400

A summary of our Vanfirst light commercial vehicle policy



Thank you for considering AXA as your motor insurer.

We know that insurance can be a complicated business and it's essential that you make the right choices for you, other drivers and your vehicle. This document is here to help and the wording has been designed to make it easy to follow.

This document is a summary. Its purpose is to explain, as clearly as we can, what you are covered for and what you are not covered for. It does not replace the policy. When you take out a policy we recommend that you read the full policy document and schedule together with your certificate of insurance to make sure that the product meets your needs.

If you have any questions now or in the future, please contact any AXA Direct branch (please refer to the back cover for details).

John O'Neill
Chief Executive

First things first

Vanfirst light commercial vehicle insurance provides three levels of cover to choose from:

- comprehensive
- third party fire and theft; or
- third party only

In addition we offer you the choice of our Premier or Standard packages each specifically designed to suit your individual needs.

Our Standard package offers a comprehensive range of cover plus excellent service to give you peace of mind.

Our Premier package offers you a wider range of cover and gives you the option of selecting additional options such as van hire.

Optional Extra cover is also available for an extra premium. Please see your proposal form, proposal declaration or policy schedule for the cover you have chosen.

Our policy at a glance

This is a summary of policy features and benefits.

Features and benefits	Standard package	Premier package	Comprehensive
We will pay for loss of or damage to your vehicle and its accessories and spare parts while they are in or on the vehicle	✓	✓	✓
We will cover loss of or damage to your vehicle by fire or theft	✓	✓	✓
We will replace your vehicle with a new one of the same make and model if you make a claim		✓	✓
We will pay for broken or damaged windscreens or windows of your vehicle and the bodywork being scratched as a result of the glass		✓	✓
The policy applies while your vehicle is towing a trailer.	✓	✓	✓
We will cover legal liability for damage to other people's property due to an accident as a result of using your vehicle	✓	✓	✓
We will pay the cost of emergency medical treatment as required by legislation for injuries as a result of the use of your vehicle	✓	✓	✓
We will provide for your legal liability for accidental death or injury to other people as a result of using your vehicle	✓	✓	✓
You have cover to drive in Europe and countries approved by the Commission of the European Union.	✓	✓	✓
You can earn up to 60% No Claims Discount	✓	✓	✓
If you are earning a 60%, 50%, or 40% no claims discount you will only lose part of your discount if a claim is made.		✓	✓
Your No Claims Discount will not be affected by payments under Section 1 (Loss and Damage to your vehicle) for fire and theft claims		✓	✓
Replacement lock cover if your keys are stolen.		✓	✓

Third Party, Fire & Theft	Third Party only	Significant or unusual limits and exclusions	Policy section
		We will not cover any reduction in the market value of your vehicle because it has had to be repaired. We will not cover mechanical or electrical breakdowns. Your excess(the first part of a claim you must pay) is shown on your policy	Section 1
✓		Your vehicle must be missing for at least 28 days after we have been notified before we will consider it lost by theft. Your excess (the first part of a claim you must pay) is shown on your policy schedule.	Section 1
✓		Your vehicle must be less than a year old and have damage that costs more than 60% of its value to repair.	Section 1
		If you use a replacement windscreen provider who is not approved by us, the maximum we will pay is £100.	Section 2
✓	✓	We will not cover loss of or damage to the towed trailer. There are some exceptions where trailer cover does not apply, please see your policy document.	Section 3
✓	✓	We will not pay more than £5,000,000	Section 4
✓	✓	A payment under this section will not affect your No Claims Discount	Section 4
✓	✓	Cover is unlimited	Section 4
✓	✓	The minimum cover you need in these countries applies while the policy is in force	Section 5
✓	✓	If you claim, you could lose this discount or it could be reduced	Section 7
✓	✓		Section 7
✓			Section 7
✓		We will not pay more than £500	Section 9

Extra cover for a higher premium

Available with third party only, third party fire and theft or comprehensive policies.

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

Van Hire (available on our Premier package only)	Replacement vehicle hire costs in the event of a theft or an accident (up to £30 per day for seven days)
Protected maximum no claims discount	You can protect your maximum no claims discount if a third party or accidental damage claim is made on your policy.
Motor rescue	This will give you 24-hour breakdown assistance at the roadside or from your home or place of business.
Glass breakage	You can add this to your standard package (Comprehensive, Third party Fire & Theft and Third Party only) or Premier Package (Third Party Fire and Theft and Third Party Only) to a limit of £750.
Legal Expense	We will attempt to recover your uninsured losses from the other person who caused the accident.

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 vehicle	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 vehicle secure from theft and in a roadworthy condition.
Change of vehicle	You must tell us immediately if you change your vehicle.
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.

Other things you should know

How do you make a claim?

The quickest and easiest way is by phone. Contact us day or night on 0845 399 0400.

Policy duration

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 expires.

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 refund your full premium, providing no claims have been made on your policy.

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 for the period you were insured based on our short period rates as follows.

Short period rates	
Period which your policy is in force	Percentage of premium returned
0 to 14 days	100%
15 to 30 days	85%
31 to 60 days	75%
61 to 90 days	65%
91 to 120 days	55%
121 to 150 days	45%
151 to 180 days	40%
181 to 210 days	30%
211 to 240 days	25%
241 to 270 days	15%
271 to 300 days	10%
Over 300 days	Nil

This return of premium does not include the motor rescue charge as we do not provide a refund for this optional item when you cancel your policy.

If any claims have been made on the policy you must pay the full premium and no return of premium will be allowed.

Cancelling your policy at any other time

In the second and any future years, 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.

This return of premium does not include the motor rescue charge as we do not provide a refund for this optional item when you cancel your policy.

If any claims have been made on the policy you must pay the full premium and no return of premium will be allowed.

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

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 the law of the Northern Ireland will apply. The language used in this policy and any communications relating to it will be in English.



Caring for you

There may be times when you feel you do not receive the service you expect from us. This is our complaints process to help you.

- For a complaint about your policy, write to AXA Insurance, Customer Care, Freepost, Bel 2531, Belfast BT1 1BR. If you are unhappy with the way we have dealt with your complaint, you may be able to refer to: the Financial Services Ombudsman's Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR
Telephone: (0845) 080 1800. Fax: (020) 7964 1001.
Email: info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk; or
- For a complaint about your claim, contact our claims action line on 0800 28 28 23. If we cannot sort out your complaint, you can contact our Customer Care Department on 0800 039 1970 or:
- email: axacustomer care@axa.ie.

Our promise to you

- We will reply to your complaint within five days.
- We will investigate your complaint.
- We will keep you informed of progress.
- We will do everything possible to sort out your complaint.
- We will use feedback from you to improve our service.

Questions, problems?

We're here to help.

- ➔ As this is a quick guide to your policy it can't cover everything. There are other things you may be covered for and of course, there are things you're not covered for. Your policy document explains everything.
- ➔ If you have questions or problems contact us at
 - Ballymena **028 25639730**
 - Bangor **028 91470826**
 - Belfast **028 90439200**
 - Coleraine **028 70355618**
 - Derry **028 71368046**
 - Lisburn **028 92629153**
 - Newry **028 30833078**
 - Portadown **028 38332214**
- ➔ For Claims assistance, ring us at **0845 399 0400**



AXA Insurance Limited, Wolfe Tone Street, Dublin 1.

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AXA Insurance Limited t/a AXA Direct is regulated by the Financial Regulator and is obliged to comply with the insurance conduct of business rules issued by the Financial Services Authority.

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