



# Car insurance policy summary

## Key facts

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. For full details refer to the policy wording where the information can be found under the same section headings as listed in this document.

## Who provides the cover?

The cover is provided by AXA Insurance UK plc. All sections covered by this document are underwritten by AXA Insurance UK plc.

## Types and duration of cover

Please refer to your policy documentation for the level of cover you have selected.

Comprehensive cover includes accidental damage to your own car and accessories in or on it as well as the cover provided under a third party, fire and theft policy.

Third party, fire and theft cover provides cover for injury, or damage you cause to other people and/or their property as well as cover in case your car is stolen or damaged by fire.

Your certificate will show you the persons entitled to drive and the classes of use provided under your policy

Cover is provided for 12 months or as detailed on your schedule and certificate. The policy is renewable annually and to ensure your cover continues provided you still meet our acceptance criteria we will seek to automatically renew it. Your payment details will be held securely on our files so that your next renewal premium can be collected. Your payment details can be changed at any time. Ahead of your renewal date we will send you an e mail to remind you the policy is due. If you do not wish to renew you should let us know via your AXA Account before your renewal date.

## Making a claim

For claims involving damage to your car or personal belongings or fire theft or injury call:

- 0844 874 0303\* in the UK
- 00 44 1732 376 249\* from outside the UK.

For glass claims if you have comprehensive cover call 0844 874 0333\*

For claims under the optional legal assistance section call 0844 874 0303\*

For claims under the optional breakdown section call 0800 197 1121 or 00 44 1737 815 375\* if European cover applies.

\* Call costs may vary depending on your service provider.

### Register a claim in your AXA Account

Log in at [www.axainsurance.com](http://www.axainsurance.com) using your email address and password and click 'Make a claim'.

## What if I want to cancel?

If you cancel the policy within 14 days of buying it or receiving your documents (whichever is the later), we will return any premium paid subject to an administration fee, which is currently £25. You will not receive any return of premium if a claim has been made by you or against you during the period of insurance.

If you cancel after those 14 days have passed, you will receive a proportional refund in respect of the cover you have not yet used less a cancellation fee of £52.50. If you have made a claim, or a claim has been registered against you, you will not be entitled to a refund and the cancellation charge will still apply.

Customers who pay by monthly instalments may not be entitled to a refund and may instead be required to pay extra premium to include the time they have been covered and the £52.50 cancellation fee.

In all instances, you must return the certificate of insurance to us or confirm in writing that the certificate has been destroyed or complete a statutory declaration if the certificate has been lost.

If you have taken out cover under any of the optional sections you may cancel these during the 14 day reflection period and receive a return of premium. If cover on the optional sections is cancelled after the 14 day reflection period we are unable to refund your premium.

## Complaints

If you have a complaint about your policy please contact the Help team via one of the following:

Write to:

Customer Relations Manager

AXA Insurance UK plc

9 Fudan Way

Stockton on Tees

TS17 6EN

Email: [complaints@axainsurance.com](mailto:complaints@axainsurance.com)

Telephone: 0844 209 6666\*

If your complaint relates to the optional Breakdown cover on your policy please contact:

The Quality Manager

Inter Partner assistance SA

106 -118 Station Road

Redhill

Surrey

RH1 1PR

Tel 0870 609 0023\*

If we have given a final response and your complaint remains unresolved you have the right to refer it to the Financial Ombudsman Service (FOS). Details of how to do this will be provided with the final response letter.

Using the Financial Ombudsman Service does not affect your legal rights.

\*Call costs may vary depending on your service provider.

## Administration fees

The policy is transacted online so if you take out a policy with us the documents will be available for you to download and print yourself. Paper documents can be provided on request subject to an administration fee of up to £30. Changes to your policy can be made online free of charge via your own secure area of our website (My AXA Account). Any changes we make on your behalf that could be made via My AXA Account will be subject to an administration fee of up to £30.

Fees may also apply if you cancel your policy (see 'What if I want to cancel?').

## Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation in the unlikely event that we cannot meet our obligations to you. This depends on the type of insurance, size of the business and circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS.

[www.fscs.org.uk](http://www.fscs.org.uk).

# Summary of features, significant exclusions and limitations

## Section A - Comprehensive

Cover	Significant exclusions and limitations
<p>Cover for your car including its accessories (excluding child car seats) following loss or damage.</p> <p>Includes up to £7,000 for standard manufacturer audio and permanently fitted satellite navigation equipment (£500 for non standard fit equipment).</p> <p>Subject to availability we will also replace your car with one of the same make and model if your car is less than one year old, you have been the first and only keeper and your car is damaged to an extent greater than 70% of the manufacturers UK list price.</p>	<p>You will need to pay the first part of each claim (the excess). The excess applicable will be shown on your policy schedule.</p> <p>Any costs due to loss or damage to keys or keyless entry systems.</p> <p>Loss of use or any other loss, damage or expense following on from the event for which you are claiming, including alternative transport.</p> <p>Loss or damage caused by any mechanical, electrical, computer failure or breakdown or breakage.</p> <p>Loss or damage caused by incorrectly maintaining or fuelling your car or from the use of substandard fuel lubricants or parts.</p>

## Section B - Fire & theft

Cover	Significant exclusions and limitations
<p>Cover for your car including its accessories (excluding child car seats) following loss or damage as a result of theft attempted theft, fire, lightning or explosion.</p> <p>Includes up to £7,000 for standard manufacturer audio and permanently fitted satellite navigation equipment (£200 for non standard fit equipment).</p> <p>Subject to availability, we will also replace your car with a new one of the same make and model if your car is less than one year old, you have been the first and only registered keeper and your car is damaged to an extent greater than 70% of the manufacturer's UK list price.</p>	<p>You will need to pay the first part of each claim (the excess). The excess applicable will be shown on your policy schedule.</p> <p>Loss or damage caused by theft or attempted theft if the keys (or keyless entry system) are left unsecured or unattended, or are left in or on the unattended car.</p> <p>Loss or damage caused by theft or attempted theft if the car was not properly switched off, locked or if any window, roof opening, removable roof panel or hood was left open or unlocked.</p> <p>Loss or damage caused by theft or attempted theft if the car was taken by a member of the policyholder's family or household, or taken by an employee or ex-employee of the policyholder.</p> <p>Loss of use or any other loss, damage or expense following on from the event for which you are claiming, including alternative transport.</p> <p>Loss or damage caused by any mechanical, electrical, computer failure or breakdown or breakage.</p>

## Section C - Liability to other people and their property

Cover	Significant exclusions and limitations
Up to £20,000,000 including legal costs in respect of damage to third party property. Also provides cover for the policyholder only to drive other cars subject to certain criteria including age and occupation. <u>Your certificate will show if your policy includes this extension.</u>	This section provides cover for third party liabilities only – there is no cover for damage to any car being driven under the driving other cars (DOC) extension. The DOC extension does not cover use to release a vehicle that has been impounded by the police or any other public or government authority.

## Section D - Windscreen and window damage (This section is only included if you have comprehensive cover.)

Cover	Significant exclusions and limitations
This section covers damage to your car's windscreen and windows plus scratching of paintwork caused solely and directly by a broken window or windscreen.	The excess for windscreen or glass replacements is £75; for repairs this amount is reduced to £15. Excludes glass that is part of a removable or folding glass roof or windows, panoramic roofs or sunroofs and windscreens or windows not made of glass. We will not pay any more than £100 for replacement or £50 for repairs if you do not use our approved supplier.

## Section E - Personal accident (This section is only included if you have comprehensive cover.)

Cover	Significant exclusions and limitations
Up to £5,000 if you or any other adult in your car suffers death, permanent loss of sight or loss of or permanent loss of use of one or more limbs.	Cover excludes suicide, attempted suicide or attempt to self inflict injury and any deliberate attempt to put lives in danger (unless to save a human life).

## Section F - Additional benefits (This section is only included if you have comprehensive cover.)

Cover	Significant exclusions and limitations
<b>Medical expenses</b> up to the amount shown in the schedule for each person injured as a result of an accident involving your car.  <b>Personal belongings</b> Up to the amount shown in the schedule for loss or damage to any clothing, child car seats and personal belongings.	<b>Personal belongings</b> Cover excludes loss or damage to keys, credit/debit cards, money, stamps, tickets, securities, documents, audio in car entertainment or sat nav systems, telephones, goods or samples carried in connection with a business. Theft is excluded unless the items are locked in a glove box or boot and are not visible from outside the car.

## Section G - Foreign use

Cover	Significant exclusions and limitations
<p>Provides the minimum cover you need by law to use your car in any member country of the EU (including Monaco, San Marino and the Vatican City) plus Andorra, Croatia, Iceland, Norway, Serbia and Switzerland.</p> <p>Also provides the level of cover shown in the schedule for 72 hours in any one period of insurance.</p> <p>Additional foreign use cover can be purchased prior to travelling by notifying us and paying an additional premium.</p>	<p>The foreign use extension can only be provided up to 6 times a year and a maximum of 90 days in total in any one period of insurance.</p>

## Section J - Courtesy car (This section is automatically provided for AXA Insurance customers.)

Cover	Significant exclusions and limitations
<p>Provides a courtesy car while your car is being repaired following damage covered by this policy</p> <p>The car will automatically be insured under your policy.</p> <p>If we cannot arrange a car for you we will pay travelling costs up to £15 per day.</p>	<p>We will only provide a car or travelling costs for up to 14 days (28 if courtesy car plus purchased).</p> <p>You may only use the car in England, Scotland or Wales.</p> <p>The terms and conditions of the courtesy car company will apply to this section and you may be required to pay a refundable deposit.</p>

# Optional sections

The following sections are optional – your schedule will show if you have purchased this cover and any limits that apply

## Section I - Personal accident plus

Cover	Significant exclusions and limitations
Enhanced benefit if you are accidentally killed or injured whilst travelling in or getting into or out of your car whilst in the UK and injury results in permanent and total loss of sight in one or both eyes or loss of or permanent and total loss of use of one or more limbs at or above the elbow or knee.	<p>The benefit payable is £50,000 for death or loss of limb/sight.</p> <p><b>Excludes</b></p> <p>suicide, attempted suicide or deliberate attempt to self inflict injury and any deliberate attempt to put lives in danger (unless to save a human life).</p>

## Section K - Legal assistance

Cover	Significant exclusions and limitations
<p>Up to £100,000 for legal costs to recover uninsured losses which arise directly from a road traffic accident involving your car, causing:</p> <ul style="list-style-type: none"><li>■ death or injury to you or any of the named drivers.</li><li>■ damage to your car or any property in it.</li><li>■ any other uninsured losses you suffer.</li></ul> <p><b>Please note - Cover under this section does not apply if you have been involved in an accident which is caused by you whether deliberately or accidentally.</b></p>	<p><b>Cover is only available if a claim is more likely than not to be successful and if any judgement is more likely than not to be enforced - see the prospects of success section in the policy wording for more information.</b></p> <p><b>Excludes</b></p> <p>Costs incurred before we accept the claim and/or without our agreement.</p> <p>Costs recoverable from any other insurance.</p> <p>Costs arising out of disputes between you and us or any lawyer we appoint.</p> <p>Costs for legal proceedings outside England, Scotland or Wales unless we agree in writing.</p> <p>Costs if you withdraw from the claim or follow it up other than in accordance with our or our lawyer's permission.</p> <p>Any claim for an accident which is caused by you whether deliberately or accidentally.</p>

## Section L – Breakdown options

	Roadside	Rescue	Rescue & Home Assist	European
Roadside assistance and recovery to garage	✓	✓	✓	✓
Recovery to original destination or original departure point	✓	✓	✓	✓
Recovery to your home, original destination or original departure point		✓	✓	✓
Emergency accommodation and car hire		✓	✓	✓
Home start			✓	✓
European cover				✓

## Summary of exclusions and limitations

<b>Roadside</b>	<p>Travel outside the UK.</p> <p>Breakdown at or within one mile of your home.</p> <p>Recovery greater than 10 miles from your home or destination.</p> <p>Transport to the local garage is limited to the car, driver and up to 6 passengers.</p>
<b>Rescue</b>	<p>Travel outside the UK.</p> <p>Breakdown within 1 mile of your home.</p> <p>Alternative transport/car hire can only be used if the car is being repaired a minimum of 20 miles away from your home address.</p> <p>Transport to the local garage is limited to the car, driver and up to 6 passengers.</p>
<b>Rescue and Home assist</b>	<p>Travel outside the UK.</p> <p>Transport to the local garage is limited to the car, driver and up to 6 passengers.</p>
<b>European</b>	<p>Ferry and toll services outside the United Kingdom.</p> <p>Where repatriation costs exceed the value of the car.</p> <p>Repatriation to the UK within 48 hours of the original breakdown regardless of ferry or tunnel bookings for the home bound journey or pre arranged appointments made within the UK.</p> <p>Repatriation if the car can be repaired but you do not have adequate funds for the repair.</p> <p>If you break down on a European motorway we may not be able to assist. You may need to obtain assistance via the SOS phone operators who will arrange towing to a safe place and will charge you for this. You can then contact us and we will pay a maximum of £100 to reimburse these costs provided a valid receipt is produced. Payment is subject to the exchange rate on the date of the claim.</p> <p>If you break down on a public holiday services may be closed so you must allow us time to reach you and repair your car. We will not be liable for any delays in you reaching your destination.</p> <p>Car hire costs are limited to £70 per day and £750 in total.</p> <p>B&amp;B costs are limited to £60 per person per day and £500 in total.</p>

Exclusions also apply to all four breakdown options – you are strongly advised to check your policy wording or visit <http://www.axainsurance.com/car/policy-wording/>

This section is underwritten by AXA Assistance (UK ) Ltd and Inter Partner Assistance SA.

## Section M – Lost car key cover

Cover	Significant exclusions and limitations
Replacement of your car key or key card if it is stolen or lost. If the key cannot be replaced we will arrange for the locks of your car to be replaced.	<p>The limit for replacing keys is £300, increased to £1,500 to replace locks if the key cannot be replaced</p> <p><b>Excludes</b></p> <p>The first £50 of each claim.</p> <p>Cost of alternative transport, loss of use or other indirect costs, damage to the car key or lock, theft if the key was taken by a member of your family or an employee/ex employee and if at the time of the incident the key was under the control of anyone not covered under the policy with your permission.</p> <p>Any claim not reported to the police and a crime reference obtained.</p>

## Section N - Wrong fuel option

Cover	Significant exclusions and limitations
Drainage and flushing the fuel tank on site Recovery of the car plus up to 6 passengers to the nearest repairer to drain or flush the tank. Replenishing the tank with up to 10 litres of the correct fuel up to maximum cost of £250. You must provide original receipts and a written report from the specialist that drained or recovered the car.	<p>Limited to £250 in any one year</p> <p><b>Excludes</b></p> <p>Damage to the car whether caused by misfuelling or not.</p> <p>Hiring an alternative vehicle.</p> <p>Claims occurring outside the UK.</p> <p>Claims occurring within 14 days of the start of the policy (unless the policy is renewed).</p> <p>Fuel over the 10 litres provided by the policy.</p> <p>Loss of use.</p> <p>Claims from foreign matter entering the fuel system.</p>

## Other significant exclusions or conditions applying to the whole policy

We will not cover any liability, cost or expense caused by modifications (non-standard parts) made or fitted to the car other than those supplied and fitted by the manufacturer or approved garage (dealer optional extras).

If an accident occurs we will not pay more than our legal liability under the Road Traffic Act for any claim if as a result of the accident, any named driver of the car insured by us is convicted of driving whilst under the influence of drink or drugs, or was driving under the influence of drink or drugs. We may recover from you or the driver any sums paid including legal costs in respect of the claim.

You must make sure the car is taxed and roadworthy including that it has, if required, a valid MOT certificate and complies with the Road Traffic Acts (e.g. has legally correct tyres, lights, brakes, windows) to drive in the country in which the claim occurred.

AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with registered number 202312. Registered address 5 Old Broad Street, London, EC2N 1AD.