

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. Breakdown cover is provided by Inter Partner Assistance SA who are fully owned by and are a part of the worldwide AXA Group.

Types and duration of cover

Your schedule will show you the level of cover you have chosen.

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.

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.

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.

How to opt-out

Email us after you have purchased the policy at help@axainsurance.com or call us on 0844 209 6666.*

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. (Lines are open 24 hours a day 7 days a week).

* Call costs may vary depending on your service provider.

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
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. 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.

If you pay your premium using a credit card a 2% transaction fee will be charged which is non-refundable in the event of cancellation. 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.

Summary of features, significant exclusions and limitations

Section A – Damage including misfuelling

Cover	Significant exclusions and limitations
<p>Cover for loss of or damage to your car including</p> <ul style="list-style-type: none"> ■ replacement child car seats up to £300 per seat. ■ audio and satellite navigation equipment up to £1000 (unlimited for manufacturer standard equipment supplied with your car at first registration). ■ car keys, key fobs, entry cards and locks up to £2500. <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>If your car cannot be driven as a result of damage covered under this policy, including misfuelling or loss or damage to keys, we will pay the cost of overnight accommodation or onward travel up to £300</p> <p>Cover for child car seats and overnight accommodation is provided on a pay and claim basis.</p> <p>If your car is repaired by one of our approved repairers you will be provided with a 1 litre manual 3 door petrol courtesy car. If a car cannot be arranged or your car has been specially adapted for you or a driver with disabilities and a suitable car is not available we will pay alternative travelling costs up to a maximum of £15 per day.</p> <p>If your car is repairable you may keep the courtesy car (or we will make alternative payments) for as long as it takes to repair your car.</p> <p>If your car is not repairable you may keep the car (or we will make alternative payments) for 14 days from the date the car is delivered to you.</p> <p>We will also cover drainage and flushing the fuel tank on site and engine damage following misfuelling.</p>	<p>You will need to pay the first part of each claim (the excess) which is shown on your schedule.</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>If your car is deemed a total loss the loan of any courtesy car or alternative travel payments will cease with effect from the date the car is deemed a total loss.</p> <p>If your claim is solely for drainage and flushing of the fuel tank following misfuelling an excess of £75 applies. If misfuelling results in engine damage, only the excess shown in the schedule will apply.</p>

Cover	Significant exclusions and limitations
<p>Also included is recovery of the car plus up to 6 passengers to the nearest repairer to drain or flush the tank and replenishing the tank with up to 10 litres of the correct fuel.</p> <p>You must provide original receipts and a written report from the specialist that drained or recovered the car.</p>	

Section B - Fire & theft

Cover	Significant exclusions and limitations
<p>Cover for loss of or damage to your car as a result of theft attempted theft, fire, lightning or explosion.</p> <p>Including:</p> <ul style="list-style-type: none"> ■ replacement child car seats up to £300 per seat. ■ audio and satellite navigation equipment up to £1000 (unlimited for manufacturer standard equipment supplied with your car at first registration). ■ car keys, key fobs, entry cards and locks up to £2500. <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 or stolen and not recovered.</p> <p>If your car is stolen or cannot be driven as a result of damage covered under this policy we will pay the cost of overnight accommodation or onward travel up to £300.</p> <p>Cover for child car seats and overnight accommodation is provided on a pay and claim basis.</p> <p>If your car is repaired by one of our approved repairers you will be provided with a 1 litre manual 3 door petrol courtesy car. If a car cannot be arranged or your car has been specially adapted for you or a driver with disabilities and a suitable car is not available we will pay alternative travelling costs up to a maximum of £15 per day.</p>	<p>You will need to pay the first part of each claim (the excess) which is shown on your 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> <p>Any costs due to loss or damage to keys (or keyless entry system) other than by theft under this section.</p> <p>Any loss, damage or costs from returning your car to its legal owner or from its repossession or seizure by any person or company having a financial interest in your car.</p> <p>If your car is deemed a total loss the loan of any courtesy car or alternative travel payments will cease with effect from the date the car is deemed a total loss.</p>

Cover	Significant exclusions and limitations
<p>If your car is repairable you may keep the courtesy car (or we will make alternative payments) for as long as it takes to repair your car.</p> <p>If your car is not repairable or has been stolen you may keep the car (or we will make alternative payments) for 14 days from the date the car is delivered to you.</p>	

Section C – Your legal liability to other people

Cover	Significant exclusions and limitations
<p>Up to £20,000,000 including legal costs in respect of your legal liability for damage to third party property. Cover in respect of injury to third parties is unlimited.</p> <p>Also provides cover for the policyholder only to drive other cars subject to certain criteria including age and occupation.</p> <p><u>Your certificate will show if your policy includes this extension.</u></p>	<p>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.</p> <p>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.</p>

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

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

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
Medical expenses Up to £100 for each person injured as a result of an accident involving your car.	
Personal belongings Up to £300 for loss of or damage to any clothing personal effects and dashboard cameras.	Cover excludes loss or damage to keys, credit/debit cards, money, stamps, tickets, securities, documents, audio in car entertainment or sat nav systems, telephones and 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
Provides the minimum level of 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. Also provides the level of cover shown in your schedule in these countries for up to 90 days We can supply an international motor insurance card (Green Card) if requested.	Any car not taxed and registered in the UK with the DVLA. Cars normally kept outside England, Scotland or Wales. The excesses shown in the schedule apply whilst the car is being used abroad.

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 Injury and rehabilitation

Cover	Significant exclusions and limitations
<p>Enhanced benefit if you are accidentally killed or injured whilst travelling in or getting into or out of your car whilst in the UK.</p> <p>Injuries include:</p> <ul style="list-style-type: none"> Burns Fractures Loss of sight/eye(s), hearing, speech Loss of limb(s) Loss of fingers, thumbs, toes Loss of kidney(s), liver, large/small intestine stomach, spleen, gallbladder or pancreas <p>Hospital cash daily benefit.</p> <p>The maximum benefit is £100,000 – more details of the benefits payable and the limits are available in the policy wording.</p>	<p>Suicide, attempted suicide or deliberate attempt to self inflict injury.</p> <p>Any injury resulting from you driving whilst under the influence of alcohol or drugs to a level which would be an offence in the country where the accident occurs.</p> <p>Any deliberate attempt to put lives in danger (unless to save a human life).</p> <p>Pre existing conditions injuries or illnesses.</p> <p>Injury caused by failure to wear a seatbelt unless exempt on medical grounds.</p> <p>Any treatment, costs or expenses not recommended as part of your case management.</p>
<p>Post Accident rehabilitation service</p> <p>Up to £5,000 in respect of or treatment to support you to return as near as possible to your pre accident health.</p> <p>Treatment may include:</p> <ul style="list-style-type: none"> Physiotherapy Chiropractic treatment Psychological therapies Cognitive behavioural therapy Hydrotherapy <p>Taxi or gym service to assist in travel to and from appointments or a gym where exercise has been recommended as part of rehabilitation.</p> <p>Cosmetic and reconstructive dental treatment up to £500.</p>	<p>Any injury unless supporting medical evidence is supplied.</p>

Section J - Courtesy car upgrade

Cover	Significant exclusions and limitations
<p>Provides a hire car while your car is being repaired following damage covered by this policy. The car provided will be of a similar body type and size to your car. It will have the same number of doors and seats, and the same transmission as your car.</p> <p>The car will automatically be insured under your policy.</p> <p>If we cannot arrange a car for you or your car has been specially adapted and a suitable car is not available we will pay travelling costs up to £25 per day.</p>	<p>You may only use the car in the United Kingdom.</p> <p>If your car can be repaired you may keep the hire car for the duration of repairs. If your car is declared a total loss you may only keep the hire car for 21 days.</p> <p>Customers with third party fire and theft cover must make a valid claim under Section B – Fire and theft before a hire car will be provided.</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"> ■ death or injury to you or any of the named drivers. ■ damage to your car or any property in it. ■ any other uninsured losses you suffer. <p>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.</p>	<p>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.</p> <p>Excludes 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

Roadside	<p>Travel outside the UK. Breakdown at or within one mile of your home. Recovery greater than 10 miles from your home or destination. Transport to the local garage is limited to the car, driver and up to 6 passengers.</p>
Rescue	<p>Travel outside the UK. Breakdown within 1 mile of your home. Alternative transport/car hire can only be used if the car is being repaired a minimum of 20 miles away from your home address. Transport to the local garage is limited to the car, driver and up to 6 passengers.</p>
Rescue and Home assist	<p>Travel outside the UK. Transport to the local garage is limited to the car, driver and up to 6 passengers.</p>
European	<p>Ferry and toll services outside the United Kingdom. Where repatriation costs exceed the value of the car. 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. Repatriation if the car can be repaired but you do not have adequate funds for the repair. 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. 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. Car hire costs are limited to £70 per day and £750 in total. B&B costs are limited to £60 per person per day and £500 in total.</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 alcohol or drugs, or was driving under the influence of alcohol 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.

Your car must be taxed and registered in the United Kingdom with the DVLA and kept in England, Scotland or Wales.