

Policy Summary - Sections A to J and O only

This policy summary does not contain full details and conditions of your insurance; these are located in your policy wording.

This policy is underwritten by AXA Insurance UK plc.

Type of Insurance and Cover

The Certificate of Motor Insurance is a legal document showing who is entitled to drive and the vehicle which is insured to comply with Road Traffic Act law. It does not identify the level of cover you purchased nor contain information on additional extras you may have selected nor does it detail some significant exclusions to your cover.

Please refer to your policy schedule for your selected cover and to your policy wording for full details of the cover provided.

Conditions

- ◆ The information you provide forms the basis of this insurance and must be correct and complete. You should also inform us as soon as possible of any changes to the information.
- ◆ You must do all you can to protect your car and keep it in a roadworthy condition.

Failure to comply with these conditions may mean we do not pay your claim or provide cover

We do not insure certain types of vehicle

- ◆ If it has been previously written-off or scrapped (including where the vehicle log book identifies that the car has been previously damaged or repaired or an HPI database check identifies the vehicle as Category A, B, C or D write off).
- ◆ If it is not registered with the DVLA.
- ◆ If the car is not normally kept in England, Scotland or Wales.
- ◆ If the policyholder or their spouse, civil partner, partner, parent or child is not the registered keeper and legal owner.
- ◆ If it is a caravan, commercial vehicle, motor home, motor bike, import, kit car, classic car, custom car, limousine or wedding car.
- ◆ If it is left hand drive.
- ◆ If it is used for diplomatic, emergency services or military purposes.
- ◆ If it has a "Q" plate.
- ◆ If it is used to carry passengers for profit or used for trade, delivery, hire, commercial use or as a pace car.

We do not insure certain drivers

None of the drivers are permitted to be insured if they:

- ◆ Have non-motoring offences.
- ◆ Have had insurance declined, cancelled or voided.
- ◆ Work part or full time in:
 - a. entertainment (examples include actor, actress, musician)
 - b. gambling (examples include professional gambler, croupier, betting shop staff)
 - c. modelling
 - d. professional sports

- e. foreign and diplomatic services
 - f. scrap trade
 - g. fast food delivery
 - h. second-hand dealers and merchants (examples include antique dealers and pawn brokers)
 - i. market and street traders
 - j. bailiffs and debt collectors
 - k. bodyguards and doormen
 - l. mobile mechanics, taxi and mini-cab drivers, couriers, despatch drivers and mobile caterers.
- ◆ Are banned from driving by one or more countries in the European Union.
 - ◆ Have received a motoring conviction that results in an endorsement that has remained or will remain on their driving licence for more than five years (unless spent under the Rehabilitation of Offenders Act). Examples of such convictions may include careless driving and driving under the influence of drink or drugs such as: DR10; DR20; DR30; DR80; CD40; CD50; CD60; CD70; IN10.

Claims information

If you make a claim:

You will need to pay all compulsory and voluntary excesses, as shown on the quote summary screen and on your schedule before your claim can be settled.

No Claims Discount

You agree to provide proof of the number of years No Claims Discount you have claimed within 21 days of purchase of your original policy. The No Claims Discount proof must:

- ◆ Have been earned in your name as the policyholder.
- ◆ Be issued by an insurer in the UK.
- ◆ Be earned in England, Scotland or Wales (not abroad) on a private motor car or company car (or motor bike) insurance (we cannot accept proof from a motor trade, taxi, commercial car or classic car policy).
- ◆ If earned on a motor bike the policyholder must be 22 or over.
- ◆ Be earned on a full UK or EU licence.
- ◆ Be less than 24 months old.
- ◆ Not being currently used to insure another vehicle.
- ◆ Failure to provide adequate proof of the No Claim Discount you have declared may result in your premium being increased or your policy being cancelled.

Modifications

- ◆ We will not insure your car if it has been modified in anyway to enhance its performance.
- ◆ If your car has been modified in any way from the manufacturer's standard specification (excluding manufacturer's options fitted at the time of original purchase), you must read the modification screen and have checked that these modifications are acceptable to us.

Features and Benefits

Section A - Damage to Your Car and Section B - Fire and Theft

- ◆ Replacement or repair of your car or spare parts if your car, accessories or spare parts are lost, stolen or damaged.
- ◆ New car replacement within the first 12 months of your purchase from new if the car is a total loss or stolen and not recovered.
- ◆ Manufacturer fitted audio equipment is covered up to £7,000 or else the maximum we will pay is £500 for comprehensive policies and £200 for third party, fire and theft policies.

Section C - Liability to Other People and Their Property

- ◆ Your legal responsibility for:
 - a) Death or injury to other persons, unlimited amount.
 - b) Damage to other persons' property up to £20,000,000.
- ◆ Legal fees and expenses if we provide our written permission.
- ◆ Emergency medical treatment.

Section D - Windscreen and Window Damage

- ◆ Comprehensive cover includes windscreen damage. Replacement of broken glass and repairs to bodywork caused by the window breaking will freeze your No Claims Discount for a year. Repairs to glass will not affect your No Claims Discount.
- ◆ No limit on cost if you use our approved windscreen repairer. If you do not use our approved windscreen repairer there is a limit of £100 for a replacement and £50 for a repair.
- ◆ If your windscreen is repaired rather than replaced, there will be no excess to pay.

Section E - Personal Accident - Cover is in the UK only and is subject to age restrictions; please see the policy wording for details.

- ◆ £5,000 for each adult in your car if they die as a result of an accident or suffer loss of sight or limbs.

Section F - Additional Benefits

- ◆ Personal Belongings
Up to £100 for loss or damage to personal belongings carried in your car following an accident, fire, lightning, explosion, theft or attempted theft.

Section G - Territorial Limits and Foreign Use

- ◆ This policy provides the cover described in your schedule in the UK.

It also provides the minimum cover you need by law to use your car in the following countries:

Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and Switzerland.

Policy cover abroad

The territorial limits of sections A to H of this policy are automatically extended to include the countries listed above in Section G and during sea journeys between these places. However cover in these countries and during sea journeys is conditional upon your main permanent residence being in England, Scotland and Wales and the visit being for less than 72 hours. No cover is provided if the visit is originally planned to be for more than 72 hours unless you purchased extended policy cover abroad for the entire length of the trip prior to leaving the UK.

You must have a booked return date back to the UK before your trip commences. If you do not we will not be liable for any claim that occurs outside of the UK (except for those under the Road Traffic Act). If your intended trip is over 72 hours you must have purchased Foreign Use Extension (FUE) prior to departing the UK. We will not be liable for any claim (except for those under the Road Traffic Act) for an intended trip of longer than 72 hours where FUE was not purchased.

Section H - No Claims Discount

- ◆ All motor policies are subject to a No Claims Discount scale. Depending on circumstances this can at your option be "protected". If you have chosen to protect Your No Claims Discount then, in the event of one claim on your policy in any period of insurance (up to a maximum of two claims in any consecutive three year period of insurance), your No Claims Discount will not be changed at your next policy renewal, after which Your No Claims Discount will be reduced for each further claim in accordance with our declared scale.

Section J - Courtesy Car – Courtesy Car Plus is subject to you paying an additional premium for this option. Age restrictions may apply, please see the policy wording for details.

- ◆ Provides you with a temporary replacement car for up to 14 consecutive days (up to 21 consecutive days if “Courtesy Car Plus” been purchased) and a maximum of 21 (28 if “Courtesy Car Plus” has been purchased) days in any period of insurance. This only applies if you have a non-windscreen claim on the policy to which this optional section applies. This car will be automatically insured under your policy and any claims occurring on the replacement car will be administered as if it was your own car.

Section O - Personal Accident Plus Option - Cover is subject to you paying an additional premium for this option. Age restrictions apply, please see the policy wording for details.

- ◆ £50,000 (amount displayed in your schedule) for the policyholder in your car if they die as a result of an accident or suffer loss of sight or limbs.

Significant or Unusual Exclusions or Limitations

General Exclusions:

- ◆ The standard excesses and any additional amount you have agreed to pay will be shown within your policy wording or in your schedule.
- ◆ Being airside on any airport or airfield premises.
- ◆ Any claim if the driver is convicted of driving under the influence of alcohol or drugs.
- ◆ The policyholder and main driver must live permanently in the UK for at least 270 days per year during the life of the policy.
- ◆ The address on your policy is the address where you live and must be where your car is normally kept overnight.

Section A - Damage to Your Car and Section B - Fire and Theft:

- ◆ Loss of value after a repair.
- ◆ Damage to tyres from braking, punctures and cuts.
- ◆ Loss of your car by deception, return to legal owner.
- ◆ Loss or damage caused by theft or attempted theft if the keys (or keyless entry system) are left unsecured or unattended in or on the car.
- ◆ Loss or damage from incorrect fuelling of your car.
- ◆ If the repair to your car is not carried out by our recommended repairer, we may only pay the amount our recommended repairer would have charged.
- ◆ Where your car is not to United Kingdom specifications and any part or accessory becomes unobtainable or out of stock in the United Kingdom, increased repair or replacement costs or storage costs of your car.
- ◆ If we require you to have a Tracker or an equivalent security system fitted, the device must be to TQA (Thatcham Quality Accreditation) standard, it must be correctly installed, active and subscriptions paid up to date or any theft claim could be invalidated.

Section C - Liability to Other People and Their Property:

- ◆ Anyone driving your car that is disqualified from driving or has never held a driving licence.
- ◆ Liability is limited to the Road Traffic Act if you are driving another car not owned by you and not provided by us as a result of a claim, unless specifically agreed otherwise.

Section D - Windscreen and Window Damage:

Comprehensive cover includes windscreen damage. Repair of glass only and repairs to bodywork caused by their repair will not affect your No Claims Discount. Claims for replacement of windows will mean that your No Claims Discount does not increase at the next renewal.

In addition:

- ◆ We may not pay more than £100 for glass replacement or £50 for glass repair if you do not use our selected repairer.

Duration

- ◆ This is an annually renewable policy.

Cancellation

Your right to cancel

If you are dissatisfied with the terms and conditions of your Swiftcover contract, you have the right to cancel your policy back to the original start date. If you decide to cancel your policy in this way, it must be done within the 14 day cooling off period. The 14 day cooling off period commences when the policy is purchased by you. Cancelling your policy in this way will mean that you will not have been covered by us. If your policy is cancelled back to the start date, we will return the premium paid minus an administration fee of £25 (which will be imposed by us), provided that no claims or accidents have occurred.

If you do not exercise your right to cancel within the 14 day cooling off period and provided no claims or accidents have occurred, you will be entitled to a refund of the premium paid, subject to a deduction for the time for which you have been covered. This will be calculated on a pro-rata basis for the period you have received cover. There will also be a cancellation fee of £52.50.

If you exercise your right to cancel outside of the 14 day cooling off period and a claim has occurred, you will not be entitled to a refund of the premium paid and we reserve the right to apply our cancellation fee of £52.50.

If you have not paid us sufficient money for us to retain premium, or if you have not paid the full annual premium but have had an accident or claim or committed a fraud or made a false declaration, then we reserve the right to recover the money that you owe and apply our £52.50 cancellation fee.

Cancelling your policy means you will not be covered from that date and time. The certificate remains our property and in accordance with the Road Traffic Acts and the Motor Vehicles (Electronic Communications of Certificates of Insurance) Order 2010 you must send us a formal electronic notice to confirm that your insurance cover has ceased. Upon cancellation we will send you the appropriate form which you must return to us. Alternatively you may print and post a copy of your Certificate to us at AXA Insurance, PO BOX 925, 9 Fudan Way, Stockton-on-Tees, TS17 1NL on which you state that cover has ceased and which you sign to that effect.

If you do not return a confirmatory cancellation notice to us or a signed copy of your certificate you will be required to complete a statutory declaration that all copies have been returned to us, lost or destroyed.

In relation to cancelling section(s) I, J, K, L, M, N or O

You have the right to cancel optional section(s) I, J, K, L, M, N or O of your policy back to the original start date. If you decide to cancel this optional section of your policy in this way, it must be done within the 14 day cooling off period. The 14 day cooling off period commences when the policy is purchased by you. Cancelling your policy in this way will mean that you will not have been covered by us. If your policy is cancelled back to the start date, we will return the premium paid, provided that no claims or accidents have occurred.

If you cancel section(s) I, J, K, L, M, N or O after 14 days of the start date we will not refund the premium for this cover.

Our right to cancel

We may cancel your policy by sending you at least 7 days written notice to you at either the email or the postal address last known to us and, provided:

- ◆ no claims or accidents have occurred in the current period of insurance;
- ◆ we are not cancelling because of a false declaration or fraud;
- ◆ all premium instalments are fully paid up to date.

Then we will return the paid premium, calculated on a pro-rata basis for the period you have received cover.

If you have not paid us sufficient money for us to retain our proportionate share of the premium, or if you have not paid the full annual premium but have had an accident or claim or committed a fraud or made a false declaration, then we reserve the right to recover the money that you owe and apply our £52.50 cancellation fee.

We have the right to cancel your policy at any point in time. If you have had a claim, we have the right not to issue any refund of your premium.

Cancelling your policy means you will not be covered from that date and time. The certificate remains our property and in accordance with the Road Traffic Acts and the Motor Vehicles (Electronic Communications of Certificates of Insurance) Order 2010 you must send us a formal electronic notice to confirm that your insurance cover has ceased. Upon cancellation we will send you the appropriate form which you must return to us. Alternatively you may print and post a copy of your Certificate to us at AXA Insurance, PO BOX 925, 9 Fudan Way, Stockton-on-Tees, TS17 1NL on which you state that cover has ceased and which you sign to that effect.

If you do not return a confirmatory cancellation notice to us or a signed copy of your certificate you will be required to complete a statutory declaration that all copies have been returned to us, lost or destroyed.

Claim Notification

To make a claim, contact the AXA Claims Team on:

- ◆ Mon - Fri 8am - 6pm (excludes Bank Holidays); Sat 9am - 12 noon
- ◆ Phone 0844 874 0303* (whilst in the UK)
- ◆ 00 44 1732 376 249 (whilst in Europe)
- ◆ Online Log on to My AXA Account and 'Make a Claim' (new and existing claims)
- ◆ Email claims@axainsurance.com (enquiries about existing claims only)

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

Making Yourself Heard

We have set out the following procedure to try and deal with your complaint as quickly and efficiently as possible.

If your complaint relates to your policy:

You should contact the AXA Help Team by email to help@axainsurance.com

If your complaint relates to a claim on your policy:

You should contact the AXA Claims Team by email to claims@axainsurance.com

If your complaint is one of the few that has not been resolved, contact the Underwriting Director. If having raised your complaint with the Underwriting Director it remains unresolved, you may approach the Financial Ombudsman Service. The Ombudsman can be contacted at: Insurance Division, Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Tel: 0845 080 1800. Fax: 020 7964 1001

Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the policy wording.

Financial Services Compensation Scheme (FSCS)

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