



redefining / standards

Policy Summary

Section K - Legal Assistance Service Option

keyfacts®

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

This summary gives details of the cover provided under Section K which you may have selected. These sections provide optional cover under your policy – please refer to your policy schedule to confirm you have selected this option and to the Your Cover section of your policy wording for full details of the cover provided.

This policy is underwritten by AXA Insurance UK plc.

Type of Insurance and Cover

Details can be found in your policy wording under Section K - Legal assistance service option. Your Certificate of Motor Insurance will show you who is allowed to drive your car.

Conditions

- The information you provide forms the basis of this insurance and must be correct and complete.
- You must do all you can to protect your car and keep it in a roadworthy condition.
- When leaving your car, personal belongings must be locked in the glove box or boot.

Failure to comply with these conditions may jeopardise your claim or cover.

Features and Benefits

- Provides for the legal cost of recovering uninsured losses which occur on the policy to which this optional section applies. For example, if you are insured on a comprehensive policy, the cost of recovering your policy excess from the other driver if another car hits you and you were not at fault.

Significant or Unusual Exclusions or Limitations

- Up to £50,000 of legal expenses cover

Duration

This is an optional cover relating to a motor insurance that is annually renewable.

Cancellation period

We will provide a 14 day cooling off period during which time you can cancel your policy (or this optional section of your policy) back to its original start date, subject only to an administration fee, and it will be as if your policy never existed. Alternatively you may cancel your policy (or this section of your policy) at any time afterwards subject to our cancellation charges. We reserve the right to cancel your policy (including this section of your policy) subject to a notice period of at least seven days. A full explanation can be found in the cancellation section of the policy wording.

Claim Notification

To make a claim, contact the AXA Claims Team:

- Phone: 0844 874 0303 (whilst in the UK)
00 44 1732 376 249 (whilst in Europe)
- Online: log in to My AXA Account and 'Make a Claim' (new and existing claims)
- Email: claims@axainsurance.com (enquiries about existing claims only)

Making Yourself Heard

We have set out the following procedure to try to 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 Director of Underwriting. If having raised your complaint with the Director of Underwriting it remains unresolved, you may approach the Financial Ombudsman Service. 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).