

Section N – Wrong Fuel Cover option

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 N 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

We will pay:

If your car is subject to misfuelling during the period of insurance we will cover:

- ♦ draining and flushing the fuel tank on site using a specialist roadside vehicle
- ♦ recovery of the car, the driver and up to 6 passengers to the nearest repairer to drain and flush the fuel tank
- ♦ replenishing the fuel tank with 10 litres of the correct fuel
- ♦ up to a maximum value of £250 per claim. You will be responsible for paying any costs in excess of £250 per claim.
- ♦ any claim up to a maximum of £250 in any one year

Full details can be found in your policy wording under Section N – Wrong Fuel Cover option.

Significant or Unusual Exclusions or Limitations

We will not pay:

- ♦ for mechanical or component damage to your car whether or not caused as a result of misfuelling or the cost of hiring an alternative vehicle in the event mechanical or component damage is sustained;
- ♦ any claim where the misfuelling occurs outside of the UK;
- ♦ any claim for misfuelling if it occurs within 14 days of the start date of the policy (except where your policy has renewed with us).
- ♦ for fuel, other than the 10 litres of correct fuel to replenish the fuel tank after draining and flushing out the contaminated fuel;
- ♦ for any claim resulting from foreign matter entering the fuel system except for diesel or petroleum;
- ♦ any expenses that are not supported by original receipts and a written report from the specialist who drained or recovered the car.
- ♦ for loss of use of your car.

Duration

This is an option relating to a policy that is annually renewable.

Cancellation

You have the right to cancel optional section N 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 N after 14 days of the start date we will not refund the premium for this cover.

A full explanation can be found in your policy wording under the section entitled Cancellation.

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).