



POLICY SUMMARY

AXA Car Insurance

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

This insurance is underwritten by AXA Insurance UK plc.

Type of Insurance and Cover

This insurance provides cover for third party only, third party fire and theft or comprehensive for private motor cars.

Please refer to your policy schedule for your selected cover and to the choice of policy section of your policy if you have third party only or third party fire and theft.

Where a heading is underlined in this policy summary, full details can be found in your policy wording under the same heading.

Permitted drivers and what they can use the vehicle for are shown in your current certificate of motor Insurance.

Conditions

- 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 (please see exclusions under Part E- Personal belongings with regards to open top or convertible cars). You must also remove if possible your audio equipment and activate any security features.

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

Features and benefits

Part A - Loss and damage

- 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 registration as new if the car is a total loss or stolen and not recovered.
- Replacement of broken windscreens or glass and repairs to bodywork caused by them breaking without loss of no claim discount.
- Permanently fitted in-car navigation equipment, audio and visual equipment covered up to £500. Removable equipment is only covered if it can only be used whilst it is attached to your car and is designed to be totally or partially removed.
- The cost of replacing the door and boot locks, the ignition and steering locks, the lock transmitter; and entry card up to £750.
- Medical expenses cover up to £250 for you, your driver or any passengers following an accident in your car.

Part B – Liability to others

- Your legal responsibility for:
 - a) Death or injury to other persons, unlimited amount.
 - b) Damage to any other person's property up to £20,000,000, plus all legal costs and expenses provided the total does not exceed £25,000,000
- Legal fees and expenses if we provide our written permission.
- Emergency medical treatment.

Part C – Foreign use

- 93 days cover in any one year for travelling abroad.

Part D – Injury benefits

Cover is subject to age restrictions, please see the policy wording for details.

- As a result of an accident involving your car:
 - a) Death - £7,500 for you and any passengers
 - b) Loss of sight or limbs - £5,000 for you and your family members normally living with you.

Part E – 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.

Part F – Additional covers and benefits

Car Sharing

- Cover when receiving payments towards the running costs for carrying passengers for social purposes.

Car Service Cover

- Cover whilst your car is in the custody or control of a motor garage for maintenance, repair, testing or servicing or at a hotel or restaurant where your car has been parked for you.

Significant or unusual Exclusions or Limitations

- The standard excesses and any additional amount you have agreed to pay will be shown within your policy wording or in the policy schedule.

General exclusions applicable to all sections of the policy:

- Being airside on any airport or airfield premises.
- Earthquake, riot or civil commotion outside of England, Scotland, Wales, the Isle of Man or the Channel Islands, radioactive contamination, war risks, terrorism, pollution and contamination.

Exclusions under Part A – Loss and damage:

- 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 if left unlocked or with the keys in the car and the cost of any hired alternative transport.
- 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 your car is damaged, we will use one of our recommended repairers to repair it. If you choose not to use them, we may not pay more than our recommended repairer would have charged.

Exclusions under Part B – Liability to others:

- Anyone driving your car that is disqualified from driving or has never held a driving licence, or is prevented by law from holding one.

Exclusions under Part C – Foreign use:

- Any legal action taken against you outside the United Kingdom, unless it is a result of using your car in a country for which we have agreed to extend this insurance cover.

Exclusions under Part E – Personal belongings:

- Theft of personal belongings if carried in an open top or convertible car, unless contained in the locked boot.

Duration

This is an annually renewable policy.

Cancellation period

Although our regulator requires us to provide a minimum cancellation period of 14 days we will allow you to cancel your policy at anytime. Different conditions apply depending on when you exercise your right to cancel your policy. A full explanation can be found in your policy booklet under General conditions applicable to all sections of the policy.

Claim notification

To make a claim, contact our claims advisers on 0845 608 0230.

Making a complaint

Any complaint you may have should in the first instance be addressed to your insurance adviser, then claim office or helpline as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to The Customer Care Department of AXA Insurance.

If the complaint is still not resolved, you can approach The Financial Ombudsman Service (FOS). Referral to the FOS 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)

AXA Insurance is covered by the 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 and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS at www.FSCS.org.uk