

AXA CAR INSURANCE

Policy summary

September 2008 edition

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.

The table below shows the features and benefits of your AXA Car policy and the maximum amounts you can claim.

Features and benefits	
Cover offered	Limits
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. 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.	Up to £500
Medical expenses cover for you, your driver or any passengers following an accident in your car.	Up to £250
Part B – Liability to others	
Your legal responsibility for:	Unlimited amount
a) Death or injury to other persons	
b) Damage to any other person’s property plus all legal costs and expenses provided the total does not exceed £25,000,000	up to £20,000,000
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.	£7,500 for you and any passengers.
As a result of an accident involving your car:	
a) Death	

Features and benefits (continued)

Cover offered	Limits
b) Loss of sight or limbs	£5,000 for you and your family members normally living with you.

Part E – Personal belongings

Loss or damage to personal belongings carried in your car following an accident, fire, lightning, explosion, theft or attempted theft.	Up to £100
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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

General	Where located in the policy booklet
The standard excesses and any additional amount you have agreed to pay will be shown within your policy wording or in the policy schedule.	Each section of the policy or on the policy schedule.
Being airside on any airport or airfield premises.	General Exclusions applicable to all parts of this policy.

Significant or unusual exclusions or limitations (continued)	
Cover offered	Limits
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.	General Exclusions applicable to all parts of this policy.
Part A – Loss and Damage	Where located in the policy booklet
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.	Part A: Loss and damage 'What is not covered'
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.	Part A: Loss and damage 'What is not covered'
Part B – Liability to others	Where located in the policy booklet
Anyone driving your car that is disqualified from driving or has never held a driving licence, or is prevented by law from holding one.	Part B: Liability to Others 'Exclusions to Part B – What is not covered'
Part C – Foreign use	Where located in the policy booklet
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.	Part C: Territorial Limits and Foreign use 'Exclusions to Part C – What is not covered'
Part E – Personal belongings	Where located in the policy booklet
Theft of personal belongings if carried in an open top or convertible car, unless contained in the locked boot.	Part E: Personal belongings 'Exclusions to Part E – What is not covered'

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 0870 9035 999.

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, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme. Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non- compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at www.FSCS.org.uk



AXA Insurance UK plc

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A member of the AXA Group of Companies. AXA Insurance UK plc is authorised and regulated by the Financial Services Authority.
In order to maintain a quality service, telephone calls may be monitored or recorded.

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