Motor Insurance

Insurance Product Information Document

Company: AXA Insurance UK plc

Product: AXA Car

AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with registered number 202312.
Registered address 20 Gracechurch Street London EC3V 0BG, England.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents and policy.

What is this type of Insurance?

Car insurance is designed to provide cover against damage to your vehicle or damage caused by your vehicle.

What is insured?

Third Party only

- ✓ Your legal responsibility for, death of or injury to other persons
- ✓ Your legal responsibility for 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

Comprehensive, Includes Third Party Cover

- ✓ Replacement or repair of your car or spare parts if your car, accessories or spare parts are lost, stolen or damaged
- ✓ Courtesy car offered where a recommended repairer has been used
- ✓ Windscreen and window damage
- ✓ Personal Accident up to £15,000 if you or another adult in your car suffers death permanent loss of sight, or loss of or permanent loss of use of one or more limbs
- ✓ Medical Expenses up to £250 for each person injured as a result of an accident involving your car
- ✓ Personal belongings up to £300 for loss of or damage to any personal effects
- ✓ Cover for drainage and flushing the fuel tank on site and engine damage following misfuelling
- ✓ Child seat replacement cover up to £300 in the event of an accident

What is not insured?

- X Loss or failure caused by any mechanical, electrical computer failure or breakdown.
- X General wear and tear including to your tyres and brakes
- X Theft or attempted theft if the car has been left unlocked or with the keys or keyless entry system left in or on the car.
- X Loss or theft of your car by deception
- X Damage which is caused while driving without a licence or outside of the terms of the licence
- X While driving under the influence of drugs or alcohol

Are there any restrictions on cover?

- ! You will need to pay the first part of each claim, known as the excess
- ! The car must be in a roadworthy condition and have a valid MOT certificate
- ! The car must be locked when left unattended

Where am I covered?

- ✓ The cover provided is the minimum cover you need by law to use your car in any country which is a member of the European Community. We will also provide 93 days for other cover (this is only included if you have selected comprehensive cover)

What are my obligations?

- You must provide accurate complete information when completing your quotation
- You must pay the premium on time
- You must tell us if your circumstances change during the period of cover
- You must inform us of any damage to the vehicle that occurs
- You must inform the police if any person is injured in a collision
- If you have to make a claim you must provide us with all relevant information about the claim.

When and how do I pay?

You can pay your premium as a one-off payment or in monthly instalments.

When does the cover start and end?

The contract is for a duration of one year and will start on the policy commencement date and will end one year later.

How do I cancel the contract?

- You can cancel this policy within 14 days of receipt of the policy documents whether for new business or at the renewal date
- If cover has not started we will refund the full premium to you. If cover has started we will keep an amount of premium in proportion to the time you have been on cover and refund the rest to you provided no eligible claims have occurred
- You may also cancel this policy at any time by giving us prior written notice to AXA Personal Lines Customer Service, PO Box 7072, Willenhall, WV1 9ZU