

AXA Car Plus Insurance /

Policy summary



October 2016 edition

redefining / standards



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

The AXA Car Plus insurance is underwritten by AXA Insurance UK plc. The Motoring Assistance cover is underwritten by Inter Partner Assistance SA (IPA).

Type of Insurance and Cover

This insurance provides cover for third party fire and theft or comprehensive for private motor cars and includes Motoring Assistance Cover.

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, fire and theft cover.

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

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 windows and repairs to bodywork caused by them breaking without loss of no claim discount.

Cover for in-vehicle navigation equipment, audio and visual equipment which is permanently fitted and standard specification. 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.

Unlimited

The cost of replacing the door and boot locks, the ignition and steering locks, the lock transmitter, and entry card.

Up to £1000

Medical expenses cover for you, your driver or any passengers following an accident in your car.

Up to £250

Alternative transport or hotel expenses cover in total in the event that you cannot complete your journey following an accident.

Up to £250

Features and benefits *continued*

Part B – Liability to others

Your legal responsibility for:

- | | |
|-------------------------------------|---|
| a) Death or injury to other persons | Unlimited amount |
| b) Damage to other persons 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

Loss or damage to personal belongings carried in your car following an accident, fire, lightning, explosion, theft or attempted theft.	Up to £300
--	------------

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. |

Features and benefits *continued*

Part G – Motoring Assistance Cover

Roadside help

If your vehicle cannot be driven because of a breakdown, we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed, we will arrange for the vehicle to be taken to a local garage to be repaired at your cost.

Nationwide recovery in the UK

As well as the benefits above, if your vehicle cannot be repaired at the roadside or at a local garage the same day, we will arrange one of the following.

- For the vehicle, driver and up to six passengers to be taken to your destination or home.
- Bed-and-breakfast accommodation for one night.
- To hire another vehicle.

An emergency driver is also available under this section.

Homestart in the UK

If your vehicle cannot be driven because of a breakdown at or within one mile of your home, we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed, we will arrange for the vehicle to be taken to a local garage to be repaired at your cost.

Exclusions

Exclusion or limitation	Applicable section(s)
General exclusions applicable to Parts A – F	
Being airside on any airport or airfield premises.	Parts A – F
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.	Parts A – F
Exclusions Under Part A – Loss and damage	
Loss or damage caused by 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.	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 and return to legal owner.	Part A – Loss and damage
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.	Part A – Loss and damage
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.	Part B – Liability to others

Exclusions *continued*

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.	Part C – Foreign use
--	----------------------

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.	Part E – Personal belongings
---	------------------------------

Exclusions Under Part G – Motoring Assistance Cover

The cost of fuel and spare parts needed to get the vehicle working again	Part G – Motoring Assistance Cover
Recovery if the vehicle is partly/completely buried in mud, sand, snow or water	Part G – Motoring Assistance Cover
Recovery if the vehicle is heavier than 3,500kg	Part G – Motoring Assistance Cover
More than 2 claims caused by the same fault in any policy year	Part G – Motoring Assistance Cover
Any breakdown that occurs outside the UK	Part G – Motoring Assistance Cover

Duration

This is an annually renewable policy.

Cancellation period

You may cancel your policy at any time. 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 the Cancellation section.

Claim notification

To make a claim under your AXA Car Plus Insurance, contact our claims advisers on 0345 608 0230.

If you need breakdown help in the UK, please call 0330 024 8992.

Making a complaint about your AXA Car Plus Insurance

AXA Insurance UK plc aims to provide the highest level of service to every customer. If our service does not meet your expectations we want to hear about it so we can try to put things right.

If your complaint relates to a claim on your policy, please contact the department dealing with your claim.

If your complaint relates to your policy, please contact the agent or AXA office where it was bought, or AXA Insurance UK plc.

Should you remain dissatisfied following our final written response, you may be eligible to refer your case to the Financial Ombudsman Service (FOS):

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

e-mail: complaint.info@financial-ombudsman.org.uk

Making a complaint about your Motoring Assistance Cover

If you are not satisfied with any part of this policy or our service, please contact us on 0330 024 8992 or write to: Quality Manager, Inter Partner Assistance SA, 106-118 Station Road, Redhill, Surrey UK. RH1 1PR.

If your complaint is not dealt with, you can refer your complaint to the Financial Ombudsman Service.

Inter Partner Assistance SA is a member of the Financial Services Compensation Scheme (FSCS).

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

This document is available in other formats.

If you would like a Braille, large print or audio version, please contact your insurance adviser.

www.axa.co.uk

APLD00233ZA (10/16) (04545)

AXA Insurance UK plc

Registered in England and Wales No 78950.

Registered Office: 5 Old Broad Street, London EC2N 1AD.

A member of the AXA Group of companies. AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Telephone calls may be monitored and recorded.

redefining / standards

