



AXA Car Insurance

Your policy booklet
August 2008 edition



Be Life Confident

Welcome to the expertise and quality of the AXA Group

Respect

With over 100 years' experience, AXA is a world leader in financial protection and wealth management.

Financial protection

AXA Group worldwide manages funds worth over €1,064 billion (as at 31st December 2005), on behalf of 50 million customers worldwide.

Global stability

We operate in over 50 countries spanning Europe, North and South America, Africa, the Middle East, the Far East and Australasia.

Comprehensive services

In the UK, AXA provides advice and guidance to our individual and corporate customers on a wide range of financial products and services, including: **AXA Sun Life** (investments, life assurance, retirement planning, long term care), **AXA Investment Managers** (asset management), **AXA PPP healthcare** (medical insurance, hospital care and dental care through its sister company Denplan) and **AXA Insurance** (insurance for home, motor, travel and pet).

Customer focus

At AXA Insurance we design our products around your needs. Whether it's motor, home, travel or pet insurance you're looking for, we can provide high quality cover. With our expertise, you can get on with the more important things in life, like living it.

AXA Insurance UK plc is authorised and regulated by the Financial Services Authority.

This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.



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This policy booklet contains details of what is covered and how claims are settled.
We recommend that you check your cover meets your needs.

Choice of Cover

Comprehensive

All parts of the policy apply except where amended by endorsement.

Third Party Fire and Theft

- Loss and Damage under Part A is only covered where loss or damage to your car is caused by fire, lightning, explosion, theft or attempted theft.
- You are not covered under sections 2 and 4 of Part A - Loss or Damage.
- You are not covered under Parts D - Injury Benefits and E - Personal Belongings and other parts amended by endorsement.

Third Party Only

You are not covered under Parts A, D and E and other Parts amended by endorsement.

Your policy schedule will show what sections are in force.

We want you to understand your policy and everything we can do for you and have tried to design your policy booklet to help you do this. You will find the following headings on many pages:

What is covered

This provides detailed information on the insurance provided and should be read with 'What is not covered'.

What is not covered

This tells you what is not included in your policy.

To help you further...

We have included some explanatory notes in your policy. These are headed *Useful information* and are printed in *italics* at the bottom of the page. They are not part of the insurance contract but they are there to help you understand it.

Making a claim

If you need to make a claim or think you do please call our claims team who will immediately take action to help you. To make the claims process quicker please have your policy number to hand and a full description of the incident.

We will keep you informed about how we are progressing with the resolution of your claim. We are committed to dealing with each claim quickly and effectively.

0845 608 0230

In the event of you needing to make a claim, call this number. We will take all the details and if appropriate, give you the telephone number and location of your nearest approved repairer and inform you of any further action you may need to take. We are committed to dealing with each claim quickly and effectively.

Telephone calls may be monitored or recorded.

Making a complaint

If you have cause for complaint, it is important you know we are committed to providing you with an exceptional level of service and customer care.

We realise that things can go wrong and there may be occasions when you feel that we have not provided the service you expected. When this happens, we want to hear about it so that we can try to put things right.

Who to contact

The most important factors in getting your complaint dealt with as quickly and efficiently as possible are:

- to be sure you are talking to the right person, and;
- that you are giving them the right information.

When you contact us

- please give us your name and a contact telephone number
- please quote your policy and/or claim number, and the type of policy you hold
- please explain clearly and concisely the reason for your complaint

So we begin by establishing your first point of contact.

Step one – initiating your complaint

Does your complaint relate to:

A: your policy?

B: a claim on your policy?

If A, you need to contact the agent who sold you your policy.

If B, you need to contact whoever is currently dealing with your claim and state your complaint.

In either case, if you wish to provide written details, the following checklist has been prepared for you to use when drafting your letter.

- head your letter 'COMPLAINT'
- give your full name, post code and contact telephone number(s)
- quote the type of policy and your policy and/or claim number
- advise the name of your insurance agent (if applicable)
- explain clearly and concisely the reason(s) for your complaint
- please include any other material which could be useful.

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if you are not satisfied, you can take the issue further:

Step two – if you are still unhappy

Should the response you receive be unsatisfactory please contact us using the relevant details below.

Does your complaint relate to:

A: your policy?

B: a claim on your policy?

If A, please contact:

AXA Insurance UK plc
PO Box 147 Civic Drive
Ipswich
IP1 2AN

Tel: 0845 3000 886

If B, please contact the relevant Claims Office, details of which you will have received following notifying us of your claim.

In either circumstance please ask to speak with a team leader. Where a team leader cannot assist we will ensure you are put into contact with a manager who will seek to resolve your complaint.

Step three – contacting AXA Head Office

If your complaint is one of the few that cannot be resolved by this stage, contact the head of customer care who will arrange for an investigation on behalf of the Chief Executive:

Head of Customer Care
AXA Insurance
Civic Drive
Ipswich
IP1 2AN

Tel: 01473 205926 Fax: 01473 205101

Email: customercare@axa-insurance.co.uk

Step four – beyond AXA

If we have given you our final response and you are still dissatisfied you may refer your case to the Financial Ombudsman Service (FOS).

The FOS is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after we have provided you with written confirmation that our internal complaints procedure has been exhausted.

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 FOS will not affect your right to take legal action against us.

Our promise to you

We will:

- Acknowledge written complaints promptly
- Investigate quickly and thoroughly
- Keep you informed of progress
- Do everything possible to resolve your complaint
- Learn from our mistakes
- Use the information from complaints to continuously improve our service

We may record or monitor telephone calls.

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

Your policy

This policy is a contract between **you** and **us**.

This policy describes the insurance cover provided during the period of insurance **you** have paid for, or have agreed to pay for, and for which **we** have accepted the premium.

The contract between **you** and **us** is formed of this policy, the **schedule** and any endorsements shown in the **schedule**.

For the contract to be valid, all the information **you** have given **us** must be true and complete to the best of **your** knowledge and belief, otherwise **your** policy may not protect **you** in the event of a claim.

The insurance cover applies anywhere in the **UK** except when **we** state otherwise in this policy – see Part C – Territorial Limits and Foreign Use. **Your car** is also covered when it is being transported within the **UK** and between any **UK** ports.

Important

Please read the policy, the **certificate of insurance** and the **schedule** as one document to ensure that it meets with **your** requirements.

The law applicable to this policy

You and **we** are free to choose the laws applicable to the policy. As **we** are based in England, **we** propose to apply the laws of England and Wales and by purchasing this policy **you** have agreed to this.

Definitions

Where **we** explain what a word means that word will have the same meaning wherever it is used in the policy, endorsements and **schedule**. These words are highlighted by the use of **bold** print.

Certificate of insurance

The certificate of motor insurance which is evidence of **your** motor insurance.

Excess/excesses

The amount **you** are required to pay as the first part of each and every claim made.

Market value

The cost of replacing **your car** in the **UK** with one of the same make, model, specification, mileage, age and condition.

Personal belongings

Clothes and items of a personal nature belonging to **you** and **your** passengers, including portable navigational equipment, car phones, radios, CD players, cassette players, games consoles or any other audio or visual equipment.

Schedule

The schedule forms part of this policy. Please read the schedule carefully. It defines the cover **you** have under this policy.

UK

England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

We/us/our

AXA Insurance UK plc.

You/your

The policyholder named in the **schedule**.

Your car

Any motor vehicle for which **we** have issued a **certificate of insurance** or a temporary cover note.

General conditions applicable to all parts of this policy

You must comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply with them **we** may at **our** option:

- cancel the policy, and/or
- refuse to deal with **your** claim, and/or
- reduce the amount of any claim payment.

1. Cancellation

Statutory cancellation rights

You may cancel this policy within 14 days of receipt of the policy documents (new business) or the renewal date (the **Cancellation period**) by writing to **us** at the following address during the **Cancellation period**:

AXA Personal Lines Customer Service
PO Box 440
Bristol
BS34 8YQ

You must return your **certificate of insurance** to **us** otherwise **we** will not be able to cancel **your** policy.

There is no refund of premium in the event of a total loss claim. However, in all other cases, **we** will keep an amount of premium in proportion to the time **you** have been on cover and refund the balance to **you**.

If there is a total loss and if **you** are paying by instalments, **you** will either have to continue with the instalment payments until the premium is paid in full or **we** may, at **our** discretion, deduct the remaining instalments **you** owe from any claim payment made.

Cancellation outside the statutory period

You may cancel this policy at any time by giving prior written notice to the above address and returning **your certificate of insurance** to **us**.

As long as **you** have not incurred any eligible claims **we** will keep an amount of premium in proportion to the time **you** have been on cover and refund the rest to **you**.

If **you** are paying by instalments **your** instalment payments will cease and if **you** incur eligible claims **you** will either have to continue with the instalment payments until the premium is paid in full or **we** may, at **our** discretion, deduct the outstanding instalments due from any claim payment made.

Cancellation by us

We reserve the right to cancel the policy by providing 21 days prior written notice by recorded delivery to **your** last known address. Any premium refund will be calculated in accordance with the above.

2. Non payment of premiums

We reserve the right to cancel this policy immediately on written notice in the event of non payment of the premium or default if **you** are paying by instalments.

3. Taking care of your car

You must do all **you** can to protect **your car** and keep it in a roadworthy condition. If **you** do not do this **your** right to claim under **your** policy may be affected.

You must:

- ensure the **car** is locked, windows, including sunroofs are closed, and any required security devices are activated and all keys and keyless entry system devices are removed when the **car** is left unattended.
- when leaving **your car** take **personal belongings** with **you**, lock them in **your** boot or glove compartment. Do not leave them in open view in **your car**.
- when leaving **your car** unattended remove if physically possible **your** radio and other audio equipment or activate any security features they may have.
- maintain **your car** in roadworthy condition and ensure **you** have a valid MOT certificate where appropriate.
- always keep the tyres within the legal requirements at all times.

4. Access to your car

You must let **us** examine **your car** at any reasonable time if **we** ask **you**.

5. Keeping to the terms and conditions

We will only provide the insurance described in this policy if anyone claiming protection has met all its terms and conditions.

0845 608 0230

In the event of you needing to make a claim, call this number. We will take all the details and if appropriate, give you the telephone number and location of your nearest approved repairer and inform you of any further action you may need to take.

We are committed to dealing with each claim quickly and effectively.

Telephone calls may be monitored or recorded.

Claims conditions

You must comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply with them **we** may at **our** option:

- cancel the policy, and/or
- refuse to deal with **your** claim, and/or
- reduce the amount of any claim payment.

What you must do in making a claim

If bodily injury, loss, theft or damage happens to **you**, **your car** or anyone else **you** must immediately:

- call the claims telephone helpline (0845 608 0230).
- do whatever **you** can to protect the car and its accessories.
- take all reasonable steps to recover missing property and to prevent a further incident.
- provide **us** with full details of any other party involved in the incident.
- send **us** any letters and documents **you** receive in connection with the incident before **you** reply to them.
- if **you** know of any future prosecution, coroner's inquest or Fatal Accident Inquiry about any incident, **you** must tell **us** immediately in writing.

If **we** ask **you** must send **us** written details of **your** claim within 31 days.

Anyone making a claim under this policy must give **us** any information and help **we** need.

What you must not do

You, and anyone covered by this policy, must not:

- admit anything, or
- make any offer or promise about a claim, unless **you** have **our** written permission to do so.

What we will do

We will:

- take all the details and if appropriate, give **you** the telephone number and location of **your** nearest approved repairer and inform **you** of any further action **you** may need to take.
- have the right to take over and deal with the defence or settlement of any claim in the name of the person making a claim under this policy. **We** may also pursue any claim to recover any amount due from a third party in the name of anyone claiming cover under this policy.

- only pay **our** share of the claim if **you** make a claim for any liability, loss or damage that is also covered by any other insurance policy.
- have the right to recover any payment **we** make from **you** or from the person responsible if, under the law of any country in which **you** are covered by this policy, **we** have to pay a claim which **we** would not normally have to pay.

Fraud

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- makes a claim under this policy knowing the claim to be false or fraudulently exaggerated in any respect; or
- makes a statement in support of a claim knowing the statement to be false in any respect; or
- sends **us** a document in support of a claim knowing the document to be forged or false in any respect; or
- makes a claim in respect of any loss or damage caused by **your** wilful act or with **your** connivance

Then

- **we** shall not pay the claim
- **we** shall not pay any other claim which has been or will be made under this policy
- **we** may at **our** option declare the policy void
- **we** shall be entitled to recover from **you** the amount of any claim already paid under the policy since the last renewal date
- **we** shall not make any return of premium
- **we** may inform the Police of the circumstances.

0845 608 0230

In the event of you needing to make a claim, call this number. We will take all the details and if appropriate, give you the telephone number and location of your nearest approved repairer and inform you of any further action you may need to take.
We are committed to dealing with each claim quickly and effectively.

Telephone calls may be monitored or recorded.

General Exclusions applicable to all parts of this policy

1. This policy does not apply when **your car**:
 - is being used for purposes that are not specified in **your certificate of insurance**
 - is being driven by or in the charge of any person who is not covered by **your certificate of insurance**
 - is being driven by **you** or with **your** permission by any person who **you** know has not got a driving licence or who **you** know to be disqualified from driving or getting a licence or is prevented by law from holding one
 - is being driven by **you** or in the charge of a person who fails to meet the conditions of the licence they hold
 - is towing a caravan, trailer, or other vehicle for payment
 - is 'airside' on any airport or airfield premises ('airside' includes runways, hangars, aprons, or anywhere aircraft have access to.)
2. This policy does not cover any liability which **you** have as a result of an agreement or contact, unless **you** would have had that liability anyway.
3. This policy does not provide cover for any loss of or damage to property, legal liability, injury or other loss directly or indirectly caused by, contributed to by, or arising from the following:
 - ionising radiation or contamination by radioactivity from irradiated nuclear fuel or nuclear waste or from burning nuclear fuel.
 - the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear assembly or part of it.
4. This policy does not provide cover for any loss or damage which results from war, invasion, act of foreign enemy, hostilities (whether or not war is declared), civil war, rebellion, revolution, military force or coup. However, this policy covers **you** so far as is necessary to meet with any law on Compulsory Insurance.
5. This policy does not provide cover except under Part B – Liability to Others for any accident, injury, loss or damage caused by:
 - a) earthquake;
 - b) riot or civil commotion if it occurs outside England, Scotland, Wales, the Isle of Man or the Channel Islands.

Part A: Loss and damage

1. Loss of or damage to your car, or spare parts

What is covered

If **your car**, accessories or spare parts are lost, stolen or damaged, **we** will:

- repair the damage;
- replace what is lost or damaged and is too expensive to repair; or
- pay **you** the cost of the loss or damage.

We can choose which of these actions **we** will take for any claim **we** agree to and the repairer can use parts that have not been produced by the vehicle manufacturer.

Following damage to **your car**, **we** may move **your car** to a place of safe and free storage pending settlement of any claim.

If **we** are told that **your car** belongs to someone else or if **you** are buying **your car** under a hire purchase or leasing agreement, **we** will normally make the payment for the total loss of **your car** to the legal owner.

If **you** cannot use **your car** because of loss or damage that is insured under this policy, **we** will also pay the reasonable cost of protecting **your car** and taking it to **our** nearest approved repairer. After the repair, **we** will pay the reasonable cost of delivering **your car** to **your** address in the **UK**.

Where **your car** is not recovered following a theft or is beyond economical repair **we** will pay **you** the **market value** of **your car**, including accessories and spare parts at the time they are lost, stolen or damaged.

If **we** settle a claim as a total loss, **we** will then take ownership of **your car**.

Accessories and spare parts of **your car**, which are in **your** private garage at the time of their loss or damage, will also be covered.

New car replacement

If during the period of one year after the first registration as new **your car** is:

- stolen and not recovered; or
- damaged so that repairs will cost more than 60% of the manufacturer's price list (including taxes and the cost of accessories) at the time of the loss or damage; and provided **your car** is owned by **you** then **we** will replace **your car** with a new one of the same make, model and specification.

Provided that:

- one is available
- **you** and anyone else **we** know who has a financial interest in **your car** agree.
- If a replacement car of the same make, model and specification is not available, the most **we** will pay is the **market value** of **your car** and its fitted accessories and spare parts at the time of the loss or damage.

Exclusions to Part A – What is not covered

You are not covered for the following:

- Loss of use, loss of value, wear and tear, mechanical or electrical failure, breakdowns or breakages
- Loss of value after a repair
- The cost of any repair or replacement which improves **your car** beyond the condition it was in before the loss or damage occurred
- Loss of or damage to **your car** arising from or as a result of water freezing in the cooling circulation system of **your car**
- Damage to tyres from braking, punctures, cuts or bursts unless as a result of an accident
- Loss, destruction or damage caused directly by pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds
- Loss of **your car** by deception of someone who claims to be a buyer or agent
- The cost of any hired alternative transport
- Loss from taking **your car** and returning it to its legal owner
- Loss or damage to **your car** by theft or attempted theft if **you** or anyone else has left it unlocked or with keys or keyless entry system in **your car**, or on it.
- Confiscation or requisition or destruction by, or under the order of, any government or public or land authority.
- Unless **we** provide cover under this insurance, any other loss, damage or additional expense following on from the event for which **you** are claiming*
- Any **excess** that applies to this insurance†

*Useful information:

Examples of such loss, damage or additional expense are the costs incurred in preparing a claim or loss of earnings following your bodily injury or illness.

† This policy does not cover mechanical breakdown, or computer failure. But, if for example your engine management system fails and causes the engine to shut down, any accident that happens as a result would be covered (although the cost to repair the fault of the engine management system would not be covered). The same applies if your vehicle catches fire – the faulty item would not be covered, but you would be covered for the other fire damage.

0845 608 0230

In the event of you needing to make a claim, call this number. We will take all the details and if appropriate, give you the telephone number and location of your nearest approved repairer and inform you of any further action you may need to take. We are committed to dealing with each claim quickly and effectively.

Telephone calls may be monitored or recorded.

Exclusions to Part A – What is not covered (Continued)

If any part, unit or accessory of **your car** becomes unobtainable or obsolete in pattern and therefore out of stock in the **UK**, **you** are not covered for the following:

- Increased repair and replacement part, unit, or accessory costs due to non-availability and/or waiting time for delivery
- Storage costs awaiting commencement of the repair to **your car**.

Driver Excesses

If **your car** or any of its accessories or spare parts are damaged while **your car** is being driven by a driver as shown in the table below, **you** will have to pay this additional amount, on top of any other **excess** shown in **your schedule**, towards any claim.

Age of Driver	Experience	Excess
71 years and over	Experienced	£100
65 years to 70 years inclusive	Experienced	£50
25 years and over	Inexperienced	£100
21 years to 24 years inclusive	Experienced	£150
21 years to 24 years inclusive	Inexperienced	£200
17 years to 20 years inclusive	All drivers	£500

An inexperienced driver is someone who holds a provisional driving licence, or has held a full driving licence for less than 12 months.

If **we** pay the inexperienced driver **excess**, **you** will have to repay that amount to **us** as soon as possible.

You will not have to pay the driver **excess** shown in **your policy schedule** if the loss or damage is caused by fire, lightning, explosion, theft or attempted theft.

*Useful information:

The excess is the amount you have to pay for every claim for loss of or damage to your vehicle (for example, if your repairs cost £1,000 and you have a £100 excess, you pay £100 and the insurer pays £900). Excesses apply whoever was to blame.

There are three kinds of excess.

Compulsory – this will apply in certain circumstances, such as for high performance cars.

Voluntary – if you have chosen to have an excess, we will give you a discount on your premium.

Young or inexperienced driver – this depends on the ages of the driver and how long they have been driving.

All applicable excesses will be shown in your schedule which includes those shown against any operative endorsements that apply to this insurance policy.

The young and inexperienced driver excess will apply on top of any other excesses that apply.

2. Windscreen damage

What is covered

We will pay for the repair or replacement of glass in windows, windscreens or sunroofs in **your car** and scratching of the bodywork caused by the glass breaking.

If this is the only damage **you** claim for, **you** no claim discount will not be affected.

What is not covered

The **excess** shown in **your** policy **schedule** or in Endorsement 29 – Windscreen Breakage if it is applicable. This amount will not be payable by **you** if the glass is repaired and not replaced *

3. Audio – Visual equipment and in-car entertainment systems

What is covered

We will pay up to £500 for loss or damage to **your car's** permanently fitted in-car navigational equipment, car phones, radios, CD players, cassette players, games consoles or any other audio or visual equipment. Removable equipment is covered if it can only be used whilst it is attached to **your car** and is designed to be totally or partially removed.

What is not covered

Any removable or portable equipment that is able to be used whilst not attached to **your car**. This equipment will be covered under Part E - Personal Belongings.

The **excess** shown in **your schedule** applies.

4. Medical expenses

What is covered

If **you**, **your** driver or any of **your** passengers are injured in an accident involving **your car**, **we** will pay medical expenses, which can include physiotherapy if **you** ask **us** to and **we** agree to provide the treatment, of up to £250 for each injured person.

*Useful information:

**You can save money by having the glass repaired instead of replaced. Ask the glass supplier to check the damage to see whether it can be replaced. Have your certificate of insurance ready when you have the glass repaired or replaced. The glass repairer needs this for your claim.*

0845 608 0230

In the event of you needing to make a claim, call this number. We will take all the details and if appropriate, give you the telephone number and location of your nearest approved repairer and inform you of any further action you may need to take. We are committed to dealing with each claim quickly and effectively.

Telephone calls may be monitored or recorded.

Part B: Liability to Others

What is covered

1. Cover provided for you

This policy covers **you** for the amounts shown below:

- i. Death of or injury to any person UNLIMITED
- ii. 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

which **you** become legally responsible for paying due to the death of or injury to any person and damage to any person's property in respect of any claim or series of claims arising out of one event involving **your car**, or caused by a trailer, caravan or other vehicle that is attached to **your car**.

The same cover will apply if **you** are driving any other car which **your certificate of insurance** allows **you** to drive. This cover ceases if **you** dispose of **your car** shown in the **certificate of insurance** or it becomes a total loss.*

2. Cover provided for other people

If **you** ask **us** to, **we** will give the following people the same liability to others insurance cover **we** give **you**:

- Anyone **you** allow to drive **your car** and who is allowed to drive it in the **certificate of insurance**
- Any person using (but not driving) **your car** with **your** permission for social, domestic and pleasure purposes
- Any person travelling in or getting into or out of **your car**
- **Your** employer or business partner, as long as **your car** is not owned by or hired to either **your** employer or business partner and **your car** is being used for a purpose that is allowed in **your certificate of insurance**.

3. Your legally-appointed representatives

After the death of anyone insured under this policy, **we** will protect that person's estate against any liability the deceased person had if that liability is insured under this policy.

*Useful information:

** If an accident causes damage to another car, an animal or property, or if anyone is injured, the law says you must stop. You must give your name, address and car registration number to anyone reasonably asking. If anyone is injured, you must show your certificate of motor insurance to the police or anyone who asks.*

What is covered (Continued)

4. Legal fees and expenses

If **we** give our written permission, **we** will pay for solicitors fees to:

- represent anyone insured under this policy at any Coroner's Inquest or Fatal Accident Inquiry; or
- defend anyone insured under this policy in a court of summary jurisdiction; for any incident which might give rise to a claim under Part B – Liability to Others of this policy. Proceedings for manslaughter or causing death by dangerous driving

We will pay fees for legal services to defend anyone insured under this policy if legal proceedings are taken against that person for manslaughter or causing death by reckless driving. The following conditions will apply to this cover:

- **You** must ask **us** to provide it
- The death or deaths giving rise to the proceedings must have been caused by an incident covered by this policy

5. Emergency medical treatment

We will pay for any emergency medical treatment that must be provided under the Road Traffic Act. If this is the only payment **we** make, it will not affect **your** no claim discount.

Exclusions to Part B – What is not covered

You are not covered for the following:

1. Anyone driving **your car** who is disqualified from driving or has never held a driving licence, or is prevented by law from holding one.
2. Liability for loss of or damage to property which belongs to, or is with, any person who is insured under this policy and who is driving **your car**.
3. Any loss of or damage to property, legal liability, injury or other loss directly or indirectly caused by contributed to by or arising from terrorism or any action taken in controlling preventing suppressing or in any way relating to terrorism. However this policy covers **you** so far as is necessary to meet any law on compulsory insurance.

For the purposes of this exception terrorism means an act or acts whether threatened or actual of any person or persons involving the causing or occasioning or threatening of harm of whatever nature and by whatever means made or claimed to be made whole or in part for political religious or similar purposes.

0845 608 0230

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We are committed to dealing with each claim quickly and effectively.

Telephone calls may be monitored or recorded.

Part C: Territorial Limits and Foreign use

What is covered

This policy provides the cover described in the **schedule** within the **UK**.

Your policy also provides the minimum cover **you** need by law to use **your car** in:

1. any country which is a member of the European Community; or
2. any other country which as agreed to follow the European Community Directive on Insurance Civil liberties (Article 7(2) of EC Directive 72/166/EEC) and is approved by the commission of the European Communities.

Where the level of cover in any European Community Member State is less than that provided by the legal minimum requirements of **UK**, the level of cover that applies in **UK** will apply in that Member State.

Your policy automatically extends the cover shown in the **schedule** to the countries described in item 1. and 2. above for up to 93 days in any one policy year.

If **you** want to extend **your** cover for more than 93 days **you** must contact **us** before **you** travel. It is no longer necessary to have an International Motor Insurance Certificate (Green Card) when travelling to countries covered by item 1. or 2. above. In the absence of a Green card **you** must carry **your** current **certificate of insurance** when travelling.

If **you** plan to travel to any other country, please notify **us** at least three weeks before **you** leave as **you** may require a Green Card, which will be supplied free of charge if **we** agree to extend cover.

When contacting **us** please supply the following information:

- **your** policy number
- the period for which cover is required
- the registration number, make and model of **your car**
- details of any trailer or caravan being towed
- countries to be visited.

Exclusions to Part C – What is not covered

You are not covered for any legal action taken against **you** outside the UK, unless it is a result of using **your car** in a country for which **we** have agreed to extend this insurance cover.

Part D: Injury benefits

What is covered

If:

- **you, your spouse or your civil partner** are injured solely as a result of an accident involving **your car**; or while travelling in or getting into or out of **your car**; or
 - any other person is injured while travelling in or getting into or out of **your car**;
- we will pay you or your legal representatives or if you ask us to, the person injured or their legal representative the compensation specified below:**

Provided that death or loss occurs within three calendar months and solely and directly as a result of the accident.

	You and members of your household normally living with you (subject to age exclusion below)	Other passengers (subject to age exclusion below)
Death	£7,500	£7,500
Total and irrecoverable loss of sight in one or both eye	£5,000	Nil
Total and irrecoverable loss of one or more limbs	£5,000	Nil

Exclusions to Part D – What is not covered

You are not covered for the following:

- under more than one motor policy **you** or members of **your** household or any other person may hold with **us**;
- any person who, at the time of the injury, has not reached their sixteenth birthday or who has reached their seventy fifth birthday;
- in respect of death or injury as a result of suicide, attempted suicide or any intentional self-injury;
- in respect of any death or injury to **you** or members of **your** household or any other person as a result of an accident that does not involve **your car**, or while travelling in or getting out of any car other than **your car**.

0845 608 0230

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Telephone calls may be monitored or recorded.

Part E: Personal belongings

What is covered

We will pay up to a maximum of £100 for **personal belongings** carried in or on **your car** if lost or damaged by:

- accident to **your car**;
- fire, lightning, explosion;
- theft or attempted theft.

Exclusions to Part E – What is not covered

You are not covered for the following:

- money, stamps, tickets, documents or securities;
- tools, equipment, goods or samples carried in connection with any trade or business;
- property insured by another policy;
- theft of **personal belongings** if carried in an open-top or convertible car, unless contained in the locked boot.

0845 608 0230

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Part F: Additional Covers and Benefits

1. No Claim Discount

As long as **you** have not made a claim during the current insurance year, **we** will include a discount in **your** renewal premium. **We** will give **you** this discount for each claim-free year up to the maximum entitlement.

Please note this is no guarantee **your** premium will not rise.

If **you** make one or two claims during the insurance year, the no claim discount **you** earn will be reduced as follows:

No claims discount you earn	One claims	Two claims
	Discount reduced to	Discount reduced to
1 year	Nil years	Nil years
2 years	Nil years	Nil years
3 years	1 year	Nil years
4 years	2 years	Nil years
5 or more years	3 years	1 year

If **you** made three or more claims in the previous insurance year, **you** will not get a no claim discount.

Your no claim discount cannot be transferred to anyone else.

Your no claim discount will not be affected by payments for emergency treatment which the Road Traffic Act says **we** must pay or payments made under Part A (2) – Windscreen Damage for windscreen replacement/repair.

2. Protected no claim discount

Once **you** have five years no claim discount and **you** have not made a claim for at least three years, if **you** are aged at least 25 years and all drivers are aged at least 21 years, then **you** can protect the discount if **you** pay an extra premium at each renewal. This protection will apply unless **you** make more than two claims in three consecutive periods of cover, then protection will end.

For the third and any subsequent claims **your** no claim discount will be reduced in accordance with the scale listed under No Claim Discount.

Although **you** can protect **your** no claim discount, **your** premium may increase if **you** make claims or **you** receive motoring convictions or as required by **us** for any other reason.

0845 608 0230

In the event of you needing to make a claim, call this number. We will take all the details and if appropriate, give you the telephone number and location of your nearest approved repairer and inform you of any further action you may need to take. We are committed to dealing with each claim quickly and effectively.

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You will have to pay the amount shown in **your** policy **schedule** under Endorsement 30 – Protected no claim discount.

This amount is in addition to any other **excess you** have agreed to pay for towards any own damage claim.

Please note this is no guarantee **your** premium will not rise.

Your protected no claim discount will not be affected by payments for emergency treatment which the Road Traffic Act says **we** must pay or payments made under Part A (2) for windscreen damage replacement or repair.

3. Car sharing

What is covered

Your policy also covers **your car** when **you** are being paid for carrying passengers for social or similar purposes as long as:

- **your car** cannot carry more than 8 people including the driver;
- **you** are not carrying the passengers as part of a business of carrying passengers; and
- the total payment **you** receive for the journey does not provide a profit for **you**.

4. Car service cover

What is covered

Car servicing and car parking

Subject to the terms and conditions of this policy other than limitations to use and driving **we** will provide an indemnity to **you** whilst **your car** is in the custody or control of:

- A motor garage or other similar business, which **you** do not own, which has **your car** for the purpose of:
 - maintenance;
 - repair;
 - testing; or
 - servicing
- A hotel, restaurant or similar business, which **you** do not own, where **your car** has been parked for **you**

0845 608 0230

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Endorsements

Your insurance under this policy may be extended or restricted by endorsements. Endorsements only apply if their numbers appear in the **schedule**.

All the terms, conditions and exceptions of the policy continue to apply along with the endorsements.

Endorsement 9 – Exclusion of personal belongings

You are not covered under Part E – **Personal belongings** of this policy.

Endorsement 11 – Exclusion of injury benefits

You are not covered under Part D – Injury benefits of this policy.

Endorsement 12 – Own loss or damage (voluntary)

You will pay the amount shown next to this endorsement number in the **schedule** towards each claim for loss or damage to **your car**. This endorsement will not apply if damage to the car:

- is caused by fire, lightning, explosion, theft or attempted theft; or
- is limited to broken glass in the windscreen or windows or bodywork damaged by the broken glass.

This endorsement applies on top of any other amount which **you** may have to pay towards each claim. If **we** pay the whole amount of the claim at first, **you** must immediately pay **us** the amount **you** have to pay under this endorsement.

Endorsement 13 – Own loss or damage (compulsory)

You will pay the amount shown next to this endorsement number in the schedule towards each claim for loss or damage to **your car**.

This endorsement will not apply if damage to the car:

- is caused by fire, lightning, explosion, theft or attempted theft; or
- is limited to broken glass in the windscreen or windows or bodywork damaged by the broken glass.

This endorsement applies on top of any other amount which **you** may have to pay towards each claim. If **we** pay the whole amount of the claim at first, **you** must immediately pay **us** the amount **you** have to pay under this endorsement.

0845 608 0230

In the event of you needing to make a claim, call this number. We will take all the details and if appropriate, give you the telephone number and location of your nearest approved repairer and inform you of any further action you may need to take.
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Endorsement 15 – Company deletions

You are not covered under Parts D – Injury benefits and E – Personal belongings of this policy.

Endorsement 16 – Fire and theft excess (compulsory)

You will pay the amount shown next to this endorsement number in the **schedule** towards each claim for loss or damage to **your car** caused by fire, lightning, explosion, theft or attempted theft.

If **we** pay the whole amount of the claim at first, **you** must immediately pay **us** the amount **you** have to pay under this endorsement.

Endorsement 29 – Windscreen breakage

You will pay the amount shown next to this endorsement number in the **schedule** towards each claim made under Part A – Loss and damage (2) – Windscreen damage.

Endorsement 30 – Protected no claim discount

If **you** pay an extra premium, **your** no claim discount is protected as long as **you** do not make more than two claims in three consecutive periods of cover.

This protection will apply unless **you** make more than two claims in three consecutive periods of cover, then protection will end.

For the third and any subsequent claims **your** no claim discount will be reduced in accordance with the scale listed under No Claim Discount.

You will pay the amount shown next to this endorsement number in the **schedule** towards each claim for loss or damage to **your car**.

If **we** agree to transfer someone's interest under this policy, this endorsement will be cancelled unless the person the policy is transferred to can meet our conditions for having a protected no claim discount.

Endorsement 39 – Car security

You are not covered under Part A – Loss or damage of this policy for any loss or damage caused by theft and attempted theft unless:

- **your car** is fitted with a security device conforming to Thatcham Category 1 or 2 standards; and
- the security device is operational at the time of any loss or damage to **your car**.

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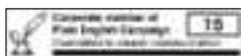
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