

# AXA NI Broker Private Car Insurance

## Insurance Product Information Document

**Company:** AXA Insurance dac

**Product:** Private Car Insurance



AXA Insurance dac is regulated by the Central Bank of Ireland Ref. No C713

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?

This is a private car insurance policy. It provides cover for injury, loss or damage to any third party or their property as required by the Road Traffic Act. The policy can be extended to include fire, theft or accidental damage.



#### What is insured?

- ✓ Your legal liability for accidental death of, or bodily injury to, any person is unlimited and third party property damage is covered up to £20million, including costs and expenses
- ✓ Stepback No Claims Discount – If a claim has been made or has arisen, your no claims discount may be reduced at the next renewal in accordance with the step-back scale applicable at the time of the renewal.
- ✓ Third Party Driving Other Cars – You must be aged 25+ with a full UK/Irish driving licence. Certain occupations and vehicle types are excluded

Third party cover whilst towing of a caravan, trailer or broken down car

#### In addition to the above, and if you have chosen fire & theft or comprehensive insurance

Loss or damage to your car and its accessories as a result of an accident, theft, attempted theft, fire, lightning or explosion, up to the cars markets value. It also includes:

Glass cover on comprehensive insurance – (unlimited if you use an AXA approved repairer, £150 otherwise)

Our uninsured driver promise – if your car is damaged or written off by an uninsured driver, your no claims discount will not be affected.

New car replacement – if your car is less than 12 months old and you are the first owner, in the vent of a total loss we will pay for a brand new replacement car.

#### Extra benefits cover including –

Replacement car if your car is repaired by one of AXA's garages after an accident, fire or theft up to 7 days.

Replacement locks and alarms up to £500.

Personal belongings up to £250

Medical expenses – up to £200

Personal Accident – death £5,000, loss of sight/limb £5,000, loss by severance of an entire hand or foot £5,000

#### The following optional cover is also available for an additional premium

Protected No Claims Discount – allowing up to two claims in a three year period without reducing your no claims discount (you must be earning 5+ years to avail of this cover)

Open Driving – covers any person between 25-70 years of age with a full Irish or UK driving licence who is driving the insured vehicle with your permission.



#### What is not insured?

- ✗ Death or bodily injury to anyone driving or in charge of your car
- ✗ Loss of use
- ✗ Wear and tear
- ✗ Mechanical or electrical failure, breakdowns or breakages
- ✗ Loss or damage caused by theft or attempted theft if the car was taken by a member of your family or household or taken by an employee or ex-employee of the owner of the car
- ✗ Loss or damage as a result of incorrectly fuelling your car or from the use of sub-standard or contaminated fuel, lubricant or parts
- ✗ Loss or damage caused by theft or attempted theft if the keys (or keyless entry system) are left unsecured or left in or on an unattended car
- ✗ Any act of fraud or collusion
- ✗ Any wilful, negligent act



## Are there any restrictions on cover?

- ! No cover will apply for any driver who is not meeting the conditions of his/her licence.
- ! No cover will apply if you or any insured driver was driving under the influence of illegal drugs or in excess of the drink driving limit
- ! You will need to pay an amount of each claim, known as the excess (under comprehensive insurance)
- ! When the car is used for purposes not shown on your certificate of insurance
- ! Use by any driver not covered under the policy/certificate
- ! Use by anyone who is disqualified from driving or getting a licence



## Where am I covered?

- ✓ You and your named drivers are covered to drive your car in Northern Ireland, Republic of Ireland, Great Britain, Isle of Man and the Channel Islands
- ✓ Up to 90 days cover in Europe within one insurance year



## What are my obligations?

- The information you give us must be honest and accurate
- You must pay your premium
- All claims or incidents must be reported to us immediately
- You must tell us of any convictions, prosecutions or penalty points applying to you or any driver
- You must tell us of any modifications made to your car
- You must take reasonable care of your vehicle and your belongings
- You must have an up to date MOT for your vehicle
- You must notify us as soon as possible of any change to the information you have previously provided to us
- You and all drivers must advise the Driver & Vehicle Licensing Agency of any notifiable medical condition or disability and the Driver & Vehicle Licensing Agency must have agreed to the issue of a licence
- You must observe and fulfil the terms, conditions, exclusions and clauses of this policy – failure to do so could affect your cover



## When and how do I pay?

Please ask your Broker about payment options.



## When does the cover start and end?

The cover will start on the date your application or renewal is accepted and will end one year later. This will be shown on your schedule.



## How do I cancel the contract?

You must give your Broker a written instruction and return your certificate of insurance.

If you cancel your policy within the first 14 days after receiving the policy documents within the first year of insurance, we will refund your full premium, providing no claims have been made on your policy.

If you cancel during the period of insurance, we will refund the premium on a proportionate basis provided there are no claims.