

# policy summary / **car insurance**



**what you need to know**

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**redefining / standards**



# a summary of our car insurance policy



## Thank you for insuring your car with us.

Please take care when driving. In particular don't drive too fast in the wet or when it's dark. Leave enough room between you and the car in front so you can stop in time.

This document is a summary of your motor insurance policy. If you would like to look over the full terms and conditions, these are in your policy document. If there's anything you don't understand, please phone us on 1890 24 7 365, call in to your nearest AXA branch or log onto [www.axa.ie](http://www.axa.ie)

We are delighted to have you as a customer and look forward to insuring you for many years.

A handwritten signature in black ink, appearing to read 'John O'Neill'.

John O'Neill  
Chief Executive

## First things first

Private car insurance provides three levels of cover to choose from:

- comprehensive;
- third party fire and theft; or
- third party.

You can buy optional extra cover for an extra premium. Please see your proposal form, your statement of fact or policy schedule for the cover you have chosen.

**If you need to make a claim or need  
breakdown assistance please call our  
24-hour claims helpline on 1890 24 7 365.**

## **extra cover for a higher premium**

please ask us for relevant charges

Any extra cover you have bought will be shown on your proposal form, proposal declaration or on your policy schedule.

### **Protecting your no-claims discount**

If you buy no-claims discount protection, you can make one claim without losing your no-claims discount.

To qualify, you must be earning the maximum no-claims discount and you must not have made a claim for the past three years.

### **Motor Rescue**

24 hour breakdown assistance. If your car will not start on the road or in your driveway we will send help. If we cannot get you going, we will tow your car to safety and get you to your destination if needs be.

**Glass breakage** (if you are not insured for comprehensive) You can add glass breakage cover to your third party, fire & theft insurance. If you use an AXA approved supplier, cover will be unlimited. If you use your own supplier, cover will be limited to €250 per claim for replacement glass and €50 for a repair.

### **Legal expenses**

If you are the victim of a miscarriage of justice or an uninsured driver, legal expenses cover will enable you to pursue damages.

### **Replacement Car Plus**

If your car is out of use due to loss or damage by accident fire or theft we will hope to provide you with a courtesy car that is a similar physical size to your car up to 2000cc, although we do not guarantee that this will occur. (Your courtesy car may not be the same as your own vehicle in terms of size, type value or status) OR we may pay towards you hiring a car up to €22 a day including VAT.

### **Injury to driver cover**

The cover includes a benefit of €10,000 if you or a named driver are seriously injured in a road accident and a €30,000 death benefit if you or any driver named on the policy is killed as a result of a motor accident involving your car. It also includes hospital and temporary disability benefits for you.

A claim under any of these optional benefits will not affect your no-claim discount.

## **significant general exceptions and policy conditions**

applies to all sections of the policy.

### **People covered to drive**

We will not be liable for any injury, loss or damage while your vehicle is being driven by a person not covered by the certificate of motor insurance.

### **Using your car**

We will not be liable for any injury, loss or damage while your vehicle is being used for any purpose not covered by the certificate of motor insurance.

### **Driving licence**

There is no cover for anyone who is disqualified from driving, has never held a driving licence or who is not meeting the conditions of his/her licence/Learner permit. This includes conditions relating to the class of vehicle being driven, the requirement to be accompanied when driving under a learner permit or any other restriction or condition that may apply.

### **Claims procedure**

You must, as soon as reasonably possible, give us notice of any injury, loss or damage which may give rise to a claim under the policy.

### **Looking after your vehicle**

You must take all reasonable precautions to keep your car secure from theft and in a roadworthy condition.

### **You must tell us:**

- if you change your car
- if you make any modifications or alterations to your vehicle e.g. air induction kits / filters, lower suspension, change to the exhaust, etc.

If you are in any doubt whether certain facts are important, please ask us.

## our policy at a glance

this is a summary of policy features and benefits

Features and benefits	Type of policy	
	Comprehensive	Third party fire and theft
We will pay for loss of or damage to your car and its accessories and spare parts while they are in or on the car.	✓	
We will cover Personal Belongings up to €500, Fire Brigade Charges up to €1,000 and Replacement locks up to €750.	✓	✓
We will cover loss of or damage to your car, including glass breakage, by fire or theft. You will not pay an excess if you make a claim for fire or theft and it will not affect your no-claims discount.	✓	✓
We will replace your car with a new model if you make a claim.	✓	✓
If you have a claim under the policy, we will give you up to seven days, car hire while your car is being repaired. Please contact us for details.	✓	✓
If your car is damaged by an uninsured driver we will pay the cost of repair or the market value without any reduction in your no claims discount.	✓	
We will pay the cost of repairing or replacing damaged or broken glass in the windscreen or windows of your car. If this is the only damage you claim for, your no claim discount will not be affected.	✓	
The policy applies while your car is towing a caravan or trailer.	✓	✓
We will provide cover for your legal liability for accidental death or injury to other people as a result of using your car. Cover is unlimited.	✓	✓
We will cover legal liability for damage to other people's property due to an accident as a result of using your car.	✓	✓
We will cover you while driving other cars you do not own or have not hired under a hire-purchase agreement.	✓	✓
You have cover to drive in the European Union and European Union-approved countries.	✓	✓
You can earn up to 75% no-claims discount.	✓	✓
If you have an accidental damage claim, we will only reduce your no-claims discount by one year.	✓	
You have a 'step back' facility if you are earning 60% or 75% no-claims discount. This means that you will only lose part of your discount if someone makes a claim against you.	✓	✓

Third party	Significant or unusual limits and exclusions	Policy section
	We will not cover any reduction in the market value of your car because it has had to be repaired. We will not cover mechanical or electrical breakdowns. We will not cover loss or damage arising from putting the wrong fuel or lubricant into your engine. Your excess (the first part of a claim you must pay) is shown on your schedule.	Section 1
		Section 1
	We will not cover 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.	Section 1
	Your car must be less than a year old and have damage that costs more than 60% of its value to repair.	Section 1
	You must use one of our approved repairers to take advantage of this benefit.	Section 1
	You must pay any excess. We may reduce your no claims discount whilst we investigate the circumstances of the claim.	Section 1
	Glass cover will be limited to €250 for replacement glass and €50 for repairs when our approved supplier is not used. We will not pay for more than 2 claims under this section in each period of insurance.	Section 2
	We will not cover loss of or damage to the towed caravan or trailer.	Section 4
✓		Section 5
✓	We will not pay more than €30 million.	Section 5
✓	There are some exceptions where this does not apply, please see your certificate and schedule.	Section 5
✓	Full policy cover applies for trips of up to 31 days in a row during the period of insurance. The minimum cover you need in these countries applies while the policy is in force.	Section 6
✓	You may lose this discount if you make a claim.	Section 8
	This will not apply if you have more than one claim in the period of insurance.	Section 8
✓	The 'step back' no-claims discount facility will not apply if you are convicted of dangerous driving or a drink-driving or drugs offence under road traffic laws following an accident.	Section 8

# other things you should know

## How long the policy lasts

Your policy will run for 12 months from the date and time shown in the schedule. If we agree to provide cover for less than 12 months, the schedule will show when your policy ends.

## Cooling-off period

If you are unhappy with your new policy, you can cancel within 14 days by giving notice in writing and returning the certificate of insurance to us. We will work out the premium for the period we have been insuring you on a pro rata basis plus an administration charge and refund the balance providing no claims have been made on your policy.

You will be charged a pro rata premium or €30 whichever is more for the period you were on risk and this will be deducted from the full premium paid to determine the refund due to you.

## Cancelling your policy in the first year

If you cancel at any other time during the first year of insurance, we will work out the premium after an administration fee has been taken away for the period you were insured based on our short period rates as shown below. If you have made a claim or there has been an incident likely to give rise to a claim, we will not give any refund.

Period which your policy is in force	Percentage of premium returned
Up to 1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	45%
6 months	35%
7 months	25%
8 months	20%
9 months	10%
Over 9 months	Nil

The premium does not include the charge for motor rescue or the premium for injury to driver cover and we will not provide a refund for these optional items when you cancel your policy.

## **Cancelling your policy at any other time**

In the second and any future years, once you return the certificate and disc of insurance and you have not claimed or there is no incident that is likely to result in a claim during the current period of insurance, we will return the premium after an administration fee has been taken away for the period of insurance still left to run. The premium does not include the charge for motor rescue or the premium for injury to driver cover and we will not provide a refund for these optional items when you cancel your policy.

## **Our rights to cancel**

If we have to cancel your policy, we will send you 10 days' notice by registered letter to your last known address. As long as you return the certificate and disc of insurance to us, we will return the premium for the period of insurance still left to run.

## **Your premium**

Although you may be able to protect your no-claims discount, your premium may increase if you make claims or you receive motoring convictions.

## **The law and language of the contract**

Both you and we can choose the law within the European Union which applies to the contract. We propose that the law of the Republic of Ireland will apply. The language used in this policy and in communications relating to it will be English.

## **Terms and conditions**

As with all insurance contracts, certain terms and conditions will apply. We will be happy to discuss your insurance needs either by phone or at your local branch.

# we're here to help /

- If you have questions or need help with a claim, contact us on [www.axa.ie](http://www.axa.ie) or ring us on **1890 24 7 365** (From abroad 003531 8583200).

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