

your right /
to know



**A summary of
our Studentfirst
car insurance policy,
specially designed for
third level students**

May 2014

redefining / standards



If you need to make
a claim, please
call our 24-hour
claims helpline on:

1890 24 7 365

a summary/ of our **Studentfirst** 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**.

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

A handwritten signature in blue ink, appearing to read 'John O'Neill', written over a white background.

John O'Neill
Chief Executive

first things first

Studentfirst provides
three levels of cover
to choose from:

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

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
You can earn up to 75% no-claims discount.	✓	✓
Every 3 months we will increase your no claims discount if you do not make a claim. Each increase will vary depending on the level of discount that last applied. Your monthly payment amount will be reduced every time your no claims discount increases.	✓	✓
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 loss of or damage to your car by fire or theft. You will not pay an excess if you make a claim for fire or theft.	✓	✓
If you have a claim under the policy, we will give you up to seven days, car hire while your car is being repaired.	✓	✓
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.	✓	✓
You have cover to drive in the European Union and European Union-approved countries.	✓	✓

Third party only	Significant or unusual limits and exclusions	Policy Section
✓	You may lose this discount if you make a claim	Section 7
✓	If you make a claim you may lose your no claims discount immediately and your monthly payment amounts may increase.	All
	<p>We prefer that your car is repaired in an AXA Garage. If you choose your own repairer, the most we will pay is what repairs would cost in an AXA Garage, and we will not provide you with a temporary replacement car.</p> <p>We will not cover any reduction in the market value of your car because it has had to be repaired.</p> <p>We will not cover mechanical or electrical breakdowns.</p> <p>Your excess (the first part of a claim you must pay) is shown on your schedule.</p>	Section 1
	<p>We prefer that your car is repaired in an AXA Garage. If you choose your own repairer, the most we will pay is what repairs would cost in an AXA Garage, and we will not provide you with a temporary replacement car.</p> <p>We will not cover any reduction in the market value of your car because it has had to be repaired.</p>	Section 1
	You must use one of our AXA garages to take advantage of this benefit.	Section 1
✓	We will not cover loss of or damage to the towed caravan or trailer.	Section 3
✓		Section 4
✓	We will not pay more than €30 million.	Section 4
✓	Third party cover applies for travel in Europe. Full cover is provided in Ireland and the UK.	Section 5

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.

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.

Administration charges

Every time you make an amendment to the policy we will charge you €30 on top of any premium we need for that amendment. If you cancel your policy, we will charge you a fee of €30.

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.

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.

Change of car

You must tell us, or to, immediately if you change your car. If you or a previous owner has made modifications to your car you must also tell us immediately.

Fraud

You are under a duty to tell us all facts likely to influence how we assess and if we accept your proposal. If you do not, we may cancel your policy, declare the contract to be void and refuse to pay any claim under the policy as well as any other rights we may have under the policy. It is in your own interest to mention these facts. If you are in any doubt whether certain facts are important, please ask us.

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 for the period you were insured based on our short period rates as shown below (less a €30 cancellation fee). If you have made a claim or there has been any incident that may give rise to a claim during the current period of insurance, we will not refund your premium.

We will not refund your premium for any optional extras, such as motor rescue.

We will not refund any premium which is less than €15 after we charge the cancellation fee.

Period which your policy is in force	Percentage of premium returned
0-14 days	100%
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

Cancelling your policy at any other time

In the second and any future years, as long as you return the certificate and disc of insurance to your nearest AXA office, we will return the premium for the period of insurance still left to run (less a €30 cancellation fee).

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 can 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. A car insurance policy document with all terms and conditions is available at www.axa.ie and on request. We will be happy to discuss your insurance needs either by phone or at your local branch.

Whether the product is suitable

Please read this document to make sure the policy meets your needs. If you find that your cover is unsuitable, please call into your local AXA branch or ring us on 1890 24 7 365 and we will be happy to discuss another product with you.

Caring for you

There may be times when you feel you do not receive the service you expect from us. This is our complaints process to help you.

- For a complaint about your policy, contact your broker (if any) or local AXA Insurance branch.
- For a complaint about your claim, contact our claims action line on 1890 24 7 365.

If we cannot sort out your complaint, you can contact our Customer Care Department on 1890 211850 or:

- email: axacustomer care@axa.ie ; or
- write to AXA Insurance, Customer Care Department, Freepost, Dublin 1.

If you are unhappy with the way we have dealt with your complaint, you may be able to refer to:

- the Financial Services Ombudsman Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2 :Locall number 1890 88 20 90,
Fax: 01 6620890. Email: enquiries@financialombudsman.ie

Website: www.financialombudsman.ie

Our promise to you

- We will reply to your complaint within five working days.
- We will investigate your complaint.
- We will keep you informed of progress.
- We will do everything possible to sort out your complaint.
- We will use feedback from you to improve our service.

we're here to help /

- As this is a quick guide to your policy it can't cover everything. There are other things you may be covered for and, of course, there are things you're not covered for. Your policy document explains everything.
- If you have questions or need to claim, contact us on **1890 24 7 365**.
- Maybe you prefer to talk face to face? No problem. Just call into your nearest AXA branch (there are more than 43 nationwide).

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