

policy summary / **vanfirst**



**great service and
better benefits**

ROI April 2016



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 vanfirst light commercial vehicle policy



Thank you for considering AXA as your motor insurer.

We know that insurance can be a complicated business and it's essential that you make the right choices for you, other drivers and your vehicle. This document is here to help and the wording has been designed to make it easy to follow.

This document is a summary. Its purpose is to explain, as clearly as we can, what you are covered for and what you are not covered for. It does not replace the policy. When you take out a policy we recommend that you read the full policy document and schedule together with your certificate of insurance to make sure that the product meets your needs.

If you have any questions now or in the future, please contact any AXA Insurance branch or, phone us at **1890 24 7 365**.

A handwritten signature in blue ink that reads "Phil Bradley". The signature is written in a cursive, flowing style.

Phil Bradley
Chief Executive

First things first

Vanfirst light commercial vehicle insurance provides three levels of cover to choose from:

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

In addition we offer you the choice of our Premier or Standard packages each specifically designed to suit your individual needs.

Our Standard package offers a comprehensive range of cover plus excellent service to give you peace of mind.

Our Premier package offers you a wider range of cover and gives you the option of selecting additional options such as Bonus Protection.

Optional Extra cover is also available for an extra premium. Please see your proposal form, proposal declaration or policy schedule for the cover you have chosen.

our policy at a glance

this is a summary of policy features and benefits.

Features and benefits	Standard package	Premier package	Comprehensive
We will pay for loss of or damage to your vehicle and its accessories and spare parts while they are in or on the vehicle	✓	✓	✓
We will cover loss of or damage to your vehicle by fire or theft	✓	✓	✓
We will replace your vehicle with a new one of the same make and model if you make a claim		✓	✓
Will pay for broken or damaged windscreens or windows of your vehicle and the bodywork being scratched as a result of the glass		✓	✓
The policy applies while your vehicle is towing a trailer.	✓	✓	✓
We will cover legal liability for damage to other people's property due to an accident as a result of using your vehicle	✓	✓	✓
We will pay the cost of emergency medical treatment as required by legislation for injuries as a result of the use of your vehicle	✓	✓	✓
We will provide for your legal liability for accidental death or injury to other people as a result of using your vehicle	✓	✓	✓
You have cover to drive in Europe and countries approved by the Commission of the European Union.	✓	✓	✓
You can earn up to 50% No Claims Discount	✓	✓	✓
You have a 'step back' facility if you are earning a 50% No Claims Discount. This means that you will only lose part of your discount if someone makes a claim against you or you make a claim for damage to your own vehicle		✓	✓
Your No Claims Discount will not be affected by payments under Section 1 (Loss and Damage to your vehicle) for fire and theft claims		✓	✓

Third Party, Fire & Theft	Third Party Only	Significant or unusual limits and exclusions	Policy section
		We will not cover any reduction in the market value of your vehicle because it has had to be repaired. We will not cover mechanical or electrical breakdowns. Your excess(the first part of a claim you must pay) is shown on your policy	Section 1
✓		Your vehicle must be missing for at least 28 days after we have been notified before we will consider it lost by theft. You will not pay an excess if you make a fire or theft claim.	Section 1
✓		Your vehicle must be less than a year old and have damage that costs more than 60% of its value to repair.	Section 1
		Cover automatically given up to a limit of €300	Section 2
✓	✓	We will not cover loss of or damage to the towed trailer. There are some exceptions where trailer cover does not apply, please see your policy document.	Section 3
✓	✓	We will not pay more than €5,000,000	Section 4
✓	✓	A payment under this section will not affect your No Claims Discount	Section 4
✓	✓	Cover is unlimited	Section 4
✓	✓	The minimum cover you need in these countries applies while the policy is in force	Section 5
✓	✓	If you claim, you could lose this discount or it could be reduced	Section 8
✓	✓	The 'step back' no-claims discount will not apply if you are convicted of dangerous driving or a drink-driving offence under road traffic laws following an accident.	Section 8
✓			Section 8

extra cover for a higher premium

available with third party only, third party fire and theft or comprehensive policies.

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

Extra benefits (available on our Premier package only)	<ul style="list-style-type: none">➤ Replacement vehicle hire costs in the event of a theft or an accident (up to €40 per day for seven days)➤ Personal effects lost or stolen from your vehicle (up to €250)➤ Replacement lock cover if your keys are stolen (up to €750)➤ Fire brigade charges if your local authority sends you a bill for attending an incident involving your vehicle (up to €1270)
Protected maximum no claims discount (available on our Premier package only)	You can protect your maximum no claims discount if a third party or accidental damage claim is made on your policy.
Injury to driver	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 vehicle. It also includes hospital and temporary disability benefits for you. (available on Premier and Standard)
Motor rescue	
Glass breakage	
	You can add this to your standard cover or you can increase the limit under your premier cover to €750.

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 vehicle	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 or has never held a driving licence.
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 vehicle secure from theft and in a roadworthy condition.
Change of vehicle	You must tell us immediately if you change your vehicle.
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 do you make a claim?

The quickest and easiest way is by phone. Contact us day or night on 1890 247 365.

Policy duration

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 expires.

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 refund your full premium, providing no claims have been made on your policy.

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 follows.

Short period rates	
Period of cover not longer than:	Percentage of premium we will return:
0 - 14 Days	Full refund
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

This return of premium does not include the motor rescue or injury to driver charges as we do not provide a refund for these optional items when you cancel your policy. If any claims have been made on the policy you must pay the full premium and no return of premium will be allowed.

Cancelling your policy at any other time

In the second and any future years, as long as you return the certificate of insurance to us, we will return the premium for the period of insurance still left to run.

This return of premium does not include the motor rescue or injury to driver charges as we do not provide a refund for these optional items when you cancel your policy.

If any claims have been made on the policy you must pay the full premium and no return of premium will be allowed.

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 of insurance to us, we will return the premium for the period of insurance still left to run.

Your premium

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 any communications relating to it will be in English.



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 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: axacustomercare@axa.ie; or
 - write to AXA Insurance, Customer Care, 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's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2. Lo Call: 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 5 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 /

- ➡ If you have questions or need to make a claim,
please contact us at

1890 24 7 365.

AXA Insurance is regulated by the Central Bank of Ireland. We may record or monitor phone calls for training, prevention of fraud, complaints and to improve customer satisfaction.