

AXA NI Broker Private Car Insurance

Insurance Product Information Document

Company: AXA Insurance dac

Product: Private Car Insurance



AXA Insurance dac is authorised and regulated by the Central Bank of Ireland (reference number C713). Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

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.

What is this type of insurance?

This is a private car insurance policy. It covers your legal liability for death of, or injury to, other people and loss or damage to other peoples property, arising out of the use of your car, as required by the Road Traffic Order. It can be extended to cover fire, theft and accidental damage to your car.



What is insured?

- ✓ Cover in respect of your legal liability for of death of, or injury to, other people is unlimited; a limit of £20 million, including costs and expenses, applies in respect of damage to other peoples property
- ✓ Emergency medical treatment - up to £200 per person injured in a collision involving your car
- ✓ Third Party Driving Other Cars – You must be aged 25+ with a full UK/ROI 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 if you have chosen **fire & theft or comprehensive cover:**

Loss or damage to your car and its accessories as a result of an accident (comprehensive only), theft, attempted theft, fire, lightning or explosion. It also includes:

Personal belongings up to £450

Child car seats & equipment up to £500

Replacement locks and alarms (car) up to £500 if keys are stolen from your home by force or violence

Courtesy car for up to 7 days if your car is being repaired by an AXA approved repairer

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 we will replace it with a new one if its a total loss

In addition to the above if you have chosen **comprehensive cover:**

Glass cover (unlimited if you use an AXA approved repairer, £250 limit otherwise)

Wall charger cover up to £500 if your car is an EV/PHEV type

Misfuelling up to £300

Loss of or damage to a car, up to £40,000 in value, you borrow from another person. You must be aged 25+ with full UK/ROI

licence; certain occupations and vehicle types are excluded

Injury to Driver – death £75,000; permanent disablement £25,000; loss of sight/limb £25,000; temporary total disability £250 per month; hospital benefit £500 per week.

The following optional cover is 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 EU/EEA or UK driving licence who is driving your car with your permission.



What is not insured?

- ✗ Death or bodily injury to anyone driving or in charge of your car (unless you have comprehensive cover)
- ✗ 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 by an employee or ex-employee of the owner of the car
- ✗ Loss or damage resulting 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
- ✗ Broken or damaged glass in sunroofs, panoramic roofs or mirror glass
- ✗ You will be responsible for an amount (the “excess”), specified in your policy document or schedule, in respect of Accidental/Malicious Damage, Windscreen, Fire & Theft claims



Are there any restrictions on cover?

- ! No cover will apply for any driver who does not hold the appropriate driving licence or who is not complying with the conditions of his/her licence.
- ! No cover will apply if you or any driver was driving under the influence of illegal drugs or in excess of the drink driving limit
- ! No cover will apply if the car is used for purposes not shown on your certificate of insurance
- ! No cover will apply for any driver not covered by the policy/certificate
- ! No cover will apply for any driver 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 EU/EEA countries and Andorra, Monaco, San Marino, Switzerland and Vatican City, 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 car if required by law
- 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 and conditions of this policy



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, provided no claims have been made.

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