

Motor Insurance

Insurance Product Information Document



Company: AXA Insurance UK Plc

Product: AXA Telematics Car

Registered in England & Wales No 78950.5 Old Broad Street, London, EC2N 1AD. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. No 202312.

This is a summary of the key features and exclusions of our policy. You will find all the terms and conditions (along with other important information) about the product in your policy documents.

What is this type of insurance?

Motor Insurance policies provides the compulsory cover you need to drive your vehicle on a public highway. This policy also offers additional cover (as set out below) depending on the cover you choose



What is insured?

- ✓ Your legal liability for, death or injury to other people
- ✓ Your legal liability for damage another person's property up-to £20,000,000 and legal costs and expenses up-to £25,000,000
- ✓ Loss or damage to your vehicle caused by fire or theft up to the market value
- ✓ Accidental loss or damage to your vehicle
- ✓ Replacement or repair of your car or spare parts if your car, accessories or spare parts are lost, stolen or damaged
- ✓ Courtesy car, subject to the type of loss suffered, and only where a recommended repairer has been used
- ✓ Windscreen and window damage
- ✓ Personal Accident up to £15,000 if you or another adult in your car suffers death permanent loss of sight, or loss of or permanent loss of use of one or more limbs
- ✓ Medical Expenses up to £250 for each person injured as a result of an accident involving your car
- ✓ Personal belongings up to £300 for loss of or damage to any personal effects
- ✓ Cover for drainage and flushing the fuel tank on site and engine damage following miss-fueling
- ✓ Child seat replacement cover up to £300 in the event of an accident



What is not insured?

- ✗ The first part of any claim –which you may be asked to pay is known as the "Excess". The amount will be shown on your policy schedule.
- ✗ Any person who is not named on your certificate of motor insurance
- ✗ Any person who is driving without a licence or outside of the terms of the licence
- ✗ Loss or failure caused by any mechanical, electrical computer failure or breakdown.
- ✗ General wear and tear including to your tyres and brakes
- ✗ Theft or attempted theft if the car has been left unlocked or with the keys or keyless entry system left in or on the car
- ✗ Loss or damage if your vehicle is left unattended and all doors, windows and other openings are not fully secured
- ✗ Loss or damage arising if the vehicle is in an un-roadworthy condition or does not have a valid MOT certificate (where required) or current road tax
- ✗ Loss or theft of your vehicle by fraud, or deception.



Are there any restrictions on cover?

- ! An excess will apply to most claims, the amount will be shown on your policy schedule.
- ! There is no cover (other than that required by law), if any person driving is convicted for being under the influence of alcohol; or is unfit through drink or drugs or failing to provide a sample of blood, urine or breath when required to do so, without a lawful reason.
- ! There is no cover when driving any other vehicles unless stated on your Certificate of Insurance.
- ! Courtesy cars are not guaranteed and are subject to availability.
- ! The telematics device fitted to your vehicle monitors the number of miles you drive. If you exceed the mileage you declared when you took out your insurance, you will need to top-up your miles.
- ! The telematics device fitted to your vehicle monitors driving, if you drive at excessive speeds or in a dangerous manner and may result in cancellation of your policy.
- ! Theft or attempted theft of your car, when left unattended is excluded if you have an alarm, immobiliser or tracking device fitted to your car and it is not operative.



Where am I covered?

- ✓ You are covered to drive in England, Wales, Scotland.
- ✓ You are also covered, up-to 93 days whilst travelling in the Channel Islands, Isle of Man, and;
- ✓ Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy (including San Marino and the Vatican City), Latvia, Lithuania, Liechtenstein, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Serbi, Slovakia, Spain, Sweden and Switzerland.



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask you, when you take out your policy, renew or make any changes during the term of the policy, and when any changes to this information occurs (including any changes about the people on the policy).
- You must observe the specific terms and conditions (including scoring of driver behaviours) set out in the Telematics Terms and Conditions document.
- You must tell us about any accident, injury, loss or damage, including informing the police if any person is injured in an accident.
- If you need to make a claim you must give details as soon as practicable.



When and how do I pay?

You can pay the total premium in full by Debit or Credit Card, or by payment of a deposit and 11 instalments (subject to application for credit under a regulated consumer credit agreement).



When does my cover start and end?

The cover starts on the date you select which is specified on your certificate of insurance and ends after 12 months.



How do I cancel the contract?

You may cancel your insurance contract at any time by contacting your insurance intermediary. Our Telematics insurance is charged according to the miles you drive. If you cancel your policy and the declared miles are exhausted, then there will be no return premium. The premium charged will be based on time you have been on cover or mileage whichever is greater. Your insurance intermediary may also make an administration charge.