



Company: AXA Insurance dac

Product: Light commercial vehicle

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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 van insurance policy covering vehicles with a gross vehicle weight of up to and including 3.5 tonnes. It provides cover for injury, loss or damage to any third party or their property as required by the Road Traffic Order. The policy can be extended to include fire, theft or accidental damage.



What is insured?

- ✓ Your legal liability for accidental death of, or bodily injury to, any person is unlimited and third party property damage is covered up to £5 million including costs and expenses
- ✓ Third party trailer cover whilst attached to your vehicle
- ✓ Emergency Medical Treatment as required by legislation for injuries as a result of using your vehicle
- ✓ Third Party cover is provided to comply with the minimum indemnity requirements for Compulsory Insurance of Motor Vehicle while the vehicle is used in Europe as noted on your certificate of insurance

In addition to the above, and if you have chosen fire & theft or comprehensive insurance

We will cover loss of or damage to your vehicle by fire or theft

If comprehensive cover is selected we will pay for loss of or damage to your vehicle and its accessories and spare parts whilst they are in or on the vehicle

Stepback No Claims Discount

In addition to the above, and if you have chosen our Premier Package cover includes

Reduced accidental damage excess of £100

Unlimited cover for damage to windscreens or windows, excluding sunroof (where comprehensive cover is in place) and use AXA approved repairer. Otherwise limit of £100

Replacement locks cover up to £500 for Third Party Fire & Theft and Comprehensive cover

Claims for Fire and Theft do not affect No Claims Discount

New vehicle replacement (if the vehicle is less than one year old and the cost of damage is more than 60% of the replacement cost)

The following optional covers are available for an additional premium on standard and premier packages

Motor Rescue – 24 hour roadside/driving assistance in Northern Ireland, Republic of Ireland, Great Britain, Isle of Man and Channel Islands

Glass Breakage (Windscreen and windows, excluding sunroof)

Legal Expenses

Protected No Claims Discount

If you choose the Premier Package the following options are also available for an additional premium

Add glass breakage if cover is Third Party Only or Third Party Fire & Theft

Extra Benefits Include

Replacement vehicle hire costs in the event of a theft or an accident (Up to £30 per day for seven days)

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.



What is not insured?

- ✗ Death or bodily injury to anyone driving or in charge of your vehicle
- ✗ Loss of use
- ✗ Wear and tear
- ✗ Mechanical or electrical failure, breakdowns or breakages
- ✗ Loss or damage caused by theft or attempted theft if the vehicle was taken by a member of your family or household or taken by an employee or ex-employee of the owner of the vehicle
- ✗ Loss or damage caused by theft or attempted theft if they keys (or keyless entry system) are left unsecured or left in or on an unattended vehicle
- ✗ Any act of fraud or collusion
- ✗ Any wilful, negligent act
- ✗ Damage/Broken glass in sunroofs, damage to glass roofs, damage or broken mirror glass



Are there any restrictions on cover?

- ! No cover will apply for any driver who is not meeting the conditions of his/her licence.
- ! No cover will apply if you or any insured driver was driving under the influence of illegal drugs or in excess of the drink driving limit
- ! You will need to pay an amount of each claim, known as the excess
- ! When the vehicle is used for purposes not shown on your certificate of insurance
- ! Use by any driver not covered under the policy/certificate
- ! Use by anyone who is disqualified from driving or getting a licence



Where am I covered?

- ✓ You and your named drivers are covered to drive your vehicle in Northern Ireland, Republic of Ireland, Great Britain, Isle of Man and the Channel Islands
- ✓ Temporary third party only cover in Europe 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 vehicle
- You must take reasonable care of your vehicle and your belongings
- You must have an up to date LGV for your vehicle
- 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, conditions, exclusions and clauses of this policy – failure to do could affect your cover



When and how do I pay?

- You can pay by cash, debit/credit card or monthly instalments
- 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 us a written instruction and return your certificate of insurance.

If you cancel your policy within 14 days of purchase, we will refund your entire premium provided there are no claims.

If you cancel during the period of insurance, we will refund the premium (less an administration charge) on a proportionate basis provided there are no claims.

There will be no refund of premium for motor rescue.