



# Van Insurance

## Summary of cover

### About this document

This document is a summary of the insurance provided by our Van insurance policy. Therefore it does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of the product in the policy wording. This summary is provided to you for information purposes only and does not form part of your insurance contract. A copy of the full policy wording is available on request.

### Levels of cover available

- Choose the level of cover that best meets your needs. The options available are comprehensive, third party fire and theft or third party only. Your policy schedule will show the cover that you have selected.
- The policy also offers a choice of optional covers you can include, subject to payment of an additional premium. These are
  - loss or damage to attached trailers
  - legal assistance
  - breakdown assistance.

### Limits of cover

- Each section of cover contains details of any limit of cover that applies. The most we will pay in the event of a claim is the sum or limit shown within your policy booklet or on the policy schedule. We recommend that you review and update your insurance from time to time to ensure you have the right cover in place.
- This is not an agreed value policy, so if your vehicle is written off due to a claim or accident, the most we will pay will be either the estimated value you have declared (this will be shown on your policy schedule) or the current market value, whichever is less.

## Significant features, benefits and limitations

The following significant features, benefits and limitations apply to all levels of cover.

Policy section	Feature or benefit	Significant limitations
<b>1</b>	Unlimited cover for your legal liability for death or injury to other people	£5 million limit (including legal costs) for third party property damage.  In the event of a terrorist act, where there is a legal liability under the Road Traffic Acts, the most we will pay for third party property damage (including legal costs) is £5 million.
	Cover for your legal liability for damage to other people's property due to an accident involving your vehicle	
	Cover for your legal fees and expenses in defending the charge of manslaughter or causing death by reckless driving	
	Cover for your legal liability to third parties in respect of a broken down vehicle that is being towed by your vehicle	
<b>5</b>	You will be covered to the minimum legal requirement for any unspecified trailer attached to your vehicle	There is no cover provided in this section for loss or damage to any trailer.
<b>9</b>	Cover under the policy will continue while your vehicle is in the hands of a motor trader	
<b>11</b>	Use of your vehicle in the EU, but outside Great Britain, Northern Ireland, the Republic or Ireland, the Channel Islands and Isle of Man	If you contact us before you travel, we will provide full policy cover for journeys up to 93 days in any one period of insurance.  If you do not contact us before you travel, then we will only provide the minimum cover required by EU motor insurance directives in the country you are travelling.
	Use of your vehicle outside EU	The provision of any policy cover is at our discretion and an additional premium will always apply.  You need to contact us before you travel so that we can decide if we are able to provide cover.

## Significant features, benefits and limitations *continued*

Policy section	Feature or benefit	Significant limitations
12	We will include a no claims discount in your renewal premium, which will increase for every claim free year up to the maximum entitlement	<p>If you make one claim during the period of insurance, the no claims discount you receive will be reduced when it is time to renew your policy.</p> <p>If you make two or more claims during the period of insurance, you will not be entitled to a no claims discount when it is time to renew your policy.</p>
	You can pay an additional premium and protect your no claims discount	<p>You must have earned at least 5 years no claims discount to be able to qualify for no claims discount protection.</p> <p>Your no claims discount will still be reduced according to the normal scale when it is time to renew your policy if</p> <ul style="list-style-type: none"> <li>a you have made more than one claim during any single period of cover, or</li> <li>b you have made three or more claims in any five consecutive periods of cover.</li> </ul>
	Your no claims discount will not be reduced at renewal if you are involved in an accident with an uninsured driver	<p>We must be able to establish that the accident was not your fault.</p> <p>You must be able to provide us with the other vehicle's make, model and registration number and the name and address of the person driving the other vehicle.</p>
13	We offer a UK breakdown referral service where we can arrange at your request for the attendance of a vehicle recovery specialist to provide roadside assistance or recovery of your vehicle and passengers to the nearest suitable garage or immediate destination in the UK	<p>You are responsible for the direct payment to the supplier for all costs of goods and services supplied.</p> <p>The service is only provided while you are in Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands and Isle of Man.</p> <p>Your vehicle must be regularly serviced in line with the manufacturer's instructions.</p>
	If your vehicle is immobilised following a motor accident anywhere in the UK we will arrange for the attendance of a vehicle recovery specialist to provide roadside assistance or recovery of your vehicle and passengers to the nearest suitable garage or immediate destination in the UK	<p>There is no cover provided for any claim while your vehicle</p> <ul style="list-style-type: none"> <li>a is carrying more passengers or towing a greater weight than for which it is designed as stated in the manufacturer's specifications or in any event is carrying more than five people</li> <li>b is being driven on unsuitable terrain.</li> </ul>

## Significant features, benefits and limitations *continued*

Policy section	Feature or benefit	Significant limitations
15	Optional section – Legal assistance	<p>You must have a reasonable chance of succeeding in your legal action at all times.</p> <p>At any time before we agree that legal proceedings need to be issued, we will choose the legal representative. You can only choose the legal representative if we agree that legal proceedings need to be issued or defended or if a conflict of interest arises.</p>
	<p>We will pay up to £100,000 of your legal costs to claim compensation after a road accident that was not your fault and which causes:</p> <ul style="list-style-type: none"> <li>▪ your death or bodily injury</li> <li>▪ damage to your vehicle</li> <li>▪ damage to any personal property while in or on your vehicle</li> </ul>	
	<p>We will pay up to £100,000 to defend you if you are prosecuted for an offence relating to you owning or using your vehicle</p>	
	<p>You can ring the Lawphone Legal Helpline to get advice on any commercial legal problem affecting your business. Lawphone is open 24 hours a day, 365 days a year</p>	<p>Lawphone legal advice is given in accordance with the laws of Great Britain and Northern Ireland and is only available over the telephone.</p>
16	Optional section – Breakdown assistance	<p>The additional covers provided by AXA Rescue and AXA Homestart are not provided during the first 24 hours of your cover starting.</p> <p>Roadside assistance is only provided for up to one hour.</p> <p>We will not provide any cover for fuel or any spare parts required to get your vehicle moving.</p> <p>You can only make a maximum of five claims during any one period of insurance, or two claims for a common fault on the same vehicle.</p> <p>Your vehicle must be less than 16 years old since it's first registration.</p> <p>Cover under this section is only provided within the UK.</p> <p>The hire vehicle we will provide is only up to 1600cc and for a period of 24hours.</p>
	<p>3 different levels of cover available:</p> <p>A – AXA Roadside</p> <p>Covers breakdown of your vehicle more than 1 mile from home</p>	
	<p>B – AXA Rescue</p> <p>In addition to the cover provided by AXA Roadside this includes one of the following options:</p> <ul style="list-style-type: none"> <li>▪ onward transportation to the original destination or to your home address, or</li> <li>▪ overnight accommodation, or</li> <li>▪ 24 hour vehicle hire in the UK</li> </ul>	
	<p>C – AXA Rescue &amp; Homestart</p> <p>In addition to the cover provided by AXA Rescue this covers you within 1 mile from your home</p>	

## Significant features, benefits and limitations *continued*

The following significant features, benefits and limitations only apply to if you have comprehensive or third party fire and theft cover.

Policy section	Feature or benefit	Significant limitations
2	Loss or damage to your own vehicle	<p>The most we will pay is the market value, or your own estimated value, which will be shown on your policy schedule, whichever is less.</p> <p>Subject to excesses.</p>
3	<p>Fire and theft damage to your own vehicle</p> <p>Recovery and redelivery of your vehicle to the nearest repairers and back to you following repair after an accident covered by this policy</p>	<p>The most we will pay is the market value, or your own estimated value, which will be shown on your policy schedule, whichever is less.</p> <p>Loss or damage is restricted to loss as a result of fire, self ignition, lightning, explosion, theft or attempted theft only.</p> <p>Subject to excesses.</p> <p>When returning your vehicle, we will not pay any more than the cost of returning the vehicle to the address shown on your policy schedule.</p>
10	<p>Loss or theft of keys</p> <p>Loss or damage to audio, navigational, phone and entertainment equipment</p> <p>If following a claim for loss or damage to your vehicle the repair costs exceed 60% of the manufacturers list price (inc VAT), we will replace your vehicle with a new one of the same make and model</p>	<p>Up to £500 for each incident.</p> <p>Unlimited cover for manufacturer's standard fit.</p> <p>£500 limit applies for equipment that is not manufacturer's standard fit.</p> <p>In both circumstances equipment must be permanently fitted to the vehicle.</p> <p>If you have third party, fire and theft cover, loss or damage is restricted to loss as a result of fire, self ignition, lightning, explosion, theft or attempted theft only.</p> <p>At the time of the claim, your vehicle must be less than 6 months old and you must have been the first and only registered keeper.</p>

## Significant features, benefits and limitations *continued*

The following significant features, benefits and limitations only apply if you have comprehensive cover.

Policy section	Feature or benefit	Significant limitations
4	Broken windscreen and window glass, including any resulting scratched bodywork due to broken windows or windscreens	£100 limit for repairs if you do not call the Window and Window Breakage phone number and use one of our authorised windscreen replacement providers.  Subject to excesses.
	Dedicated telephone number for authorised windows and windscreen repairers	
6	Personal injury	Cover only applies to the driver of your vehicle.  £5,000 is paid following death within 3 months of an injury, if this is directly connected to an accident or claim that is covered by the policy.
7	If an incident occurs which is covered by this policy we will pay medical expenses for any person injured who is travelling in your vehicle, including the driver, at the time of the incident	Up to £250 in medical expenses is paid for each person injured in your vehicle.
8	If your vehicle is involved in an accident, we will pay for loss of or damage to personal belongings in or on the vehicle	Up to £250 for each incident.
10	If you fill your vehicle with the wrong type of fuel, we will pay for the costs of either draining and flushing your vehicle, or recovering it to the nearest repairer	Up to £250 for each incident.  No cover is provided within the first 14 days of your policy start date.  No cover is provided for any mechanical or component damage to your vehicle.
14	Option section - Loss or damage to attached trailers  We will pay up to £5,000 for loss or damage to any trailer attached to your vehicle	The most we will pay is the market value of any trailer at the time of loss.  Subject to excesses.

## Significant or unusual exclusions and limits

As this document is a summary of the insurance provided, the following is not a list of every exclusion that applies. You can find details of all the exclusions in the policy documents.

<b>Exclusion, condition or limit</b>	<b>Policy section(s)</b>
We will not pay for financial loss as the result of depreciation, wear and tear or loss of use of your vehicle	2, 3
We will not pay for mechanical or electrical breakdown, failure or breakages	2, 3
We will not pay for loss or damage of your vehicle where its possession has been obtained by fraud, trick or false pretence	2, 3
We will not pay for loss or damage as the result of theft if the ignition, entry or immobilisation key(s) has been left in or on the vehicle	3
We will not pay for loss or damage to any trailer which is being towed for payment or reward	5, 14
We will not pay for loss or damage to any broken down vehicle which is being towed by your vehicle	5, 14
We will not pay for any loss or damage to any property in or on any trailer or broken down vehicle being towed by your vehicle	5, 14
We will not pay if death arises as the result of suicide, attempted suicide, alcoholism or drug addiction contributes to or speeds up such death	6
We will not pay for loss or damage to money, stamps, tickets, documents, securities, goods, tools or samples carried in or on your vehicle for trade purposes	8
We will not pay for loss as a result of wear, tear and loss of value of any personal belongings	8
We will not pay for loss or damage to any trailer while it is attached to any vehicle other than your vehicle	14
We will not pay any costs that we have not agreed to in writing	15
We will not pay the costs arising from any prosecution relating to driving while under the influence of drink or drugs	15
We will not accept any claims you report to us more than six months after the event that caused the dispute happened	15

## Significant or unusual exclusions and limits *continued*

Exclusion, condition or limit	Policy section(s)
We will not pay for any breakdown that happens within the first 24 hours after you take out cover, other than for roadside assistance	16
We will not pay the breakdown costs of any vehicle that has not been maintained in accordance with the manufacturer's recommendations	16
There is no cover for earthquake, riot or civil commotion outside of England, Scotland, Wales, the Isle of Man or the Channel Islands	Sections 2 – 16
We will not pay for any claim arising out of a contract you have with another person or organisation	All sections
There is no cover if your vehicle is being driven by anyone who is under the influence of drink or drugs at the time of any accident	All sections
If you choose not to have your vehicle repaired by one of our approved repairers following a claim for loss or damage, the most we will pay is the amount that our approved repairer would have charged for the repair	All sections
There is no cover while your vehicle is being driven by anyone who is disqualified from driving or has never held a driving licence	All sections
We will not pay for any claim arising out of the carriage of hazardous goods in your vehicle	All sections
There is no cover while your vehicle is airside on any airport or airfield premises	All sections
There is no cover for radioactive contamination, war risks, pollution & contamination	All sections

## Standard excesses

Section	Standard excess
Each and every claim for loss or damage to your vehicle and/or attached trailer (including loss by fire, theft and/or attempted theft)	£150 if the class of use is carriage of own goods only and/or social, domestic, pleasure and commuting only £250 if the class of use includes haulage, delivery or courier services
All other claims involving:	
▪ glass/windscreen replacement	£75
▪ glass/windscreen repair	Nil
▪ replacement locks & keys	Nil

Additional excesses may apply depending upon the age and experience of your driver. Your policy schedule will show full details of these.

You can also choose a voluntary excess of between £50 and £500 for all loss or damage to your vehicle. Any voluntary excess you choose will apply in addition to the excess shown in this table for loss or damage to your vehicle, but will not apply in addition to the excesses shown in this table for glass/windscreen replacement and repair or for replacement locks and keys.



## Policy duration

This is an annually renewable policy.

## Law applicable

You and we can choose the law which applies to this policy. We propose that the law of England and Wales apply. Unless we and you agree otherwise, the Law of England and Wales will apply to this policy.

The contractual terms and conditions and other information relating to this contract will be written in English.

## Administration fees

The policy is transacted online so if you take out a policy with us the documents will be available for you to download and print yourself via a secure AXA Account. All policies purchased using the same e-mail address will be saved in the same AXA Account. Changes to your policy can be made online free of charge via the AXA Account.

Any changes we make on your behalf over the telephone, or that could be made yourself via the AXA Account, will be subject to an administration fee of up to £30.

Fees may also apply if you cancel your policy.

## Cancellation process

If you cancel the policy within 14 days of buying it or receiving your documents (whichever is the later), we will return any premium paid as long as cover has not yet started. If cover has started, you will receive a proportional refund in respect of the cover you have not yet used.

If you cancel after those 14 days have passed, you will receive a proportional refund in respect of the cover you have not yet used less a cancellation fee of up to £35.00.

In all cases, if you have made a claim, or a claim has been registered against you, you will not be entitled to a refund and the cancellation charge will still apply.

## Making a complaint

If you have a complaint about your policy you should contact us.

If your complaint relates to a claim on your policy please contact the department dealing with your claim. If you are not satisfied with the way in which your complaint has been dealt with, you should write to Customer Relations at AXA Insurance.

If we have given you our final response and you are still not satisfied, or if you have not received our final response within 8 weeks of telling us about your complaint, you may be eligible to refer your case to the Financial Ombudsman Service (FOS). If applicable, you will receive details of how to do this at the appropriate stage of the complaints process.

Referral to the FOS will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the policy booklet.

## Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim.

Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

