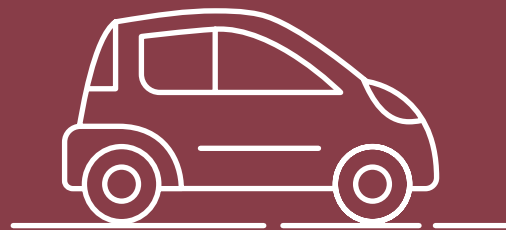




Car Insurance
ROI Broker Customers
January 2025

Car Insurance Policy Document



This is your Motor Rescue assistance card.

- ▶ Please put the card in your vehicle as soon as you receive it.
- ▶ Please see Section 10 of your policy for the terms of your motor rescue cover.



Useful phone number

Claims (including wind-screen damage) or motor rescue

0818 7 365 24

If you need to claim or arrange for motor rescue assistance, please call our 24-hour claims helpline on:

Perf

Motor Rescue For Peace of Mind

If your vehicle has broken down or you need emergency assistance, call us at the number below day or night

Republic of Ireland

0 8 1 8 7 3 6 5 2 4

Outside the ROI
int. code for Ireland

+353 906 486 353

Signature:

Welcome to your AXA motor insurance policy

Thank you for choosing AXA as your insurer. We are one of the largest insurance groups in the world. Here in Ireland, we meet the motor insurance needs of more than 850,000 people.

You chose us because you need protection. You also want a level of service second to none and, if you need help with claims, we will be there when you need us most.

This is your policy document. It is the contract that we have made with each other. We appreciate insurance can be a complicated business so we have designed the layout to make it as easy as possible to follow.

Please read it carefully and if you have any questions, please contact your Broker.

Need to find something quickly?

If the question is...	then look at page
How do I complain to the Financial Services and Pensions Ombudsman?	6
How do I complain?	6
Can you settle 'third party' claims without my agreement?	09
I've had an accident, what do I do?	10
I've just received a letter saying I caused an accident, do I reply?	10
How do I claim if my car is stolen?	10
What's an excess?	7
How do I find out if I can drive someone else's car?	18
I'm driving to Europe, what do I need to know?	20
I don't understand my 'no-claims discount', where do I look?	22
Some personal belongings were stolen from my car, am I covered?	24
My car keys were stolen, am I covered?	24
My car broke down, have I got 'motor rescue' cover?	26

And if your question is one of these...

I want to change my car, how do I do this?
I'd like to change my cover, who do I contact?
What do I do if I want to add or delete drivers?
I've moved house, do I need to let you know?
I'm changing jobs, is my insurance cover affected?
I've had penalty points added to my licence, does this affect my premium?

Please contact your Broker for the answer.

Table of Contents

Caring For You	6
Definitions	7
Your policy wording	8
General conditions	9
Section 1: Loss and damage to your car	13
Section 2: Broken Glass	16
Section 3: Towing	17
Section 4: Liability to others	18
Section 5: Foreign use	20
Section 6: Our right of recovery	21
Section 7: No-claims discount	22
Section 8: Protected no-claims discount	23
Section 9: Extra benefits	24
Section 10: Motor rescue	26
Section 11: Injury to driver	28
General exceptions	30

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 Broker.
- ▶ For a complaint about your claim, contact our claims action line on 0818 7 365 24.
- ▶ For a complaint about Motor Rescue contact AXA Assistance Ireland Ltd. on 0906 486300

If we can't sort out your complaint, you can contact our Customer Care Department on **0818 505 505** or:

- ▶ email: axacustomer@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:

- ▶ Financial Services and Pensions Ombudsman,
Lincoln House, Lincoln Place,
Dublin D02 VH29.
Tel - +353 1 567 7000.
Email - Info@FSPO.ie
Web - www.fspo.ie

Our promise to you:

- ▶ We will reply to your complaint within five 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.

General Definitions

Approved Repairer

A repairing garage appointed by **us**.

Charge point

Any public or private energy source connection solution where the electric vehicle (EV) you are driving, if covered to do so under this policy, can be recharged.

Certificate of insurance

The document that proves to the authorities that you have insurance which complies with the law.

It shows:

- ▶ who is insured to drive
- ▶ the car that is insured
- ▶ what type of use the car is insured for.

Endorsement

An alteration to the terms of the policy. It may be included in this document or on your schedule or may be issued separately.

Europe, European

- ▶ member states of the European Union (EU) and
- ▶ member states of the EEA (Iceland, Liechtenstein and Norway) and
- ▶ Switzerland

Excess

The amount of a claim not covered by this insurance and for which you are responsible.

Ireland

The Republic of Ireland.

Market value

The cost of replacing your car with another of the same make, model, age and of a similar mileage at the time of loss. Modifications are excluded from the calculation unless we knew of them when agreeing cover.

Period of insurance

The period from the start date to the end date of your policy as shown on your schedule and certificate of insurance.

Personal belongings

Clothes and personal items you own or are looking after.

Policy

The contract of insurance between you and us based on the answers you have given to questions we or our agent have asked and/ or your statement of fact / proposal form and consisting of the policy schedule, this policy document and any endorsements included.

Schedule

The document which sets out your details, the dates of cover, the sections of the policy that apply and any excesses or endorsements. The schedule forms part of this policy..

Statement of Fact / Proposal Form

A written record of the information provided by you, or someone acting on your behalf, in your application for this policy.

It includes information provided in writing (including online) or spoken by you or by the person acting on your behalf.

UK

England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

We, our, us

AXA Insurance dac.

You, Your

The policyholder named in the schedule including parties jointly described.

Your car

The car whose registration number appears on the current certificate of insurance.

Your policy wording

This document and any endorsements that are included in it sets out your and our rights and responsibilities.

The insurer your contract is with is AXA Insurance dac which is established in Ireland. Both you and we can choose the law within the European Union which will apply to the contract. We propose that Irish law will apply.

The cover you have bought has many benefits to give you peace of mind. However, as with all insurance contracts, there will be circumstances where cover will not apply. These are shown in this document.

Please read your policy carefully and keep it in a safe place.

Your policy includes:

- ▶ the policy wording in this booklet
- ▶ the schedule that has your details and the cover that applies and
- ▶ any endorsement which applies.

Unless a section or part of this policy shows the countries to which it applies, the cover provided by this policy applies only to death, injury, loss or damage happening in Ireland or the UK, Channel Islands or the Isle of Man.

As long as you have paid or agreed to pay the premium, cover as described in the following pages for the sections you have chosen applies during the period of insurance set out on your schedule.

On behalf of AXA Insurance dac,



Marguerite Brosnan,

Chief Executive

AXA Insurance dac

Registered number 136155

Registered office Wolfe Tone House, Wolfe Tone Street, Dublin 1.

General conditions

This policy is only valid if:

- ▶ The information you provided in the answers you have given to questions we or our agent have asked and/or, as recorded on your statement of fact / proposal form and declaration, is correct and complete, and
- ▶ You, or anyone claiming protection, have complied with the policy conditions.

If you do not comply, we may cancel the policy or refuse to deal with your claim or reduce the amount of a claim.

We may revise the terms, conditions or benefits set out in this document but if we do we will give you written notice.

1. Cancelling the policy

To cancel the policy, just advise your broker by phone or in writing and return your certificate of insurance and insurance disc. We will refund premium on the following basis:

- ▶ if you request cancellation within 14 working days of the date upon which we inform you the policy has been inceptioned, we will refund the full premium.
- ▶ otherwise, we will issue a refund based on the unused days left to run on the policy, less an administration fee, provided you have not claimed or been involved in any incident likely to result in a claim during the current period of insurance.

We will not refund your premium for optional extras, such as injury to driver.

We will not refund any premium which is less than €15 after we charge the administration fee.

We will not refund your premium if you are paying it under an instalment scheme (unless you made an overpayment).

We can cancel this policy immediately if you do not pay the premium or you miss a payment under an instalment scheme.

You must send us the certificate of insurance and the insurance disc.

We, or our authorised agent, may cancel this policy by giving you 10 days' notice in writing. We will send any notice to your last known address and we must tell the Department of Transport. You must then send us the insurance disc and certificate of insurance.

2. Paying by instalments

If you are paying, or have agreed to pay, the premium for this policy by direct debit from a bank or building society account, you must keep your payments up to date. If you do not pay, we will withdraw the option to pay by instalments or cancel the policy (or both).

3. Handling claims against you

We may take over and deal with the defence or settlement of any claim in the name of the insured driver.

4. Changes to your policy

This policy is based on the factual information you provided. These facts are represented by the answers you have given to questions we or our agent have asked and/or the proposal form you completed and/ or the statement of facts we or our agent last issued. If any of these facts have changed you must let us know immediately otherwise cover may not operate.

It is important you know that we may have to settle claims without your permission.

If you are not sure whether or not certain facts are important, please ask your broker.

We have the right to accept or decline changes to your policy and we may charge an additional premium including an administration charge.

If a change to your policy, including the administration charge, results in an extra premium of less than €15, we will not charge you for it.

If a change to your policy, including the administration charge, results in a refund of less than €15, we will not refund it to you.

5. If you choose not to or cannot drive your car

If your car is laid up and out of use, you can suspend your cover by returning your certificate and disc of motor insurance to us or to your Broker.

We will suspend all cover when we receive the certificate and disc of insurance, except for loss of damage caused by fire and theft, or attempted theft, if we cover fire and theft under the policy.

You are entitled to a refund of 75% of the premium for the period we suspend the policy (80% if cover is third party only) as long as:

- ▶ your car is not laid up as a result of a claim
- ▶ the policy is suspended for more than 28 days
- ▶ the policy is not issued or renewed for less than 12 months and
- ▶ you do not make a claim during the period of suspension.

You must pay all premiums due during a period of suspension by the due date including any instalment payments.

6. Claims procedure

If there is an accident, you must immediately do whatever you can to protect the car and its accessories. You or your legal representative must give us full details by phoning the claims helpline (0818 7 365 24 or 003531 5853200) as soon as possible after any event which could lead to a claim under this policy. There may be circumstances where we need other details in writing.

You must also immediately send us any letters and documents you receive in connection with the event before you reply to them.

If you know of any future prosecution, coroner's inquest or fatal accident inquiry about any event, you must tell us immediately in writing.

You, and anyone insured by this policy, must not admit anything, or make any offer or promise about a claim, unless you have our written permission.

If any person is injured, the accident must be reported to the appropriate law enforcement authorities whether they attend the scene or not.

If you are involved in an accident with a visiting motorist, report the accident to the Motor Insurer's Bureau of Ireland, 5 Harbourmaster Place, IFSC, Dublin 1, D01E7E8.

Tel: +353 1 676 9944 | Fax: +353 1 676 1108

Email: info@mibi.ie

If your car is stolen, you must tell us as soon as possible by phoning our claims helpline on 0818 7 365 24. You must also tell the appropriate law enforcement authorities.

7. Looking after your car

You must do all you can to prevent injury to other people and protect your car and keep it in a roadworthy condition. If you do not do this, your right to claim under your policy will be affected. You must let us examine your car at any reasonable time if we ask to do this.

You should ensure that:

- ▶ your car is locked and security devices activated when your car is unattended
- ▶ all windows and sunroofs are fully closed when your car is unattended
- ▶ tyres on your car are within the legal requirements
- ▶ your car has a valid NCT certificate if required by law

8. Other insurance

If you make a claim for any liability, loss or damage that is also covered by any other insurance policy, we will only pay our share of the claim.

9. Getting our claims costs back

If we think someone else is at fault for a claim that we pay, we may follow up that claim in the name of anyone claiming cover under this policy to get back the payments that we make. Anyone making a claim under this policy must give us any help and information that we need. If, under the law of any country in which you are covered by this policy, we have to pay a claim which we would not normally have paid, we may get that payment back from you or from the person responsible.

10. Misrepresentation and Deception

Definitions:

- ▶ Misrepresentation is when someone makes a statement which is not correct to another person. A misrepresentation may be innocent, negligent or fraudulent.

Insurance fraud is a crime and penalises innocent drivers.

All of the information which you gave us, or our agent, and all of the answers you have provided to the questions which we or our agent asked you leading to the inception of this contract of insurance have effect as representations made by you to us.

- ▶ Deception is where false information is used to make an unfair or unlawful gain.

You must not act in a fraudulent way.

Negligent Misrepresentation

If you have made a negligent misrepresentation and a claim arises, we may:

- (a) Avoid the contract and return your premium if we would not have entered into the contract under any terms
- (b) If we would have entered the contract but on different terms, treat the contract as if those different terms apply

- (c) If we would have entered the contract but at a higher premium we may reduce proportionately the amount to be paid on any claim

If you have made a negligent misrepresentation and no claim has arisen we may terminate the contract on reasonable notice to you.

Fraudulent Misrepresentation

If a claim is made and if any answer given by you to us involves a fraudulent misrepresentation or where any conduct by you (relative to the contract or the steps leading to its formation) involves fraud of any other kind we may avoid this contract of insurance.

Fraudulent Claims

If you or anyone acting for you:

- ▶ makes a claim under the policy, knowing the claim is false or misleading
- ▶ makes a claim for any loss or damage deliberately caused by you or a person covered to drive your car or with your knowledge
- ▶ in connection with a claim makes a statement to us or anyone acting on our behalf, knowing the statement is not true
- ▶ in connection with a claim sends us or anyone acting on our behalf a document, knowing the document is false

We may take one or more of these actions as well as our other rights:

- ▶ we will not pay the claim
- ▶ we may avoid the policy with effect from the date of the fraudulent claim or fraudulent act
- ▶ we will not return your premium
- ▶ we may consider letting the appropriate law enforcement authorities know about the circumstances

If you commit a fraudulent act on any other policy, then we may:

- ▶ cancel this policy
- ▶ consider letting the appropriate law enforcement authorities know about the circumstances

11. Dispute Resolution

Any disagreement that we have with you and that we cannot settle between us may be referred to the Financial Services and Pensions Ombudsman (see on page 6 for contact details).

If the Financial Services and Pensions Ombudsman will not deal with the disagreement, we may agree to refer it to arbitration or mediation. If you wait more than a year to do this, you will be considered to have abandoned your claim and you cannot take it up again.

12. Payment

Any money paid under this policy will be paid in euro in Ireland. We have paid or will pay stamp duty to the Revenue Commissioners in line with the conditions of section 19 of the Finance Act, 1950, as amended

13. Open Driving

Where the policy includes optional Open Driving cover, this covers drivers aged 25 to 70 who hold the correct category of full driving licence issued by:

- ▶ European countries
- ▶ “Licence Exchange States” recognised by NDLS (provided holder is resident here no longer than 12 months)

SECTION 1

Loss or damage to your car

This part only applies if you have comprehensive cover, or third party fire and theft cover and the damage is caused by fire or theft.

What is covered?

We will pay for:

- ▶ loss of or damage to your car, and its accessories while in your car, up to the market value of your car
- ▶ the cost of protecting and removing your car to the nearest competent repairer, and
- ▶ if your car is repaired, the reasonable cost of delivering your car back to your address in Ireland.

This will involve:

- ▶ repairing your car in an AXA Approved Repairer or one of your choice or
- ▶ replacing what is lost or damaged, if the cost of repairing it would be more than it costs to replace, or
- ▶ paying the cost of the loss or damage to you or the legal owner if we are told that your car belongs to someone else.

We will choose which option is appropriate.

If we choose to repair your car but you choose not to use an AXA Approved Repairer:

- ▶ We will only provide you with a temporary replacement car for the duration of repairs agreed by our engineer, and we will only pay what our engineer thinks it would have cost to repair your car in an AXA Approved Repairer, if the cost of repairs in the garage you choose are higher.

If your car is stolen and is not found or, after it is found is not worth repairing, we will pay you the market value of your car, including accessories and spare parts at the time they are lost, stolen or damaged. We will also cover accessories and spare parts of your car, which are in your private garage at the time of the loss or damage.

We may choose to repair your car with recycled parts, where appropriate.

We may use parts that have not been made by the car's manufacturer, but they will be of a similar standard.

If any lost or damaged parts are no longer available, we will pay an amount equal to the cost shown in the manufacturer's latest price guide, together with reasonable fitting costs.

If your car is being repaired by an AXA Approved Repairer after an accident, we will give you a replacement car for up to seven days or for as long as you need it (if less than seven days). This car is usually a class-A or economy-class one litre car. If you have an Executivefirst policy, we will, where possible, provide you with another executive car. If your car is a people carrier we will, where possible, provide you with a seven-seater MPV (multi-passenger vehicle) as the replacement car.

Salvage (if your car is written off)

We will settle your claim by replacing your car or by paying the market value of your car before it was damaged. As part of settling your claim, your car will become our property and you must send us the vehicle licensing document.

Replacing your car with a new one

Please check your schedule as you may not have this cover.

We will replace your car with a new one of the same make, model and specification if the car is:

- ▶ stolen and not recovered within 28 days, or
- ▶ damaged so that repairs will cost more than 60% of the manufacturer's retail list (including taxes and the cost of accessories) at the time of the loss or damage.

We will only do this if:

- ▶ the loss or damage happens before your car is one year old
- ▶ you have owned the car or hired it under a hire-purchase agreement since it was first registered as new and
- ▶ you, and anyone else we know who has an interest in your car, agree.

If a replacement car of the same make, model and specification is not available, the most we will pay is:

- ▶ the market value of your car and its fitted accessories and spare parts at the time of the loss or damage, or
- ▶ the manufacturer's retail price of your car when you bought it less 10%, whichever is higher.

Loss of or damage to a car you borrow from another person

This cover does not apply unless it is shown in your schedule under section 1.

As well as covering you for your legal responsibility to others, we will give you cover as described in section 1. If you have cover under section 2, we will cover damage to any car you are driving (under clause 5(b) of your certificate).

This cover will only apply if:

- ▶ the policy schedule shows that your cover is comprehensive
- ▶ the certificate of motor insurance contains the 'driving other cars' clause number 5(b)
- ▶ You are driving a private car. It does not include:
 - Vans or car-vans
 - Jeep-type vehicles with no seats in the back; or
 - Vans adapted to carry passengers
 - Vehicles registered outside the Republic of Ireland
 - Vehicles modified beyond manufacturers, standard specification
 - Vehicles hired or leased to you
- ▶ you are responsible for looking after a car that is being driven under clause 5(b) of the certificate

- ▶ you do not regularly use or drive the car
- ▶ there is no other insurance policy which covers you driving that car (whether or not that policy would cover what is covered by this extended cover)
- ▶ the car does not belong to you, your husband, wife, partner or employer, or is not hired or leased under a hire purchase or leasing agreement, to you, your husband, wife, partner or employer
- ▶ the engine capacity of the car is no higher than 2,500 cubic centimetres
- ▶ The other car is roadworthy and is properly compliant with a valid NCT test certificate if required by law
- ▶ you have the owner's permission to drive the car and have been driving it for less than 30 days, and
- ▶ the loss or damage happens in Ireland

The most we will pay under this extended cover is €100,000.

Our uninsured driver promise

If you make a claim for an accident that is not your fault and the driver of the car that hits you is not insured, you will not lose your no claims discount.

Your excess will have to be paid.

Conditions:

We will need:

- ▶ the vehicle registration number and the make and model of the car, and
- ▶ the driver's details, if possible.

It also helps us to confirm who is at fault if you can get the names and addresses of any independent witnesses, if available.

Also, if/when your renewal is due investigations are still ongoing, you may lose your no claims discount temporarily.

However, once we confirm that the accident was the fault of the uninsured driver, we will restore your no claims discount and refund any extra premium you have paid.

This promise is for comprehensive policyholders only.

**What is not covered under this section of the policy****Excess****You will be responsible for the excess shown on your schedule**

You will not have to pay an excess if the loss or damage is caused by fire, lightning, explosion, theft or attempted theft. You will have to pay the excess shown on your policy schedule for any other type of claim covered under this section.

We will not pay an excess even if you were not at fault. Nor will we seek on your behalf to recover an excess from another person.

Please refer to your schedule to see what excess applies to your policy.

You are also not covered for the following:

- ▶ Loss of use or any other resulting loss.
- ▶ Reduction in your car's value because it has been repaired.
- ▶ Wear and tear.
- ▶ Mechanical, software or electrical failure, breakdowns or breakages.
- ▶ The cost of hiring another car.
- ▶ The cost of any repair or replacement which improves your car beyond the condition it was in before the loss or damage took place.
- ▶ Damage to tyres from braking, punctures, cuts or bursts unless these are caused in an accident.
- ▶ Loss, destruction or damage caused directly by pressure waves from aircraft and other flying objects travelling at or above the speed of sound.
- ▶ No cover for modifications unless they were disclosed.
- ▶ Loss or damage from using your car in a rally, competition or trial.

**What is not covered under this section of the policy**

- ▶ The cost of importing parts or accessories for your car from outside the European Union.
- ▶ The extra cost of parts or accessories above the price of similar parts and accessories received from the manufacturer's European representatives.
- ▶ We will not pay more than 10% of the value of your car for any permanently fitted car radio, two-way radio, car phone, audio or similar equipment.
- ▶ Loss or damage to your car when it is being driven by a driver for whom you have chosen to limit cover to 'liability to others' only.
- ▶ The VAT (value added tax) on any repair or replacement if you are registered for VAT.
- ▶ Loss or damage to your car where possession is obtained by fraud, trick or false pretences
- ▶ Loss or damage caused by theft or attempted theft if your car was taken by a member of your family or household or taken by an employee or ex-employee of the owner of your car unless you can provide us with written confirmation of notifying the appropriate law enforcement authorities
- ▶ 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
- ▶ Loss or damage as a result of incorrectly fuelling your car or from the use of substandard or contaminated fuel, lubricant or parts

SECTION 2**Broken glass**

Please check your schedule as you may not have this cover.

Your schedule will show if you have this cover. A claim under this section will not affect your no-claims discount. We will cover the cost or replacing or repairing broken or damaged glass in the windscreen or windows of your car, and scratches to the bodywork caused by the glass breaking.

Limit of cover

If you use our approved repairer, cover will be unlimited. If you use your own repairer, cover will be limited to €400.

If a claim for broken glass is more than 50% of the market value of the car, we will only pay you the market value of your car.

**What is not covered under this section of the policy**

- ▶ The cost of any repair or replacement which improves your car beyond the condition it was in before the loss or damage took place
- ▶ Loss, destruction or damage caused directly by pressure waves from aircraft and other flying objects travelling at or above the speed of sound
- ▶ Loss or damage from using your car in a rally, competition or trial
- ▶ The cost of importing parts or accessories for your car from outside the European Union
- ▶ The extra cost of parts or accessories above the price of similar parts and accessories received from the manufacturer's European representatives
- ▶ Loss or damage to your car when it is being driven by a driver for whom you have chosen to limit cover to 'liability to others' only.
- ▶ Any amount over €400 for a replacement or €50 for a repair if the work is not carried out by our approved windscreen repairers
- ▶ Damaged or broken glass in sunroofs, panoramic glass roofs or similar glass panels embedded in the car
- ▶ Damaged or broken mirror glass
- ▶ Damage caused by your own deliberate act
- ▶ Damaged or broken glass to vehicles that are temporarily covered
- ▶ Damage caused by wear and tear or negligence
- ▶ An excess applies if glass is replaced; refer to your schedule to see what excess applies to your policy (no excess applies if glass is repaired)

SECTION 3

Towing

This policy applies when your car is towing a trailer (including caravan, horsebox, cattle trailer or boat trailer) or a broken-down vehicle, provided:

- ▶ This is allowed by law
- ▶ The driver holds the appropriate licence
- ▶ The weight of the trailer is within the maximum specified towing limit for your car.



We will not pay claims:

- ▶ if you are being paid to tow the caravan or vehicle; or
- ▶ for loss of or damage to the towed vehicle or to property being carried in the towed vehicle, or for injury to any person being carried in the towed vehicle.

SECTION 4

Liability to others

This section of the policy applies to damage or injury happening in Europe and the UK unless otherwise stated.

1a Cover for you

We will pay amounts you legally have to pay as a result of negligently using your car and any trailer or caravan being towed by it if you cause the accidental death of, or bodily injury to, any person.

We will also pay up to €30 million if you legally have to pay damages, costs and expenses as a result of negligently using your car and any trailer or caravan being towed by it if you cause accidental damage to property belonging to other people.

1b Driving other cars

This cover will also apply if you are driving any other car which your certificate of insurance covers you to drive. If you are covered to drive other cars, it will be shown in section 5(b) of your certificate of insurance.

This cover only applies if:

- ▶ The car does not belong to you, your husband, wife, partner or employer or is not hired or leased under a hire purchase or leasing agreement, to you, your husband, wife, partner or employer.
- ▶ it is shown that this cover applies under section 5(b) of your certificate of insurance;
- ▶ you have the owner's permission to drive the car, and
- ▶ the vehicle is being used within the 'limits for use' shown in your current certificate of motor insurance.
- ▶ the other vehicle is roadworthy and properly compliant with a valid NCT or MOT test certificate if required by law

This cover applies when driving in the Republic of Ireland and the UK only. However, if you are driving abroad in a car you have borrowed that is

not registered in Ireland, please check before you travel that the local authorities will recognise your 'driving other cars' extension as valid insurance.

This extension applies only to private passenger car. It does not include vans, car-vans, jeeps with no seats in the back or vans adapted to carry passengers.

2a Cover provided for other people

If you ask us to, we will give the following people the same 'liability to others' cover under this section we give you under 1a:

- ▶ Anyone you allow to drive your car who is covered to drive it under the certificate of insurance
- ▶ Any person using (but not driving) your car with your permission for social, domestic and pleasure purposes
- ▶ Any person travelling in or getting into or out of your car
- ▶ Your employer or business partner, as long as your car is not owned by or hired to either your employer or business partner and your car is being used for a purpose that is allowed under your certificate of insurance and your employer is not covered under another policy.

2b Your legally-appointed representatives

After the death of anyone insured under this policy, we will protect that person's estate against any loss they would have had if we insured that liability under this policy.

3a Legal fees and expenses

If we give you our written permission, we will pay for solicitor's fees to represent anyone insured under this policy at any coroner's inquest, fatal inquiry or to defend anyone insured under this policy in a district court for any accident which might give rise to a claim under this section of this policy.

3b Proceedings for manslaughter or causing death by reckless driving

We will pay fees for legal services to defend anyone insured under this policy if legal proceedings are taken against that person for manslaughter or causing death by reckless driving. The following conditions will apply to this cover:

- ▶ You must ask us to provide the cover
- ▶ The death or deaths giving rise to the proceedings must have been caused by an accident covered by this policy
- ▶ The accident which caused the death or deaths must have happened in Ireland or the UK
- ▶ The most we will pay is €1,270

It's important that you and anyone insured to drive your car reads this



What is not covered under this section of the policy

- ▶ Anyone driving your car who does not hold the appropriate driving licence or who is prevented by law from holding the appropriate licence or who is disqualified from driving
- ▶ Anyone who is insured under another policy
- ▶ Liability for loss of or damage to property which belongs to, or is with, any person who is insured under this policy and who is driving your car
- ▶ Damage to any vehicle being driven or used by a person claiming cover under this part of the policy
- ▶ Anyone insured by this policy who does not comply with its conditions
- ▶ Anyone employed in the motor trade driving your car because it is being overhauled, repaired or serviced
- ▶ Death or bodily injury to anyone driving or in charge of your car

SECTION 5

Foreign use

Full cover will apply for you to travel to Europe for up to 31 days in a row during the period of insurance.

If you travel to Europe more often or for more than 31 days in a row, contact your Broker.



What is not covered under this section

- ▶ You are not covered for any legal action taken against you outside the European Economic Area, unless it is a result of using your car in a country for which we have agreed to extend this insurance cover.
- ▶ Sections of this policy which state that cover is restricted to Ireland only, or to Ireland and the UK, will not extend to Europe. This includes, but is not restricted to, Motor Rescue and driving other cars

If you are unfortunate to have an accident, please contact us at 00353 1 8583200.

SECTION 6**Our right of recovery**

If we have to make a payment due to our obligations under the Road Traffic Act, or any other law, which would not otherwise have been covered, we have the right to recover such payment from you or the person on whose behalf we made the payment.

SECTION 7

No-claims discount

(including accident forgiveness)

If you do not claim during the current period of insurance, we will give you a discount from your premium according to the table shown below. We will not discount any premiums to insure your car against fire or theft, and premiums for any optional extra cover. We will give you this discount for each claim-free year up to the maximum entitlement

Number of years claim-free driving	0	1	2	3	4	5
Percentage discount allowed	0%	10%	20%	30%	40%	50%

If you have to make a claim, we will reduce the discount that last applied to your premium at the next renewal according to the following table, unless you have chosen to delete this option. Your schedule will show if this option has been deleted.

Percentage discount allowed at the start of the policy or when it was last renewed	Percentage allowed at next renewal for one claim happening in the previous insurance year (excluding Studentfirst)
0%	0%
10%	0%
20%	0%
30%	0%
40%	10%
50%	20%

We will reduce your no-claims discount to nothing if you make a claim and you or any other person covered to drive your car is convicted of dangerous driving or charged with drink-driving or a drug offence in connection with the same incident.

If you make two or more claims in the previous insurance year, we will reduce your no-claim discount to nothing.

If you need to make a claim, you could lose some or all of your no-claims discount.

If we make payments that we have not claimed back from another person, the claim will count against your no-claims discount even if you were not at fault. We may decide not to claim back from another person, or may claim without success.

For no-claims discount purposes, a period of insurance is one year between the beginning of the policy and the date you renew it, or between renewal dates. You cannot transfer your no-claims discount to anyone else

Your no-claims discount will not be affected by:

- ▶ payments under section 1 for fire and theft claims
- ▶ payments made under section 2 Glass breakage or section 9 Extra benefits
- ▶ payments for emergency treatment the law says we must pay and
- ▶ payments (together with associated costs and expenses) which we later get back in full

Even though the no-claims discount we give you will not be affected, any statement of no-claim discount we issue will be drawn up as if you did not have any of this protection and any claims you have will appear on this statement. Other insurers may take those claims into account when deciding to insure you or in setting your premium.

We will ask you to renew this policy before the renewal date. If you make a claim just before you next renew your policy, this may not be reflected in our offer for you to renew cover. If this happens, you can ask us to change our offer of renewal, or wait until the following renewal date for that claim to be taken into account.

SECTION 8

Protected no-claims discount

This is an optional extra. If you have bought it, your no claims discount is safe if you make one claim.

You can buy this cover for an additional charge.

Your schedule will show if you have chosen this cover.

You can pay an extra premium to protect your no-claims discount. This cover allows you to make one claim without reducing your no-claims discount.

We will treat a second claim as one claim and we will reduce your no-claims discount in line with the scale shown earlier. Once you make a claim, we will remove the protection for later claims and you will not qualify for protection for at least three years. If you make a second claim, that claim will affect your no-claims discount.

Although you can protect your no-claims discount, your premium may increase if:

- ▶ you make unreasonably large or excessive claims
- ▶ you receive motoring convictions or
- ▶ we decide it is necessary for any other reason.

SECTION 9

Extra benefits

Claims under this section will not affect your no-claims discount.

Your schedule will show if you have this cover.

A claim under this section will not affect your no-claims discount.

Benefits

Part A – Broken glass

We will cover the cost of replacing or repairing broken or damaged glass in the windscreen or windows of your car and scratches to the bodywork caused by the glass breaking, if you do not already have this cover under section 2.

Limit of cover:

If you use our approved repairer, cover will be unlimited. If you use your own repairer, cover will be limited to €400. If a claim for broken glass is more than 50% of the market value of the car, we will only pay you the market value of your car.

An excess, as set out in your schedule, applies if glass is replaced; refer to your schedule to see what excess applies to your policy (no excess applies if glass is repaired)

See page Section 2, (page 16) for exclusions.

Part B – Replacement car

This section only applies if we are dealing with a claim under 'Section 1: Loss and damage to your car' and you have:

- ▶ Comprehensive cover, or
- ▶ Third party fire and theft cover and the damage is caused by fire, theft or attempted theft.
- ▶ Depending on your level of cover, if your car is out of use due to loss or damage by accident, fire or theft, we may:

- ▶ provide you with a replacement car (usually an economy class 1-litre car); or
- ▶ pay towards you hiring a car (up to €22 a day including VAT)

Our assessor will decide the length of this benefit but it will last no more than 35 days.

What is not covered

- ▶ We will not pay this benefit if repairs to your car are delayed while a part is being imported from outside the European Union.

Part C - Personal belongings

We will pay up to €250 for personal belongings carried in your car if they are lost or damaged by an accident, fire, theft or attempted theft.

You are not covered for

- ▶ money, stamps, tickets, documents, securities (financial certificates such as shares and bonds), furs or jewellery
- ▶ tools, equipment, goods or samples carried in connection with any trade or business or property insured by another insurance policy or
- ▶ theft of personal belongings if carried in an open-top or convertible car, unless they are kept in the locked boot.

Part D - Replacement locks

We will pay you up to €750, or up to €1,500 if you have an Executivefirst policy, towards replacing locks and alarms for your car, if the keys for it are stolen from:

- ▶ your home if force and violence have been used to get into or out of your home;
- ▶ any hotel or guest house at which you plan to spend the night following theft involving force and violence to get into or out of your room or

- ▶ any other private home at which you plan to spend the night following theft involving force and violence to get into or out of that home.



We will not pay:

- ▶ if your keys are stolen by deception or fraud, or taken by a member of your family who normally lives with you
- ▶ any loss where the keys are recovered before the locks and alarms are replaced or
- ▶ for any loss, if you do not report the theft of keys immediately to the Gardaí or proper police authority, and (in the case of a hotel or guesthouse) to the owners. You will need to provide proof you have given this notice.

Part E - Fire-brigade charges

We will pay charges from a local authority (in line with the Fire Services Act 1981) for putting out a fire in your car if the fire gives rise to a valid claim under the policy, or for removing the driver or passengers from your car using cutting equipment.

The most we will pay for any one claim is €1,270 on top of any amount we will pay you under sections 1 or 4 of the policy

Part F – Legal expenses

Section 1

You are covered for reasonable solicitor's fees to go ahead with legal proceedings for compensation arising from a road-traffic accident while you are in your car, against those whose negligence has caused your injury or death, or caused you to lose insurance policy excess or other out-of-pocket expenses you are not insured for.

Section 2

You are covered for reasonable solicitor's fees to defend legal proceedings against you in a criminal court that are a result of a motoring offence alleged against you while you were driving your car.

Limits

- ▶ The most we will pay is €100,000, or €25,000 for claims under section 2.

Significant exclusions or limits

This insurance only covers solicitor's fees from our panel of solicitors. You are not covered for any solicitor's fees if you appoint any other solicitor to act for you.

It is an important condition of this insurance that there must be a reasonable chance of success in the legal action, before we will accept a claim for legal costs.

There is no cover for the following;

- ▶ Solicitor's fees that we have not given our permission for, or that are above the value of your claim
- ▶ Fines or penalties
- ▶ Solicitor's fees from events that happened or you knew about, before the period of insurance
- ▶ Prosecutions relating to parking offences, allegations of driving under the influence of drink or drugs, or violence or intentional dishonesty, including driving without a valid driving licence or other licence or certificate as needed by law
- ▶ Pleas in mitigation, unless we believe that a plea will have a significant positive effect on the sentence
- ▶ Judicial reviews
- ▶ Claims brought using the Personal Injury Assessment Board (PIAB), other than those in relation to the PIAB application fee
- ▶ Claims where the value of your claim is not more than €350

You and the solicitor must do the following;

- ▶ Provide us with any information that we need (you must pay any costs).
- ▶ Keep us regularly updated on the progress of the case, and tell us about any offer of settlement the other person makes.

To make a claim under this section of cover, phone 01 865 8807 and quote 'AXA Insurance – Private Car Extra'.

SECTION 10

Motor rescue

If you need assistance, you must use the Freephone number 0818 7 365 24. (+353 906 486353 from the UK). We suggest you put these numbers in your mobile phone immediately. We will not pay any expenses you may have to pay if you have not called the emergency number first.

This section of the policy is administered by AXA Assistance (Ireland) Ltd., Kilmartin, N6 Retail Park, Athlone, Co. Westmeath. AXA Assistance (Ireland) Limited is regulated by the Central Bank of Ireland. AXA Assistance (Ireland) Limited is regulated by the Central Bank of Ireland.

A claim under this section will not affect your no-claims discount.

For this section, 'you' will mean any driver who is driving your car who is covered under this policy of insurance.

What is covered

We will arrange and pay the benefits set out below if your car cannot be driven as a result of the following within Ireland or the UK (excluding islands off the coast):

- ▶ electrical or mechanical breakdown
- ▶ the car does not start
- ▶ accident or fire
- ▶ theft, attempted theft or malicious damage
- ▶ punctures where you need help to replace or repair a wheel
- ▶ loss or theft of keys
- ▶ breakage of keys in the lock, or keys locked into the car
- ▶ loss of, or running out of, fuel or flat battery

Additional cover for electric vehicles (EV):

- ▶ energy failure: means any failure of the battery because there is insufficient charge to operate the car

1. Roadside and Driveway assistance

We will send a repairer to help you. If repairs are possible, we will provide up to one hour's labour to repair your car, as long as the repair is carried out at the scene.

2. Towing

We will cover the cost of towing your car to the nearest repairer or charge point, to your home or, if you choose, to your intended destination as long as the tow starts and ends on the island of Ireland (excluding any islands off the coast). In GB we will tow you to a local repairer or charge point within 20 miles of the location of your breakdown. If you choose to have your car brought to a repairer and your car will arrive at the repairers outside normal opening hours, we will cover the cost of towing it to a secure place and then on to the repairers when they open.

3. Passing on a message

We will pass on any relevant messages for you.

4. Completing the journey

If your vehicle cannot be made roadworthy at the place of the breakdown, and cannot be repaired the same day at a suitable garage, we will choose the most appropriate solution from one of the following options

- a. To transport you and your passengers to the intended destination, and take your car to the nearest repairer, or nearest repairer to your home or chosen destination if this is closer.

- b. Accommodation expenses for one night, limited to bed and breakfast while you and your passengers are waiting for repairs to your car to be completed. The most we will pay is €50 for each person and €200 in total. Please note that you will be responsible for all accommodation costs in the first instance and AXA Assistance will reimburse these costs once your claim has been validated. Claims for reimbursement of accommodation will be assessed individually. All receipts must be retained.
- c. Hiring a suitable vehicle for up to 48 hours as long as this is not more than the benefit we would have paid under option a above. We may provide public transport for you to return to the repairer to reclaim your car after it is repaired.
- d. Reasonable public transport or taxi fares for you and your passengers

Please note that you will be responsible for all onward transportation in the first instance and AXA Assistance will reimburse these costs once your claim has been validated. Claims for reimbursement of public transport or taxi fares will be assessed individually. All receipts and tickets must be retained.

Any other solution which, we believe, is the most suitable to help you and arrange for your car to be repaired and transported

5. If your car is stolen

If you are away from home and your car is stolen, we will arrange one of the benefits listed above to get you to your home or your intended destination.

We will only pay if:

- ▶ you have contacted us using the emergency number 0818 7 365 24 (+353 906 486353 from the UK)
- ▶ for attempted theft of your car, you have reported the theft to the Gardaí or appropriate police authority and
- ▶ you replace any faulty parts, including the battery, as soon as possible after discovering the fault.



What is not covered

- ▶ Any liability or resulting loss arising from anything performed or not performed as part of the services under this section
- ▶ Any expenses which you can get back from any other source
- ▶ Any claim where the car is carrying more passengers or towing a greater weight than that for which it was designed (as shown in the manufacturer's specification)
- ▶ Any claim arising out of driving your car on unsuitable ground
- ▶ Any accident or breakdown brought about by deliberate act by you or another driver covered under this policy that could have been avoided
- ▶ The cost of repairing the vehicle (except as outlined in the roadside and driveway assistance benefit on page 25)
- ▶ The cost of any parts, keys, lubricants, fluids or fuel
- ▶ Any claim caused by fuels, mineral essences (such as oils or lubricants) or other materials that catch fire easily, explosives or poisons carried in the car
- ▶ If we fail to perform any obligation for reasons beyond our reasonable control
- ▶ Any claim where the vehicle is not the car covered under this policy
- ▶ Any request for help if the person providing the service thinks you are under the influence of drink or drugs such that you would not be capable of legally driving a car
- ▶ Any claims for accommodation, public transport or taxi fares with no valid receipts or tickets.

SECTION 11

Injury to driver

You can buy this optional cover for an extra charge. Your schedule will show if you have chosen this cover.

What we will pay

1. Injury benefits for you

- ▶ We will pay you or your legal representatives the compensation shown below if you are killed or injured as a result of an accident while travelling in or getting into or out of:
 - ▶ any motor vehicle (but not motorcycles, tractors, combines and farm implements) where you are a passenger or driver or
 - ▶ any boat or railway train where you are a fare-paying passenger, or the result of an accident with a railway train or road vehicle if you are a pedestrian

Benefit		
A	Total and permanent loss of sight in one or both eyes or loss of one or more limbs (or both) happening within one year as a direct result of the accident.	€10,000
B	Temporary total disability where you are entirely unable to carry on any business or occupation as a result of the accident.	€280 a month
C	Hospital benefit, if you are in hospital for more than six days as a result of a road-traffic accident.	€130 a week
D	Death benefit where death is as a direct result of the accident.	€30,000

- ▶ We will only pay benefit under one of the benefits A or D
- ▶ We will only pay the temporary total disability benefit for the period you are having medical treatment for your injury

- ▶ We will not pay more than 36 months benefit for temporary total disability or hospital benefit for over 20 weeks for any one accident. While in hospital you will only receive benefit C (in other words, you cannot also claim under benefit B). Benefit C provides cover for the costs of your accommodation only during your time in hospital as a result of a road-traffic accident and does not include medical expenses incurred while hospitalised.
- ▶ You will have to be totally disabled for a period of at least 1 month to claim benefit under Benefit B
- ▶ We will only pay for temporary total disablement if you are in paid employment and are unable to carry on any business or occupation for the entire preceding month
- ▶ If you become able to carry on any business or occupation, you cannot make any further claim for temporary total disablement arising out of the same injury

2. Injury benefits for named drivers

We will pay the legal representatives the benefits shown below if any named driver covered under this policy is killed or injured:

- ▶ driving your car; or
- ▶ when getting into or out of your car.

We will pay their legal representatives the compensation shown below.

Benefit		
A	Total and permanent loss of sight in one or both eyes or loss of one or more limbs (or both) which happens within one year as a direct result of the accident.	€10,000
B	Death benefit where death is as a direct result of the accident	€30,000

We will only pay benefit under one of the benefits A or B.

We will only pay under either injury benefits 1 or 2 if:

- ▶ we are told about the claim within 28 days of the death or injury happening
- ▶ the injured person immediately gets medical advice from a qualified medical expert and begins treatment; and
- ▶ our medical advisers are allowed to examine the injured driver as often as is thought necessary.

**What is not covered**

- ▶ Death that is not a result of the accident.
- ▶ Death or bodily injury resulting directly or indirectly from suicide or attempted suicide or deliberate injury or you or the driver being seriously mentally ill.
- ▶ a criminal act.
- ▶ where you, or the driver, were under the influence of alcohol or drugs at the time of injury or injury causing death.
- ▶ taking part in racing or speed testing.
- ▶ psychiatric illness or mental disorders including stress or stress-related illness.

This section will not apply and payments will stop if you go to live outside Ireland or the UK.

General exceptions

1. This policy does not apply when your car:

- ▶ is being used for purposes that are not shown in your certificate of insurance;
- ▶ is being driven by, or in the charge of, any person who is not covered by your certificate of insurance;
- ▶ Is being driven by anyone who does not hold the appropriate driving licence or who is prevented by law from holding the appropriate licence or who is disqualified from driving
- ▶ is towing a caravan, trailer, or other vehicle for a payment; or
- ▶ is in or on any part of an aerodrome, airport or airfield provided for aircraft to take off and land and for moving or parking aircraft on the ground, service roads, ground equipment parking areas and those parts of passenger terminals coming within the customs examination area.

2. If an accident happens and:

- a. as a result you and any insured person is convicted or has a prosecution pending for an offence involving alcohol or drugs;
- b. you or any insured person is driving while unfit to do so due to alcohol or drugs; or
- c. you or any insured person is driving after drinking alcohol and, three hours after the accident, the amount of alcohol in the breath, blood or urine is above the legal limit for driving.

Then

- (i) the cover provided in section 1 of the policy for loss of or damage to the Insured vehicle will not apply; and

- (ii) you or any person driving must repay all the amounts we have paid to cover any claims arising from the accident; and

- (iii) we may cancel your policy.

3. This policy does not cover anyone who does not meet the policy terms and conditions.

4. This policy does not cover any liability which you have as a result of an agreement or contract, unless you would have had that liability anyway.

5. This policy does not provide cover for any loss of or damage to property, or any consequential loss, or legal liability directly or indirectly caused by, contributed to, by, or arising from:

- ▶ ionising radiation or contamination by radioactivity from irradiated nuclear fuel or nuclear waste or from burning nuclear fuel; and
- ▶ the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment , weapon or any part of such items.

6. This policy does not cover liability, loss, damage, cost or expense directly or indirectly caused by, resulting from or in connection with any of the following unless we have to provide cover under road traffic law:

- a. War, riot, revolution or any similar event.
- b. Any government, public or local authority legally taking or destroying your property.

- c. Any act of terrorism (including any action taken to control or prevent terrorism).

We define an act of terrorism as an act which may include using or threatening force or violence by any person or group, whether acting alone or in connection with any organisation or government committed for political, religious, ideological or other purposes. This includes the intention to influence any government or to put the public or any section of the public in fear.

7. This policy does not provide cover for any accident, injury, loss or damage caused by earthquake.
8. Any liability, loss, damage, cost or expense directly or indirectly caused by, resulting from or in connection with losing, altering or damaging or reducing the availability of: a computer system, hardware programme, software, data-information store, microchip, integrated circuit or similar device in computer equipment or non-computer equipment that results from deliberately or negligently transferring (electronic or otherwise) a computer programme that contains any damaging code including computer viruses, worms, logic bombs, or trojan horses.
9. This policy does not cover any liability, loss, damage or expense directly or indirectly caused by, resulting from or in connection with malfunction or hacking of autonomous/driverless vehicle systems including, but not limited to, remote control parking, lane departure warning systems, automated emergency braking (AEB), anti-lock braking (ABS), adaptive cruise control, blind spot monitoring, and other crash-avoidance technology.
10. This policy does not cover any loss of, damage to, or loss of use of the channel tunnel known as Eurotunnel and any loss or losses consequent thereon. For the purposes of this exclusion the words “channel tunnel” shall mean the fabric of the structure including contents therein, situated between the entrances and exits.
11. We will not provide cover, or pay any claim or provide any benefit under your policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us, or our parent, subsidiary or any AXA group member company, to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations, of the European Union, United Kingdom or United States of America.
12. This policy document replaces any previous policy documents issued by AXA Insurance dac.



We're here to help.

If you have any questions contact
your Broker

For help with claims, ring us on

0818 7 365 24