

keyfacts

This document is a summary of the insurance cover provided by our Goods Carrying Vehicle Insurance and, as such, 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 for 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.

INSURANCE COMPANY:

AXA Insurance UK plc

LEVELS OF COVER AVAILABLE:

Goods Carrying Vehicle Insurance provides 3 levels of cover to choose from. This insurance can provide cover on a fully Comprehensive, Third Party Fire & Theft or Third Party only basis, on a single vehicle policy basis. Choose the level of cover that best meets your needs. Your policy schedule will show the cover that you have selected.

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.

VEHICLE VALUE:

This is not an agreed value Policy but the current vehicle value you declare must be an accurate assessment of the total value of the vehicle including the most expensive trailer it may tow. If your assessment is not accurate this may result in the amount that we pay you in the event of a claim being reduced.

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.

FEATURES AND BENEFITS:

Goods Carrying Vehicle Insurance

COURTESY VEHICLE:

If you use one of our approved repairers to repair your vehicle following an accident covered under your policy they will provide you with a van for the duration of the repairs.

LEGAL LIABILITY:

Legal Liability for death or injury to other people - unlimited amount.

Legal Liability for damage to other people's property due to an accident involving your vehicle - £5,000,000 limit

LEGAL FEES:

Legal fees and expenses if we provide our written permission in defending the charge of manslaughter or causing death by reckless driving - unlimited amount

CORPORATE MANSLAUGHTER:

Corporate manslaughter and corporate homicide legal defence costs - £5,000,000 limit.

EMERGENCY MEDICAL TREATMENT:

Included

LOSS OR DAMAGE:

Replacement or repair of your vehicle, or spare parts if your vehicle, accessories or spare parts are lost or damaged

RECOVERY AND REDELIVERY:

Recovery and Redelivery of your vehicle to the nearest repairers and back to Your home address if your vehicle is disabled following an accident covered by this policy.

WINDSCREEN COVER:

- * Breakage of windows and windscreens in your vehicle
 - * Any resulting scratched bodywork due to broken windows or windscreens
- Dedicated telephone number for authorised windows and windscreen repairers

TRAILERS:

Trailers specified by you will be covered to the level of the cover selected for your vehicle whilst attached or detached. Unspecified Trailers will be covered to the level of cover selected for your vehicle but only whilst attached to that vehicle.

DEATH:

If your driver dies as the result of an accident covered by the Policy or within 3 months of injuries sustained in the accident we will pay £5,000 to the drivers estate.

MEDICAL EXPENSES:

If an incident occurs which is covered by this Policy we will pay up to £250 medical expenses for any person injured who is travelling in your vehicle, including the driver, at the time of the incident.

PERSONAL BELONGINGS:

This Policy will pay £250 for any one claim for loss of or damage to Personal Belongs in or on the vehicle.

THIRD PARTY UNINSURED DRIVERS:

If you make a claim following an accident that wasn't your fault and the driver of the other vehicle was not insured you will not lose your no claims discount and recover any excess you pay from us.

EUROPEAN TRAVEL:

We will provide you with up to 93 days of your selected policy cover, free of charge, whilst you are driving your vehicle in any EU country or other country that has agreed to follow EU directives.

VEHICLE BREAKDOWN:

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.

VEHICLE RECOVERY:

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.

EXCESSES:

- * Young and inexperienced drivers - amount stated in the policy
- * £150 for fire, theft and malicious damage claims
- * £150 for all other damage claims excluding windscreen
- * £75 windscreen excess

CONDITIONS:

If we make a payment which is not covered by this Policy you must pay us back the amount we pay

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS:**LIMITATIONS:**

- * Cover against Damage to Third Party property is limited to £5,000,000
- * Maximum payment is £100 for broken windows or windscreens if the work is not carried out by an authorised service provider
- * Medical Expenses payment is limited to £250 per claimant
- * We will pay up to a total of £250 for any one Personal Belongings claim
- * If You wish to extend the Geographical Limits of this Policy to a country outside of the EU you must refer to us for consideration. The provision of this cover is at our discretion and will be subject to an additional premium.
- * You are responsible for the direct payment to suppliers of all costs of goods and services supplied as part of the Breakdown Assistance services

EXCLUSIONS:

- * Financial loss as the result of depreciation, wear and tear or loss of use of Your vehicle
- * Mechanical or electrical breakdown, failure or breakages
- * Loss or damage where possession of your vehicle has been obtained by fraud, trick or false pretence
- * We will not pay for losses as the result of theft if the ignition or entry device is left in or on the vehicle.
- * Cover will not apply if Your trailer is attached to any vehicle other than your vehicle
- * You are towing any trailer or disabled mechanically propelled
- * Vehicle for hire and reward
- * Any Loss of or Damage to any property in or on any trailer or mechanically propelled vehicle
- * 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
- * We will not cover Loss or Damage caused to money, stamps, tickets, documents, securities, goods or samples carried for trade purposes
- * There is no cover whilst your car is being driven by anyone who is disqualified from driving or has never held a driving licence.
- * All liabilities whilst your vehicle is airside on any airport or airfield premises.
- * Earthquake, riot or civil commotion outside of England, Scotland, Wales, the Isle of Man or the Channel Islands.
- * Radioactive contamination, war risks, pollution & contamination & terrorism.

CANCELLING YOUR POLICY:

We may cancel the Policy at any time having first provided you with 14 days' notice of cancellation. Refer to the policy wording for full details of our cancellation rights.

STATUTORY CANCELLATION RIGHTS:

You may cancel your policy within 14 days of receiving your policy if for any reason you are dissatisfied or the policy does not meet your requirements. There is no refund of premium in the event of a total loss claim however in all other cases we will retain an amount of premium in proportion to the time You have been on cover and refund the balance to you provided all effective certificates of insurance have been returned or you confirm their destruction.

CANCELLATION OUTSIDE THE STATUTORY CANCELLATION PERIOD:

After the Statutory Cancellation Period you may cancel the policy at any time however please refer to your Policy wording for full conditions and details of how to cancel including information on any applicable premium refund.

CLAIM NOTIFICATION:

In the event that you need to make a claim under your policy, you should contact your insurance advisor or alternatively, you can contact AXA Insurance on 0845 900 4185

MAKING A COMPLAINT:

If you have a complaint about your policy you should contact the agent or AXA office where it was bought. If your complaint relates to a claim on your policy please contact the department dealing with your claim. If we have given you our final response and you are still not satisfied 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.

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).

FINANCIAL CONDUCT AUTHORITY AND THE PRUDENTIAL REGULATION AUTHORITY:

AXA Insurance UK plc Registered in England and Wales No 78950. Registered Office: 5 Old Broad Street, London EC2N 1AD. A member of the Axa Group of Companies.

Axa Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Telephone calls may be monitored and recorded.