

Policy Summary – Truck Insurance – AXA Insurance UK plc

This document is a summary of the insurance cover provided by the Truck Policy 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 document a copy of which can be provided on request. This summary is provided for you for information purposes only and does not form part of your insurance contract.

Type of Insurance Cover

Truck Insurance provides 2 levels of cover to choose from to best meet your needs. This insurance can provide cover on a fully Comprehensive or Third Party Fire & Theft basis depending on the level of cover selected and is on a single vehicle per policy basis.

Please refer to your policy schedule for your selected cover.

The maximum amounts we will pay are the sums and limits shown within your policy wording or on the policy schedule. 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.

This policy is underwritten by AXA Insurance UK plc.

Registered in England 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 Prudential Regulation Authority.

Telephone calls may be monitored or recorded.

Features and Benefits

Comprehensive cover	Third Party Fire and Theft cover	Policy Ref
Legal Liability - Legal Liability for death or injury to other people – unlimited amount	Legal Liability for death or injury to other people – unlimited amount	Page 2
Legal Liability - Legal Liability for damage to other people's property due to an accident involving your vehicle – £5,000,000 limit	Legal Liability for damage to other people's property due to an accident involving your vehicle – £5,000,000 limit	Page 2
Cost and Expenses - Legal fees and expenses if we provide our written permission in defending the charge of manslaughter or causing death by reckless driving – unlimited amount	Legal fees and expenses if we provide our written permission in defending the charge of manslaughter or causing death by reckless driving – unlimited amount	Page 3
Emergency Treatment - Emergency Medical Treatment	Emergency Medical Treatment	Page 3
Loss of or Damage to Vehicle - Replacement or repair of your vehicle, or spare parts if your vehicle, accessories or spare parts are lost, stolen or damaged	Replacement or repair of your vehicle, or spare parts if your vehicle, accessories or spare parts are lost or damaged as the result of: Fire, self ignition, lightning, explosion, theft or attempted theft	Page 3
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.	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 if the damage is as the result of: Fire, self ignition, lightning, explosion, theft or attempted theft	Page 4
Broken Windows and Windscreens - Breakage of windows and windscreens in your vehicle	Cover Not Available	Page 4
Broken Windows and Windscreens - Any resulting scratched bodywork due to broken windows or windscreens	Cover Not Available	Page 4
Broken Windows and Windscreens - Dedicated telephone number for authorised windows and windscreen repairers	Dedicated telephone number for authorised windows and windscreen repairers	Page 4
Trailers and Disabled Vehicles - Any trailer in your custody or control for which you are responsible at the time of the loss will be covered to the level of the cover selected for your vehicle whilst attached and detached	Any trailer in your custody or control for which you are responsible at the time of the loss will be covered to the level of the cover selected for your vehicle whilst attached and detached	Page 5
Trailers and Disabled Vehicles - Disabled mechanically propelled vehicles are covered in respect of Legal Liabilities to Third Parties whilst attached to your vehicle	Disabled mechanically propelled vehicles are covered in respect of Legal Liabilities to Third Parties whilst attached to your vehicle	Page 5
Service or Repair - Cover under the policy will continue whilst your vehicle is in the hands of a Motor Trader	Cover under the policy will continue whilst your vehicle is in the hands of a Motor Trader	Page 5

AXA Insurance UK plc

Registered in England 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 Prudential Regulation Authority. Policyfast Ltd, Field House, Main Road, Watnall, Nottingham, NG16 1LA Registered in England, Number 5579631

Tel: 0800 3081 102 Fax: 0115 9442490 Email: truck@policyfast.co.uk

Please note that correspondence should not be directed to the above address, but must always go through the broker who arranged this insurance
Policy Version Date: July 2013

Features and Benefits

Comprehensive	Third Party Fire and Theft	Policy Ref
UK Breakdown Assistance -If your vehicle is immobilised following a breakdown or accident within the UK we will arrange and pay up to £500 for a recovery agent to try to restore your vehicle's mobility	If your vehicle is immobilised following a breakdown or accident within the UK we will arrange and pay up to £500 for a recovery agent to try to restore your vehicle's mobility	Page 9
Continental Assistance -If your vehicle is immobilised following a breakdown or accident whilst within the European Union we will arrange and pay up to £800 for a recovery agent to try to restore your vehicle's mobility	If your vehicle is immobilised following a breakdown or accident whilst within the European Union we will arrange and pay up to £800 for a recovery agent to try to restore your vehicle's mobility	Page 10
No Claims Discount Protection - For an additional premium we will protect the No Claims Discount that you have earned	For an additional premium we will protect the No Claims Discount that you have earned	Page 16

Significant or unusual Exclusions or Limitations

Limitations	Applies to
Cover against damage to Third Party property is limited to £5,000,000	Section 1 – Legal Liability to Third Parties
You must pay the first £75 towards any claim for replacement windows or windscreens	Section 3 – Broken Windows or Windscreen
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	Section 7 – Geographical Limits
Exclusions	Applies to
Financial Loss as the result of depreciation, wear and tear or loss of use of your vehicle	Section 2 – Loss or Damage to Your Vehicle
Loss or damage where possession of your vehicle has been obtained by fraud, trick or false pretence	Section 2 – Loss or Damage to Your Vehicle
Cover will not apply if your trailer is attached to any vehicle other than your vehicle	Section 4 – Trailers and Disabled Vehicles
Cover will not apply if you are towing any trailer or disabled mechanically propelled vehicle for hire and reward	Section 4 – Trailers and Disabled Vehicles
Any Loss of or Damage to any property in or on any trailer or mechanically propelled vehicle	Section 4 – Trailers and Disabled Vehicles
There is no cover whilst your vehicle is being driven by anyone who is disqualified from driving or has never held a driving licence	Section 11 – General Exclusions
All liabilities whilst your vehicle is airside on any airport or airfield premises	Section 11 – General Exclusions
Earthquake, riot or civil commotion outside of England, Scotland, Wales, the Isle of Man or the Channel Islands	Section 11 – General Exclusions
Radioactive contamination, war risks, pollution and contamination and terrorism	Section 11 – General Exclusions

AXA Insurance UK plc

Registered in England 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 Prudential Regulation Authority. Policyfast Ltd, Field House, Main Road, Watnall, Nottingham, NG16 1LA Registered in England, Number 5579631

Tel: 0800 3081 102 Fax: 0115 9442490 Email: truck@policyfast.co.uk

Please note that correspondence should not be directed to the above address, but must always go through the broker who arranged this insurance

Policy Version Date: July 2013

Excesses

Comprehensive cover	Third Party Fire and Theft cover
Young and inexperienced drivers -amount stated in the policy	Young and inexperienced drivers -amount stated in the policy
£350 for all damage claims	£350 for fire, theft and attempted theft claims
£75 windscreen excess	
£250, £500 or £750 optional voluntary excesses as selected	

Policy Duration

This is an annually renewable policy underwritten by AXA Insurance UK plc

Law Applicable

You and we are free to choose the laws applicable to the policy. As we are based in England, we propose to apply the laws of England and Wales and by purchasing this policy you have agreed to this.

Our complaints process

Making a complaint

AXA Insurance aims to provide the highest standard of service to every customer. If our service does not meet your expectations we want to hear about it so we can try to put things right. All complaints we receive are taken seriously.

Following the steps below will help us understand your concerns and give you a fair response.

How to make your complaint

The majority of complaints can be resolved quickly and satisfactorily by the department you are dealing with. If your complaint relates to a claim on your policy, please contact the department dealing with your claim. If your complaint relates to anything else, please contact the agent or AXA office where your policy was purchased. Telephone contact is often the most effective way to resolve complaints quickly.

Alternatively you can write to us at

AXA Insurance
Commercial complaints
AXA House
4 Parklands
Lostock
Bolton
BL6 4SD
Tel: 01204 815359
Email:commercial.complaints@axa-insurance.co.uk

When you make contact please tell us the following information:

- Name address and postcode, telephone number and e-mail address (if you have one)
- Your policy and / or claim number, and the type of policy you hold
- The name of your insurance agent / firm (if applicable)
- The reason for your complaint

Any written correspondence should be headed 'COMPLAINT' and you may include copies of supporting material.

Beyond AXA

Should you remain dissatisfied following our final written response, you may be eligible to refer your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints about general insurance products. The FOS can only consider your complaint if we have given you our final decision. You have six months from the date of our final response to refer your complaint to the FOS.

This does not affect your right to take legal action.

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Tel: 0800 023 4567*
Tel : 0300 123 9123**
Fax: 020 7964 1001

Email:complaint.info@financial-ombudsman.org.uk
Web : www.financial-ombudsman.org.uk

* free for people phoning from a 'fixed line' (for example, a landline at home)

** free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

AXA Insurance UK plc

Registered in England 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 Prudential Regulation Authority. Policyfast Ltd, Field House, Main Road, Watnall, Nottingham, NG16 1LA Registered in England, Number 5579631

Tel: 0800 3081 102 Fax: 0115 9442490 Email: truck@policyfast.co.uk

Please note that correspondence should not be directed to the above address, but must always go through the broker who arranged this insurance
Policy Version Date: July 2013

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme 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)

Your Rights

You may cancel this policy during the 14 days after the Contract has been concluded by giving notice in writing and returning the effective Certificate of Insurance, to Your Insurance Adviser at the address shown in their correspondence provided that there have been no Claims made under the policy for which We have made a payment. No Claims made under the policy which are still under consideration, no incidents likely to give rise to a Claim but are yet to be reported to Us during this 14 day Period of Insurance, We will give a refund for the proportionate part of the premium paid in respect of the unexpired term of this policy minus an administration fee, subject to a minimum premium of £50. If You wish to cancel the policy after this initial 14 days but within the first year of this insurance You may do so but any refund in premium due to You, subject to the same Claims provisions stated above, will be calculated using the following scale:

Number of months or part thereof	Percentage of Annual Premium Charged
1 months	25%
2 months	35%
3 months	45%
4 months	55%
5 months	65%
6 months	70%
7 months	75%
8 months	80%
9 months	85%
10 months	90%

If the period exceeds 10 months no refund in premium is due and all charges are subject to a minimum premium of £50. If You wish to cancel the policy after the initial 12 month insurance period and subject to the same claim provisions as detailed above, You will be entitled to a proportionate part of the premium paid in respect of the unexpired term of the policy minus an administration fee. If a claim has been submitted or there has been any incident likely to give rise to a claim during the current Period of Insurance, no refund for the unexpired portion of the premium will be given.

AXA Insurance UK plc

Registered in England 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 Prudential Regulation Authority. Policyfast Ltd, Field House, Main Road, Watnall, Nottingham, NG16 1LA Registered in England, Number 5579631

Tel: 0800 3081 102 Fax: 0115 9442490 Email: truck@policyfast.co.uk

Please note that correspondence should not be directed to the above address, but must always go through the broker who arranged this insurance

Policy Version Date: July 2013