



Special Types Vehicle Policy Summary

This document is a summary of the insurance cover provided by the Special Type Vehicle 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

Special Type Vehicle Insurance provides 3 levels of cover to choose from to best meet your needs. This insurance can provide cover on a Fully Comprehensive, Third Party Fire & Theft or Third Party Only basis depending on the level of cover selected and is on a single vehicle per policy basis. Under Special Types Insurance You also have various levels of operational risk cover to choose from. Please refer to your policy schedule for your selected cover.

This policy is underwritten by 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.

Claims Number

0845 900 4185

Policy Duration

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

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.

Your policy includes the following features and benefits.

Please refer to your policy document for full details.

Features and Benefits	Comprehensive	Third Party Fire & Theft	Third Party Only
Legal Liability for death or injury to any person, including passengers (unlimited amount in regards to Agricultural Vehicles)	•	•	•
Legal liability for damage to third party property. (limited to £5,000,000)	•	•	•
Legal costs incurred with our written consent in connection with a claim against you	•	•	•
Loss or Damage to your vehicle	•	Fire and Theft claims only	×
Accident recovery and redelivery	•	Fire and Theft claims only	×
Loss or damage to implements attached to your vehicle (Special Types only)	•	Fire and Theft claims only	×
Indemnity to Hirer (Agricultural Vehicles only)	•	Fire and Theft claims only	•
Loss or damage to trailers or agricultural implements attached to your vehicle subject to a limit of £5,000 (Agricultural Vehicles only)	•	Fire and Theft claims only	×

Your policy includes significant or unusual exceptions to your cover as listed below.

Please refer to your policy document for full details.

Main Exceptions
Section 1 – Legal Liability to Third Parties
<ul style="list-style-type: none"> • death or injury to anyone which arises out of and is in the course of that person's employment by the person claiming except where it is necessary to meet the requirements of the Road Traffic Acts • for death, injury or damage caused or arising beyond the limits of any carriageway or thoroughfare in connection with the loading or unloading of your vehicle by anyone other than the driver or attendant of your vehicle. • loss of or damage to property owned by or in the care of the person claiming or being carried in or on your vehicle • loss of or damage to property, or any consequential loss, or legal liability directly or indirectly caused by, contributed to, by, or arising from terrorism or any action taken in controlling, preventing, suppressing or in any way related to terrorism except where such liability is required to be covered by the Road Traffic Acts



The following 2 Exceptions are applicable to Agricultural Vehicles only

- for death, injury, loss or damage resulting from using Your Vehicle as a tool of trade (except so far as is necessary to meet the requirements of the Road traffic Acts)
- Liability arising out of Crop Spraying and Lime Spreading

Section 2 – Loss of or Damage to Your Vehicle

- loss of use, depreciation, wear and tear, or mechanical, electrical, electronic, computer breakdowns, failures or breakages
- damage to tyres caused by braking, punctures, cuts or bursts
- loss or damage arising from theft of or from the vehicle whilst the ignition and or entry keys or other devices have been left in or on your vehicle
- loss of market value following repair

General Exclusions

- All liabilities whilst Your Vehicle is airside on any airport or airfield premises
- Radioactive contamination, war risks and pollution.

Excesses

You may have to pay an amount towards a claim if your vehicle is lost or damaged

Claim Type/Age of Driver	Amount (Special Types only)	Amount (Agricultural Vehicles only)
Fire or Theft	£75 or £250	£75
Accidental damage (including Windscreen claims)	£75 or £250	£75
Driver aged 25 or over with either a provisional licence or full licence held less than 12 months	£150	x
Driver aged 21 – 24	£150	x
Driver aged under 21	£300	x
Quad bikes, Trikes, Farm bikes or All Terrain Vehicle – additional excess	x	£150
Internal damage to machinery due to the ingestion of foreign matter	x	£100

Our complaints process

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. In the event Your Complaint is about Policyfast, please contact

Operations Manager

Policyfast Fleet & Truck Department

Field House, Main Road, Watnall, Nottingham, NG16 1LA.

Alternatively you can write to us at

AXA Insurance

Commercial complaints

PO Box 26

Haverhill

Suffolk

CB9 8ER

Tel: 0845 900 4185

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.



Policyfast

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

Exchange Tower

Harbour Exchange Square

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

Our promise to you

We will

- Acknowledge written complaints promptly.
- Investigate your complaint quickly and thoroughly.
- Keep you informed of progress of your complaint..
- Do everything possible to resolve your complaint.
- Learn from our mistakes.
- Use the information from complaints to continuously improve our service.

Telephone calls may be monitored or recorded.

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.

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Policyfast Limited, Fleet Field House, Main Road, Watnall, Nottingham, NG16 1LA. and Truck Department, Tel: 0800 3081 100.

Email: specialtypes@policyfast.co.uk. Registered in England, Number 5579631. Authorised and Regulated by the Financial Conduct Authority.

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

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