



# Goods Carrying Vehicle Insurance

## Summary of cover October 2016

### About this document

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

### Levels of cover available

Choose the level of cover that best meets your needs. The options available are:

- Comprehensive
- Third party fire and theft or
- Third party only.

Your policy schedule will show the cover that you have selected.

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.

This is not an agreed value policy but the vehicle value you declare must be an accurate assessment of the total value of your 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. Driving vehicles except those specified on your certificate of insurance is not permitted on this policy.

Dedicated telephone numbers which you can call to report a claim, arrange a windscreen replacement or repair and contact our breakdown referral service 24 hours a day, 365 days a year.

## Features and benefits

Feature and benefit	Comprehensive	Third party fire and theft	Third party only	Section number
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	✓	✓	X	General conditions
Legal liability for death or injury to other people – unlimited amount	✓	✓	✓	1
Legal liability for damage to other people's property due to an accident involving your vehicle – £5,000,000 limit	✓	✓	✓	1
Legal fees and expenses if we provide our written permission in defending the charge of manslaughter or causing death by reckless driving – unlimited amount	✓	✓	✓	1
Corporate manslaughter and corporate homicide legal defence costs £5,000,000 limit in defending any one action or series of actions out of any one claim	✓	✓	✓	1
Replacement vehicle – if your vehicle is lost or damaged beyond economic repair (60% of manufacturer's list price) within the first six months of registration from new by you we will arrange for a replacement vehicle of the same make and model	✓	✓	X	2

## Features and benefits *continued*

Feature and benefit	Comprehensive	Third party fire and theft	Third party only	Section number
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	✓	✓	X	2
Breakage of windows and windscreens in your vehicle and any resulting scratched bodywork	✓	X	X	3
Trailers specified by you will be covered to the level of the cover selected for your vehicle whilst attached or detached	✓	✓	✓	4
Unspecified trailers will be covered to the level of cover selected for your vehicle but only whilst attached to that vehicle	✓	✓	✓	4
If your driver dies as the result of an accident covered by the policy or within three months of injuries sustained in the accident we will pay £5,000 to your driver's estate	✓	X	X	5
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	✓	X	X	6
This policy will pay £250 for any one claim for loss of or damage to personal belongings in or on the vehicle	✓	X	X	7

## Features and benefits *continued*

Feature and benefit	Comprehensive	Third party fire and theft	Third party only	Section number
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	✓	X	X	9
European travel – we will provide you with up to 93 days of your selected policy cover whilst you are driving your vehicle in any EU country or other country that has agreed to follow EU directives free of charge	✓	✓	✓	10
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	✓	✓	✓	12
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	✓	✓	✓	12

## Significant or unusual exclusions and limits

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

<b>Exclusion, condition or limit</b>	<b>Policy section(s)</b>
We will not pay for financial loss as the result of depreciation, wear and tear or loss of use of your vehicle	2
We will not pay for mechanical or electrical breakdown, failure or breakages	2
We will not pay for loss or damage of your vehicle where its possession has been obtained by fraud, trick or false pretence	2
We will not pay for loss or damage as the result of theft if the ignition, entry or immobilisation key(s) have been left in or on the vehicle	2
We will not pay for loss or damage to any trailer which is being towed for payment or reward	4
We will not pay for loss or damage to any broken down vehicle which is being towed by your vehicle	4
We will not pay for any loss or damage to any property in or on any trailer or broken down vehicle being towed by your vehicle	4
We will not pay for loss or damage to any trailer while it is attached to any vehicle other than your vehicle	4
We will not pay if death arises as the result of suicide, attempted suicide, alcoholism or drug addiction and which contributes to or speeds up such death	5
We will not pay for loss or damage to money, stamps, tickets, documents, securities, goods, tools or samples carried in or on your vehicle for trade purposes	7
We will not pay for loss as a result of wear, tear and loss of value of any personal belongings	7

## Significant or unusual exclusions and limits *continued*

Exclusion, condition or limit	Policy section(s)
The most we will pay if your vehicle is written off will be the estimated value that you declared when taking out or renewing the policy or its market value at the time of the loss whichever is the less	Section 2
If you choose not to have your vehicle repaired by one of our approved repairers following a claim for loss or damage, the most we will pay is the amount that our approved repairer would have charged for the repair	
We will not pay for any claim arising out of a contract you have with another person or organisation	All sections
There is no cover for earthquake, riot or civil commotion outside of England, Scotland, Wales, the Isle of Man or the Channel Islands	All sections
There is no cover while your vehicle is being driven by anyone who is disqualified from driving or has never held a driving licence	All sections
There is no cover while your vehicle is airside on any airport or airfield premises	All sections
There is no cover for radioactive contamination, war risks, pollution and contamination	All sections

## Standard excesses

Section	Standard excess
Each and every claim for loss or damage to your vehicle and/or attached trailer (including loss by fire, theft and/or attempted theft)	£150
All other claims involving:	
▪ glass/windscreen replacement	£75
▪ glass/windscreen repair	Nil
▪ replacement locks and keys	Nil

Additional excesses may apply depending upon the age and experience of your driver. You will find details of these excesses on page 27 of the policy.

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

## **Policy duration**

This is an annually renewable policy.

## **Law applicable**

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

## **Your rights to cancel**

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. If you cancel this way before cover has started we will return the full premium you have paid. If cover has started, provided that there have been no claim(s) in the current period of insurance, we will refund part of the premium you have paid, proportionate to the time left on your policy. In either case you will need to return all effective certificates of insurance to us or confirm their destruction before we will refund any premium.

You may cancel your policy at any time after these 14 days however please refer to the cancellation condition, page 8, of the policy wording for details of your cancellation rights.

## **Our rights to cancel**

We also reserve the right to cancel your policy but will provide you with

14 days notice prior to cancelling the policy. Please refer to the cancellation condition, page 8, of the policy wording for full details of our cancellation rights.

## **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](http://www.fscs.org.uk)).

**This document is available in other formats.**

If you would like a Braille, large print or audio version, please contact your insurance adviser.

**[www.axa.co.uk](http://www.axa.co.uk)**

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