# AXA Broker Private Car Insurance

## Insurance Product Information Document

**Company:** AXA Insurance dac **Product:** DriveFirst

AXA Insurance dac is regulated by the Central Bank of Ireland Ref. No C713

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents.

## What is this type of insurance?

This is a private car insurance policy. It provides cover for injury, loss or damage to third parties or their property as required by the Road Traffic Act. The policy can be extended to include fire, theft or accidental damage.

## What is insured?

- ✓ Your legal liability for death of, or bodily injury to, any person is unlimited and third party property damage is covered up to €30 million, including costs and expenses
- ✓ Third party cover whilst towing of a caravan, trailer or broken down car
- ✓ Motor Rescue – 24hr roadside/driving assistance in Ireland or the UK

**In addition to the above, and if you have chosen fire & theft or comprehensive insurance**

Loss or damage to your car and its accessories as a result of an accident (comprenensive policies only), theft, attempted theft, fire, lightning or explosion, It also includes:

Glass cover - Unlimited if you use an AXA approved repairer, €400 otherwise (this applies to comprehensive cover only)

Our uninsured driver promise- if your car is damaged or written off by an uninsured driver, your no claims discount will not be affected.

New car replacement- if your car is less than 12 months old and you are the first owner, in the event of a total loss we will pay for a brand new replacement car.

**The following optional cover may also available for an additional premium**

Open Driving – covers any person between 25-70 years of age who holds a full EU/EEA or recognised country of exchange driving licence who is driving the insured vehicle with your permission.

## What is not insured?

- ✖ Death or bodily injury to anyone driving or in charge of your car
- ✖ Loss of use
- ✖ Wear and tear
- ✖ Mechanical or electrical failure, breakdowns or breakages
- ✖ Loss or damage caused by theft or attempted theft if the car was taken by a member of your family or household or taken by an employee or ex-employee of the owner of the car
- ✖ 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
- ✖ Any act of fraud or collusion
- ✖ Any wilful or deliberate act
- ✖ Broken or damaged glass in sunroofs, panoramic roofs or mirrors (under glass cover)
- ✖ Loss or damage as a result of incorrectly fuelling your car or from the use of substandard or contaminated fuel, lubricant or parts
- ✖ You will be responsible for an amount (the “excess”), specified in your policy document or schedule, in respect of own damage or glass replacement claims

## Are there any restrictions on cover?

! No cover will apply for any driver who does not hold the appropriate driving licence/learner permit or who is not complying with the conditions of his/her driving licence/learner permit

! No cover will apply if you or any insured driver was driving under the influence of illegal drugs or in excess of the drink driving limit

! No cover will apply when the car is used for purposes not shown on your certificate of insurance

! No cover will apply in respect of any driver not covered under the policy/certificate

! No cover will apply in respect of any driver who is disqualified from driving or from getting a licence

! If you car is damaged beyond economic repair or unrecovered and we agree to settle your claim, the most we will pay is its market value at the time of loss, excluding modifications unless we knew of them when agreeing cover

## Where am I covered?

✓ You and your named drivers are covered to drive your car in Ireland, the UK, Isle of Man and the Channel Islands

✓ Up to 31 days cover in Europe within one insurance year

## What are my obligations?

- You have a duty to answer all questions posed by us, or our agent, honestly and with reasonable care
- You must pay your premium
- All claims or incidents must be reported to us immediately
- You must tell us of any convictions, prosecutions or penalty points applying to you or any driver
- You must tell us of any modifications made to your car
- You must take reasonable care of your vehicle and your belongings
- You must have an up to date NCT for your vehicle if required by law
- You must notify us as soon as possible of any change to the information you have previously provided to us
- You and all drivers must advise the Driving Licence Authority of any notifiable medical condition or disability and the Driving Licensing Authority must have agreed to the issue of a licence
- You must observe and fulfil the terms and conditions of this policy

## When and how do I pay?

Please ask your Broker about payment options.

## When does the cover start and end?

The cover will start on the date your application or renewal is accepted and will end one year later. This will be shown on your schedule.

## How do I cancel the contract?

Inform your Broker and return your certificate and disc of insurance.

If you cancel your policy within the first 14 working days of the date upon which we inform you the policy has been incepted, we will refund your full premium.

If you cancel during the period of insurance, we will refund the premium on a proportionate basis provided there are no claims.