



Mr & Mrs Skain  
58 Hazlebarrow Road  
Sheffield  
South Yorkshire  
S8 8AW

10<sup>th</sup> September 2020

**Reference – 4684060M000001**

Dear Mr & Mrs Skain,

We are delighted to enclose a copy of the AXA Insurance policy documentation which contains your Certificate of Motor Insurance, Motor Insurance Schedule and Statement of insurance.

If you require any clarification on the documentation provided or notice that any of your personal information is not correct, please contact us on 01476 512199 and one of our friendly advisors will be more than happy to update your customer file.

Thank you for your custom and we look forward to being of service to you in the future.

Yours Sincerely

Chloe Ison  
**Mark Bates Ltd**

**visit: [www.markbatesltd.com](http://www.markbatesltd.com)**

Agency Number: 4684060  
Agency Name: Mark Bates Ltd  
Policy Number: 4684060M000001

## Motor Statement of Fact



### About Your Statement of Fact

This document is a Statement of Fact showing the information provided to AXA Insurance UK plc and should be read together with the Policy, Schedule and Certificate of Motor Insurance.

### Disclosure

This Statement of Fact is a record of all the answers you gave when applying for, making changes to or renewing your policy. You must take care to ensure that the information you provided, contained within your Statement of Fact, is accurate and complete.

You and/or your agent must take reasonable care to provide accurate and complete answers to all questions.

It is a criminal offence under the Road Traffic Act 1988 to make a false statement for the purposes of obtaining a Certificate of Motor Insurance.

If you do not take reasonable care and the information provided by you, contained within this statement of fact, is inaccurate or incomplete then we may take one or more of the following actions:

- Cancel your policy;
- Declare your policy void (treating your policy as if it never existed);
- Change the terms of your policy;
- Refuse to deal with all or part of any claim or reduce the amount of any claim payment.

We may ask you to provide further information and/or documentation to ensure that the information you provided when taking out, making changes to or renewing your policy was accurate and complete.

Please do not assume that we will carry out any searches or contact any other person to check the answers to any questions on this proposal form or any of the information provided in response to these questions. It remains your responsibility to check the information within this Statement of Fact is accurate and complete.

### What You Need to Do

Please read all the documentation carefully.

- If any of the information contained within the enclosed documents is incorrect please advise us immediately with the details.
- If all information contained in these documents are correct you should retain the Statement of Fact with your other Policy Documents.

### What You Have Told Us

Please read the following information carefully. It is a record of the latest information you have provided to us. If you disagree with any statement then you must contact your insurance adviser.

Proposer Details			
Title:	Mr	Address:	58 Hazlebarrow Road
Forename:	Andrew		Sheffield
Surname:	Skain		South Yorkshire
Sex:	Male		S8 8AW
Date of Birth:	11/08/1961		
Marital Status:	Married		
Previously Insured?	Yes	Postcode:	S8 8AW
Previous Policy Insurer:	A A Mutual International		
Previous Policy Expiry Date:	17/09/2020	Home Owner:	Yes

Vehicle Details			
Vehicle Make:	SAAB	Mileometer:	116000
Vehicle Model:	9-3 VECTOR TID (120)	Vehicle Value:	£3000
Vehicle CC:	1910	Purchase Date:	10/09/2015
Date First Registered:	29/03/2006	Accessories:	£
Registration Mark:	PK06JOU	Q Plate:	No
Annual Mileage:	10000	Left/Right Hand Drive:	Right Hand Drive
Kept at:	S8 8AW	* Has the vehicle been Modified?	No
Owner:	Proposer/Policyholder	Modified Type:	
Registered Keeper:	Proposer/Policyholder	Modified Due to Medical Condition?	
Policy Term:	12 months	NCD Years Earned:	13
Cover Start Date:	17/09/2020	NCD Protection:	Yes
Security Device Fitted?	No	Cover Type:	Comprehensive
Security Device:		Cover Start Time:	00:01
Security Installer:		Who Will Drive:	The Policyholder and Civil Partner Only

\* Has the vehicle been changed in any way from the vehicle manufacturer's standard specification? This would include: Changes to the bodywork such as spoilers or body kits, changes to suspension or brakes, cosmetic changes such as alloy wheels or paint, changes affecting performance such as changes to the engine management system or exhaust system and changes to the audio/entertainment system. Please note that this is not a full list of possible changes. All changes made from the manufacturer's standard specification must be disclosed. If YES, give full details.

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 the Prudential Regulation Authority.  
Telephone calls may be monitored and recorded.

Main Driver Details			
Driver Name:	Mr Andrew Skain		
Relationship:	Proposer	Occupation:	Cleaner
Date of Birth:	11/08/1961	Full Employment:	Yes
Sex:	Male	Employment Status:	Employed
Freq. Of Use:	Main	Additional Qualification:	
Marital Status:	Married	Licence Type:	Full UK Car Licence
Non UK Resident:	No	Licence Valid From:	01/01/1983
Res in UK from:	11/08/1961	Licence Restriction?	No Restrictions
Annual Mileage:		Registered Disabled?	No
Other Vehicle Driven?	0	Disabled Badge?	No
Does the driver own any other vehicles?	No	Other Vehicle NCD Years:	0
*Any Claims, Accident or Loss?	No (Provide additional information on Page 3)	**Any Non-Motoring Convictions or Cautions?	No
Prev Refused Cover?	No	Prev Imposed Terms?	No
Prev Increased Premium?	No	***Prosecutions Pending?	No
Prev Policy Cancelled?	No	***Any Convictions or Fixed Penalty Offences?	No
Class of Use:	Commuting		

\* Have you or any driver had or caused any accidents, claims or damage involving any motor vehicle (including car, motorcycle or van) in the past 3 years, whether or not a claim was made and regardless of blame?

\*\* Do you or any driver have an non-motoring convictions which are not considered spent, or any pending prosecutions?

\*\*\* Have you or any driver, in the last 5 years, had any motoring convictions, driving licence endorsements or fixed penalties or been disqualified from driving or have any pending prosecutions for any motoring offence?

Driver 2 Details			
Driver Name:	Mrs Dawn Skain		
Relationship:	Partner - Civil	Occupation:	Receptionist
Date of Birth:	08/11/1961	Full Employment:	Yes
Sex:	Female	Employment Status:	Employed
Freq. Of Use?	Frequent	Additional Qualification:	
Marital Status:	Married	Licence Type:	Provisional (UK) Car Licence
Non UK Resident?	No	Licence Valid From:	10/02/2018
Res in UK from:	08/11/1961	Licence Restriction?	No Restrictions
Annual Mileage:		Registered Disabled?	No
Other Vehicles Driven:	0	Disabled Badge?	No
Does the Driver own any other Vehicles?	No	Other Vehicle NCD Years:	0
*Any Claims, Accident or Loss?	No (Provide additional information on Page 3)	**Any Non-Motoring Convictions or Cautions?	No
Prev Refused Cover?	No	Prev Imposed Terms?	No
Prev Increased Premium?	No	***Prosecutions Pending?	No
Prev Policy Cancelled?	No	***Any Convictions or Fixed Penalty Offences?	No
Class of Use:	Social, Domestic And Pleasure		

\* Have you or any driver had or caused any accidents, claims or damage involving any motor vehicle (including car, motorcycle or van) in the past 3 years, whether or not a claim was made and regardless of blame?

\*\* Do you or any driver have an non-motoring convictions which are not considered spent, or any pending prosecutions?

\*\*\* Have you or any driver, in the last 5 years, had any motoring convictions, driving licence endorsements or fixed penalties or been disqualified from driving or have any pending prosecutions for any motoring offence?

Driver 3 Details			
Driver Name:			
Relationship:		Occupation:	
Date of Birth:		Full Employment:	
Sex:		Employment Status:	
Freq. Of Use:		Additional Qualification:	
Marital Status:		Licence Type:	
Non UK Resident:		Licence Valid From:	
Res in UK from:		Licence Restriction:	
Annual Mileage:		Registered Disabled?	
Other Vehicles Driven:		Disabled Badge?	
Does the driver own any other vehicles?		Other Vehicle NCD Years:	
*Any Claims, Accident or Loss?	(Provide additional information on Page 3)	**Any Non-Motoring Convictions or Cautions?	
Prev Refused Cover?		Prev Imposed Terms?	
Prev Increased Premium?		***Prosecutions Pending?	
Prev Policy Cancelled?		***Any Convictions or Fixed Penalty Offences?	
Class of Use:			

\* Have you or any driver had or caused any accidents, claims or damage involving any motor vehicle (including car, motorcycle or van) in the past 3 years, whether or not a claim was made and regardless of blame?

\*\* Do you or any driver have an non-motoring convictions which are not considered spent, or any pending prosecutions?

\*\*\* Have you or any driver, in the last 5 years, had any motoring convictions, driving licence endorsements or fixed penalties or been disqualified from driving or have any pending prosecutions for any motoring offence?

Driver 4 Details	
Driver Name:	Occupation:
Relationship:	Full Employment:
Date of Birth:	Employment Status:
Sex:	Additional Qualification:
Freq. of Use:	Licence Type:
Marital Status:	Licence Valid From:
Non UK Resident:	Licence Restriction?
Res in UK From:	Registered Disabled?
Annual Mileage:	Disabled Badge?
Other Vehicles Driven:	Other Vehicle NCD Years:
Does the driver own any other vehicles?	
*Any Claims, Accident or Loss?	**Any Non-Motoring Convictions or Cautions?
(Provide additional information on Page 3)	
Prev Refused Cover?	Prev Imposed Terms?
Prev Increased Premium?	*Prosecutions Pending?
Prev Policy Cancelled?	***Any Convictions or Fixed Penalty Offences?
Class of Use:	

\* Have you or any driver had or caused any accidents, claims or damage involving any motor vehicle (including car, motorcycle or van) in the past 3 years, whether or not a claim was made and regardless of blame?

\*\* Do you or any driver have an non-motoring convictions which are not considered spent, or any pending prosecutions?

\*\*\* Have you or any driver, in the last 5 years, had any motoring convictions, driving licence endorsements or fixed penalties or been disqualified from driving or have any pending prosecutions for any motoring offence?

Driver 5 Details	
Driver Name:	Occupation:
Relationship:	Full Employment:
Date of Birth:	Employment Status:
Sex:	Additional Qualification:
Freq. Of Use?	Licence Type:
Marital Status:	Licence Valid From:
Non UK Resident?	Licence Restriction?
Res in UK from:	Registered Disabled?
Annual Mileage:	Disabled Badge?
Other Vehicles Driven:	Other Vehicle NCD Years:
Does the driver own any other vehicles?	
*Any Claims, Accident or Loss?	**Any Non-Motoring Convictions or Cautions?
(Provide additional information on Page 3)	
Prev Refused Cover?	Prev Imposed Terms?
Prev Increased Premium?	***Prosecutions Pending?
Prev Policy Cancelled?	***Any Convictions or Fixed Penalty Offences?
Class of Use:	

\* Have you or any driver had or caused any accidents, claims or damage involving any motor vehicle (including car, motorcycle or van) in the past 3 years, whether or not a claim was made and regardless of blame?

\*\* Do you or any driver have an non-motoring convictions which are not considered spent, or any pending prosecutions?

\*\*\* Have you or any driver, in the last 5 years, had any motoring convictions, driving licence endorsements or fixed penalties or been disqualified from driving or have any pending prosecutions for any motoring offence?

Claim Details					
Driver	Total Claims	Claim Date	Claim Type	Claim Value	Claim NCD Affected
Driver 1:					
Driver 2:					
Driver 3:					
Driver 4:					
Driver 5:					

Conviction Details						
Driver	Total Convictions	Conviction Date	Conviction	Conviction Fine	Conviction Disqualified	Conviction Points
Driver 1:						
Driver 2:						
Driver 3:						
Driver 4:						
Driver 5:						

Medical Details			
*Driver 1:		DVLA Advised?	
*Driver 2:		DVLA Advised?	
*Driver 3:		DVLA Advised?	
*Driver 4:		DVLA Advised?	
*Driver 5:		DVLA Advised?	

\* Drivers ever suffered or currently suffer from any physical or mental illness or defect, heart disease, epilepsy, diabetes or other infirmity or regularly taking any prescribed drugs?

You are reminded that you are required by Law to inform Drivers Medical Branch DVLA Swansea SA99 IAT at once if you have any disability (including any physical or mental condition) which is or may become likely to affect your fitness as a driver.

## AXA USE OF VEHICLE DEFINITIONS

The alternate forms of use are as follows:

1. Social Domestic and Pleasure Use Only.
2. Social Domestic and Pleasure Use to include commuting to and from a permanent place of business.
3. Personal Business Use for You Only:  
As (2) above but including use in person by you in connection with your business or profession but excluding commercial travelling.
4. Personal Business Use for Your Spouse Only:  
As (2) above but including use in person by your spouse in connection with their business or profession but excluding commercial travelling.
5. Full Business Use:  
As (2) above but including use in connection with your business or profession and for commercial travelling.

**In all cases the following is not covered:**

Use for hiring, racing, pace making, competitions, speed testing, rallies, trials, or for any purpose in connection with the Motor Trade.

## Important Notes

### THE LAW WHICH APPLIES TO YOUR POLICY

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.

### IMPORTANT INFORMATION

AXA Insurance UK plc is a member of the AXA Group. To set up and administer your policy we will hold and use the information about you supplied by you. We may send it in confidence for processing to other companies in the AXA Group (or companies acting on our instructions) including those located outside the European Economic Area.

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd) and the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI). The aim is to help us to check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search these registers. Under the conditions of your policy, you must tell us about any incident (such as an accident or theft) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the registers.

Information relating to your insurance policy will be added to the Motor Insurance Database (MID) managed by the Motor Insurers' Bureau (MIB). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the police, the DVLA, DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- i. Electronic Licensing;
- ii. Continuous Insurance Enforcement;
- iii. Law enforcement (prevention, detection, apprehension and/or prosecution of offenders);
- iv. The provision of government services and/or other services aimed at reducing the level and incidence of uninsured driving.

If you are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and/or the MIB may search the MID to obtain relevant information.

Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

It is vital the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the police. You can check that your correct registration number details are shown on the MID at [www.askmid.com](http://www.askmid.com)

You should show this notice to anyone insured to drive the vehicle covered under this policy.

Data Protection Notice: AXA Insurance UK plc is part of the AXA Group of companies which takes your privacy very seriously. For details of how we use the personal information we collect from you and your rights please view our privacy policy at [www.axa.co.uk/privacy-policy](http://www.axa.co.uk/privacy-policy). If you do not have access to the internet, please contact us and we will send you a printed copy.

## Important Notes

### MAKING A COMPLAINT:

AXA Insurance UK plc aims to provide the highest level 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.

If your complaint relates to a claim on your policy, please contact the department dealing with your claim.

If your complaint relates to your policy, please contact the agent or AXA office where it was bought, or AXA Insurance UK plc.

Should you remain dissatisfied following our final written response, you may be eligible to refer your case to the Financial Ombudsman Service (FOS):

The Financial Ombudsman Service

Exchange Tower

Harbour Exchange Square

London

E14 9SR

Tel: 0300 123 9123

Fax: 020 7964 1001

e-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

AXA Insurance UK plc

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Telephone calls may be monitored and recorded.



# Policy Schedule



<b>Policyholder:</b>	Andrew Skain		
<b>Address:</b>	58 Hazlebarrow Road Sheffield South Yorkshire S8 8AW		
<b>Who Will Drive:</b>	The Policyholder and Civil Partner Only  The policyholder may also drive with the owner's permission a motor car not owned by the Policyholder or hired to the Policyholder under a hire purchase agreement, rental/short term hire agreement or annual leasing agreement. This is provided the owner of the car has valid insurance in force on that car but which does not cover the Policyholder of this policy to drive that car. Provided that the person driving holds a licence to drive such a vehicle or has held and is not disqualified from holding or obtaining such a licence.		
<b>Named Drivers:</b>	Mr Andrew Skain Mrs Dawn Skain		
<b>Policy Number:</b>	4684060M000001	<b>Date of Schedule:</b>	10 September 2020
<b>Commencement Date:</b>	17/09/2020	<b>Renewal Date:</b>	16/09/2021
<b>Product Name:</b>	AXA Car Live		
<b>Reason for Issue:</b>	New business.		
<b>Vehicle Details:</b>			
<b>Make:</b> SAAB	<b>Model:</b> 9-3 VECTOR TID (120)	<b>Registration:</b> PK06JOU	
<b>Operative Endorsements:</b>			
Endorsement Number 12: Own loss or damage - Voluntary Endorsement Number 13: Own loss or damage - Compulsory Endorsement Number 16: Fire and Theft Excess Endorsement Number 29: Windscreen Excess Endorsement Number 30: Protected NCD included			
<b>Excesses:</b>	Please note for comprehensive policies the voluntary excess applies in addition to any compulsory excesses that are listed (excluding glass, Fire & Theft) Accidental Damage Excess £200 Voluntary Accidental Damage Excess £100 Fire and Theft Excess £200 Windscreen Excess £75 Age/Experience Driver Excess £100		
<b>Cover:</b>	Comprehensive		
<b>Applicable Sections of the Policy:</b>	All Parts/Sections of the Policy apply except where amended by endorsement.		
<b>Agent Details:</b>	Mark Bates Ltd Premier House, Londonthorpe Road, Grantham, Lincolnshire, NG31 9SN		
<b>Premium Details:</b>			
<b>Total Premium Payable</b>  <b>£ 404.95</b>		<b>Includes Insurance Premium Tax at Current Rate</b>  <b>Insurance Premium Tax is levied by H.M.Government</b>	
For premium details of the insured Motor Vehicle, persons entitled to drive and limitations as to use, please refer to the Certificate of Motor Insurance.  This policy has been prepared in accordance with the cover you have selected and is operative only in accordance with the Parts Sections and Operative Endorsements specified and subject to the Terms of the Policy.			

## **Endorsement Wordings**

### **AXA Endorsements**

The following endorsements are in addition to those shown in your policy wording and will apply if the endorsement number is listed as an operative endorsement within your policy schedule.

#### **Endorsement 40 - Amendment to Cover**

Your cover is limited to the value shown under this endorsement number for any claim from an event which occurs while the insured people listed in your schedule of insurance are driving or in charge of your car.

#### **Endorsement 41 - Drinks and Drug Clause**

If the person named against this endorsement is involved in an accident whilst driving your car and that accident results in that person being convicted of an offence involving drink or drugs, or an equivalent offence under the laws of other countries where this insurance provides cover, the cover we provide is limited to the minimum cover needed to meet the relevant law.

#### **Endorsement 42 - Driving Exclusions**

No cover will be provided while your car is being driven by, or is in the charge of, any person listed against this endorsement number.

#### **Endorsement 43 - Excluding commuting to and from work or study**

No cover will be provided while your car is being driven by, or is in the charge of, any person listed against this endorsement number if your car is being used to travel to and from their place of business, work or study.

#### **Endorsement 44 - Warranted accompanied**

Cover will not be provided to the person listed against this endorsement number unless they are accompanied, at all times whilst driving or in the charge of your car by one of the following:

- The policyholder
- A parent of the person listed against this endorsement (who must hold a full UK or EU driving licence)
- A qualified driving instructor or examiner.
- A driver who is 25 or over and has held a full UK or EU driving licence for at least 3 years and has not been disqualified during that period.

#### **Endorsement 45 - Warranted accompanied until test passed**

Endorsement 44 shall no longer apply from the date the person named against this endorsement number has passed the official UK or EU driving test.

#### **Endorsement 47 - Damage cover for trailers**

Part A of your policy wording includes loss of or damage to any trailer (details of which must have been provided to us) while it is attached to your vehicle if:

- you have told us the value of the trailer; and
- the trailer is securely parked with the brakes on when it is not attached to your car.

#### **Endorsement 48 - No Claims Discount removed**

The section headed 'No Claim Discount' does not apply.

#### **Endorsement 49 - Limited Mileage (1500)**

This insurance will only offer cover for up to 1500 miles per period of cover. If you are involved in an accident and at the date of the accident you have travelled more than 1500 miles during the current period of cover, that accident will not be covered by this insurance. You must provide us and/or your intermediary with a declaration of mileage at inception of your policy, at each renewal, when any change of vehicle occurs (for both vehicles) or at the time of any claim.



**Endorsement 50 - Limited Mileage (3000)**

This insurance will only offer cover for up to 3000 miles per period of cover. If you are involved in an accident and at the date of the accident you have travelled more than 1500 miles during the current period of cover, that accident will not be covered by this insurance. You must provide us and/or your intermediary with a declaration of mileage at inception of your policy, at each renewal, when any change of vehicle occurs (for both vehicles) or at the time of any claim.

**Endorsement 51 - Limited Mileage (5000)**

This insurance will only offer cover for up to 5000 miles per period of cover. If you are involved in an accident and at the date of the accident you have travelled more than 1500 miles during the current period of cover, that accident will not be covered by this insurance. You must provide us and/or your intermediary with a declaration of mileage at inception of your policy, at each renewal, when any change of vehicle occurs (for both vehicles) or at the time of any claim.

**Endorsement 52 - Limited Mileage (7500)**

This insurance will only offer cover for up to 7500 miles per period of cover. If you are involved in an accident and at the date of the accident you have travelled more than 1500 miles during the current period of cover, that accident will not be covered by this insurance. You must provide us and/or your intermediary with a declaration of mileage at inception of your policy, at each renewal, when any change of vehicle occurs (for both vehicles) or at the time of any claim.

**Endorsement 53 - Agreed Value**

In the event of your car being stolen and not recovered or damage to your car under Part A of your policy where your vehicle is deemed a total loss, we will pay the amount stated in the Policy Schedule as the value of your car, subject to the policy Excess being deducted and any applicable exclusions.

**Endorsement 54 - Overnight Garaging**

No cover is offered under Part A of this policy unless your car is parked at or within one kilometre or 0.6 mile, between the hours of 10.00pm and 6.00am, of the address you provided to us as the address where your vehicle is located overnight. This endorsement shall not apply if your vehicle is stored in a private garage between these hours.

**Endorsement 55 - Tracking Device**

It is a condition of your policy that, from inception of your policy, your car is fitted with an approved tracking/satellite device.

No cover will be provided under Part A of your policy in respect of theft or attempted theft of your car unless:

- it has been fitted with an approved tracking / satellite device. If this was not fitted by the vehicle manufacturer then a copy of the installation certificate must be sent to us when you submit your claim;
- the device was active and working at the time of loss;
- all subscriptions are paid up to date.

**Endorsement 56 - Warranted accompanied automatic transmission**

No cover will be provided unless your car is fitted with automatic transmission.



# Certificate of Motor Insurance

**Policy Number:** 4684060M000001

W75

**1. Registration mark of vehicle:** PK06JOU

Any motor car supplied to the policyholder under an agreement between the insurer and a recommended repairer while the motor car insured under this policy is being repaired by that repairer as a direct result of damage covered by this Policy.

**2. Name of policyholder:** Andrew Skain

**3. Effective time and date of the commencement of insurance for the purpose of the relevant law:**

00:01 17/09/2020

**4. Expiry time and date of insurance:** 23:59 16/09/2021

**5. Persons or classes of persons entitled to drive:**

The Policyholder and Civil Partner Only

Mr Andrew Skain

Mrs Dawn Skain

Provided that the person driving holds a licence to drive such a vehicle or has held and is not disqualified from holding or obtaining such a licence.

The policyholder may also drive with the owner's permission a motor car not owned by the Policyholder or hired to the Policyholder under a hire purchase agreement, rental/short term hire agreement or annual leasing agreement. This is provided the owner of the car has valid insurance in force on that car but which does not cover the Policyholder of this policy to drive that car. Provided that the person driving holds a licence to drive such a vehicle or has held and is not disqualified from holding or obtaining such a licence.

**6. Limitations as to use (subject to the exclusions listed below)**

Social Domestic and Pleasure Use Only including travel to and from a permanent place of business.

**Exclusions:**

Use for commercial travelling, hiring, racing, pace making, speed testing, rallies, trials or use for any purpose in connection with the motor trade. This Policy may not be used to secure the release of a motor car, other than the vehicle identified above by its registration mark, which has been seized by, or on behalf of, any government or public authority.

This Policy may not be used to secure the release of a motor car, other than the vehicle identified above by its registration mark, which has been seized by, or on behalf of, any government or public authority.

**I hereby certify that the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney.**

**Claudio Gienal**  
CEO - AXA UK & Ireland

**ADVICE TO THIRD PARTIES**

**Nothing contained in this certificate affects your rights as a Third Party to make a claim**

**Notes:**

1. For Full details of the insurance cover, reference should be made to the Policy.
2. If you change your car or you wish to make any alterations to the details or cover please contact your Broker/Agent immediately.
3. To comply with the relevant law, this certificate must be returned to the Insurer if the insurance is suspended or cancelled before the date of its expiry. Failure to comply with this obligation is an offence under the Road Traffic Act.

**Warning: This certificate has been prepared using a laser printer and is not valid if altered in any way**

## **EUROPEAN COVER**

The insurance evidenced by this Certificate of Motor Insurance extends to include the compulsory motor requirements of any other member country of the European Community and The Czech Republic, The Slovak Republic, Croatia, Hungary, Norway, Slovenia and Switzerland.

This statement is repeated in the following languages: French, German, Italian and Spanish.

L'assurance objet de la présente attestation d'assurance automobile s'étend et satisfait aux exigences d'assurance automobile obligatoire de tout autre pays membre de la Communauté Européenne, y compris la République Tchèque, la République Slovaquie, la Croatie, la Hongrie, la Norvège, la Slovénie et la Suisse.

Die durch diesen Versicherungsschein nachgewiesene Kfz-Versicherungsdeckung wird zum Einschluß der obligatorischen Versicherungsauflagen anderer Mitgliedsstaaten der Europäischen Gemeinschaft, sowie der Republik Tschechischen, der Republik Slowakei, Kroatien, Ungarn, Norwegen, Slowenien und der Schweiz erweitert.

L'assicurazione comprovata da questo Certificato di Assicurazione Automobilistica si estende ad includere i requisiti d'assicurazione automobilistica obbligatoria di ogni altro paese membro della Comunità Europea e della Repubblica Ceca, della Repubblica Slovacchia, della Croatia, dell'Ungheria, della Norvegia, della Slovenia e della Svizzera.

El seguro constatado por el presente Certificado de Seguro de Automóviles se amplía para incluir los requisitos del seguro obligatorio de automóviles de cualquier otro país miembro de la Comunidad Europea y de la República Checa, la República Eslovaca, Croatia, Hungría, Norvega, Eslovenia y Suiza.

### **Please Note:**

**An International Motor Insurance Card (Green Card) is not necessary under European law, within the territorial limits shown.**

**If you intend to use the vehicle to which this policy refers outside of the UK for more than 3 months in any Insurance year, you must advise the company.**

## No Claims Discount Protection Information

No claims discount protection does not protect the overall price of your insurance policy. The price of your insurance policy may increase following an accident even if you were not at fault.

No claims discount protection allows you to make one or more claims before your number of no claims discount years falls. Please see the step-back procedures for details.

You have purchased NCD Protection. This has increased your premium by £17.66.

You have declared a current NCD of 13 years. The tables below show:

- (i) the average NCD discount awarded to AXA Insurance Plc motor insurance policyholders last year according to their number of NCD years; and
- (ii) what would happen to your NCD years if you were to make one or more claims in the next 12 months with and without this protection.

### Average No Claims Discount Awarded

Number of Years No Claims Discount	Average NCD Discount in 2019
1 Years NCD	14%
2 Years NCD	15%
3 Years NCD	24%
4 Years NCD	27%
5 Years NCD	34%
6 Years NCD	36%
7 Years NCD	42%
8 Years NCD	51%
9 Years NCD	58%
10 Years NCD	58%
11 Years NCD	58%
12 Years NCD	58%
13 Years NCD	58%
14 Years NCD	58%
15 Years NCD	58%
16 Years NCD	58%
17 Years NCD	58%
18 Years NCD	58%
19 Years NCD	58%
20 Years NCD	58%

### No Claims Discount Step-Back Procedures

Number of Years No Claims Discount at this renewal: 13	
<b>No Claims Discount at Next Renewal Date without NCD Protection</b>	
1 claim(s) in next 12 months	3 Years
2 claim(s) in next 12 months	1 Years
3 claim(s) in next 12 months	0 Years
4 claim(s) in next 12 months	0 Years
<b>No Claims Discount at Next Renewal Date with NCD Protection</b>	
1 claim(s) in any 3 year period	13 Years
2 claim(s) in any 3 year period	13 Years
3 claim(s) in any 3 year period	0 Years
4 claim(s) in any 3 year period	0 Years

Please Note: claims under certain sections of the policy may not impact NCD. Please refer to your policy wording for further details.



# Motor Insurance

## Insurance Product Information Document

**Company:** AXA Insurance UK plc

**Product:** AXA Car

AXA Insurance UK plc is authorised by the Prudential Regulation

Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with registered number 202312.

Registered address 5 Old Broad Street, London, EC2N 1AD, England.

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 and policy.

### What is this type of insurance?

Car insurance is designed to provide cover against damage to your vehicle or damaged caused by your vehicle.



### What is insured?

#### Third Party only

- ✓ Your legal responsibility for, death of or injury to other persons
- ✓ Your legal responsibility for damage to any other person's property up to £20,000,000 plus all legal costs and expenses provided the total does not exceed £25,000,000

#### Comprehensive, Includes Third Party Cover

- ✓ Replacement or repair of your car or spare parts if your car, accessories or spare parts are lost, stolen or damaged
- ✓ Courtesy car offered where a recommended repairer has been used
- ✓ Windscreen and window damage
- ✓ Personal Accident up to £15,000 if you or another adult in your car suffers death permanent loss of sight, or loss of or permanent loss of use of one or more limbs
- ✓ Medical Expenses up to £250 for each person injured as a result of an accident involving your car
- ✓ Personal belongings up to £300 for loss of or damage to any personal effects
- ✓ Cover for drainage and flushing the fuel tank on site and engine damage following misfuelling
- ✓ Child seat replacement cover up to £300 in the event of an accident



### What is not insured?

- ✗ Loss or failure caused by any mechanical, electrical computer failure or breakdown.
- ✗ General wear and tear including to your tyres and brakes
- ✗ Theft or attempted theft if the car has been left unlocked or with the keys or keyless entry system left in or on the car.
- ✗ Loss or theft of your car by deception
- ✗ Damage which is caused while driving without a licence or outside of the terms of the licence
- ✗ While driving under the influence of drugs or alcohol



### Are there any restrictions on cover?

- ! You will need to pay the first part of each claim, known as the excess
- ! The vehicle must be in a roadworthy condition, have a valid MOT certificate where required and must be taxed
- ! The vehicle must be locked when left unattended



## Where am I covered?

- ✓ The cover provided is the minimum cover you need by law to use your car in any country which is a member of the European Community. We will also provide 93 days for other cover (this is only included if you have selected comprehensive cover)



## What are my obligations?

- You must provide accurate complete information when completing your quotation
- You must pay the premium on time
- You must tell us if your circumstances change during the period of cover
- You must inform us of any damage to the vehicle that occurs
- You must inform the police if any person is injured in a collision
- If you have to make a claim you must provide us with all relevant information about the claim



## When and how do I pay?

You can pay your premium as a one-off payment, annually or in monthly instalments



## When does the cover start and end?

The contract is for a duration of one year and will start on the policy commencement date and will end one year later.



## How do I cancel the contract?

- You can cancel this policy within 14 days of receipt of the policy documents whether for new business or at the renewal date
- If cover has not started we will refund the full premium to you. If cover has started we will keep an amount of premium in proportion to the time you have been on cover and refund the rest to you provided no eligible claims have occurred
- You may also cancel this policy at any time by giving us prior written notice to AXA Personal Lines Customer Service, PO Box 7072, Willenhall, WV1 9ZU





## **AXA Car - Useful Information**

### **Claim Notification**

To make a claim, contact our claims advisers on **0345 608 0230**.

### **Making a complaint**

AXA Insurance UK plc aims to provide the highest level 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.

If your complaint relates to a claim on your policy, please contact the department dealing with your claim.

If your complaint relates to your policy, please contact the agent or AXA office where it was bought, or AXA Insurance UK plc.

Should you remain dissatisfied following our final written response, you may be eligible to refer your case to the Financial Ombudsman Service (FOS):

The Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR  
e-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Tel : 0300 1239123  
Fax : 020 7964 1001  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### **Financial Services Compensation Scheme (FSCS)**

AXA Insurance is covered by the 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 and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS at [www.FSCS.org.uk](http://www.FSCS.org.uk)

The European Commission has also provided an Online Dispute Resolution Service for logging complaints. To use this service please go to [www.ec.europa.eu/consumers/odr](http://www.ec.europa.eu/consumers/odr).

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 the Prudential Regulation Authority.

Telephone calls may be monitored and recorded.

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