

The AXA Car Insurance policy document, effective from March 2023, outlines the terms and conditions for policyholders in the Republic of Ireland. It serves as a contract between the insured and AXA Insurance dac, governed by Irish law, and includes a Motor Rescue assistance card and a 24-hour claims helpline for support with claims or motor rescue needs. Coverage encompasses protection against loss and damage to the car, liability to others, and additional benefits, with specific exclusions detailed throughout the document. Policyholders are obligated to provide accurate information during the application process, notify AXA of any changes, and take necessary precautions to protect the vehicle. They must also adhere to claims procedures, including prompt accident reporting and not admitting liability without AXA's consent. The policy can be canceled by notifying the broker, with potential refunds based on cancellation timing and any claims made. If payments are made in installments, they must remain current to avoid cancellation. Coverage may be suspended if the vehicle is not in use, and claims against the insured are handled according to specified conditions.

Exclusions include misrepresentation or deception, which can lead to policy cancellation or adjustments. If a claim overlaps with another insurance policy, AXA will only pay its share. Claims involving negligent or fraudulent misrepresentation may result in reduced claim amounts or contract termination. Fraudulent claims can lead to denial, policy avoidance, and law enforcement notification. Disputes unresolved directly will be referred to the Financial Services and Pensions Ombudsman, and if still unresolved, to arbitration, with a one-year limit for claims. Payments under the policy are made in euros, with stamp duty paid per the Finance Act.

Coverage for loss or damage to the insured car applies only if comprehensive or third-party fire and theft cover is in place. The insurer may use non-manufacturer parts of similar quality and will cover repair or replacement costs up to the car's market value. If the car is written off, the insurer will pay the market value or replace it if under a year old and certain conditions are met. Temporary replacement vehicles may be provided during repairs, with specific conditions for borrowing cars.

from others. The policy includes an "uninsured driver promise," ensuring that no claims discount is lost if the accident is not the policyholder's fault and the other driver is uninsured. An excess applies to claims, except for fire or theft, with additional conditions for drivers under 25. Exclusions also cover loss of use, wear and tear, mechanical failures, and damage from specific causes.

The policy provides unlimited coverage for broken glass if using an approved repairer, and limited coverage if using a personal repairer. Towing coverage includes legal liabilities while towing a caravan or trailer, with exclusions for damage to the towed vehicle or its contents. Liability coverage extends to accidental death or injury caused by negligent use of the car, with limits on property damage. Coverage for driving other cars is included under certain conditions. Legal fees and expenses related to representing insured individuals at coroner's inquests or district court defenses for accidents are covered, subject to prior approval from the insurer and that the incident occurred in Ireland or the UK, with a maximum payout of €1,270. Exclusions under the liability section include coverage for individuals disqualified from driving, those insured under another policy, and damages to property belonging to insured drivers. Full coverage is available for travel in Europe for up to 31 consecutive days, but legal actions outside the European Economic Area are not covered unless specifically agreed upon.

The policy includes a right of recovery clause, requiring the insured to reimburse the insurer for any payments made that are not covered. The no-claims discount can be affected by claims made, with specific reductions based on the number of claim-free years. A protected no-claims discount option is available for an additional premium, allowing one claim without affecting the discount, but subsequent claims will impact it. Extra benefits include coverage for broken glass, replacement cars, personal belongings, replacement locks, fire-brigade charges, and legal expenses for claims arising from road traffic accidents or defending against motoring offenses, with specific limits and exclusions. The motor rescue section provides assistance for breakdowns, accidents, theft, and other issues, covering roadside assistance, towing, and message passing, with the requirement to

use designated emergency numbers for claims.

If the car cannot be repaired on the same day, the insurer will arrange transportation for the policyholder and passengers to their home or intended destination within Ireland or the UK, covering options such as transporting the car to a repairer, providing accommodation expenses (up to €31.75 per person, with a total limit of €127), hiring a vehicle for up to 48 hours, or other suitable solutions. In the event of theft while away from home, similar benefits apply, provided the insurer is contacted and the theft reported to the police. Exclusions include liability for services performed, expenses recoverable from other sources, claims involving improper vehicle use, accidents due to deliberate acts, and costs for repairs or parts.

Optional coverage for injury to the driver is available for an additional charge, with benefits for death or serious injury resulting from an accident while in a vehicle or as a pedestrian. Compensation includes €10,000 for total and permanent loss of sight or limbs, €30,000 for death, €280 per month for temporary total disability, and €130 per week for hospital stays exceeding six days. Claims must be reported within 28 days, and medical treatment must be sought immediately. Exclusions for injury benefits include deaths not resulting from the accident, injuries from criminal acts, and those occurring while under the influence of alcohol or drugs. General exceptions to the policy include coverage limitations when the vehicle is used for unauthorized purposes, driven by unlicensed individuals, or involved in accidents due to alcohol or drug use. The policy does not cover liabilities arising from agreements unless they would exist independently, nor does it cover losses related to nuclear incidents, terrorism, earthquakes, or computer-related damages. The document replaces any previous policies issued by AXA Insurance, which is regulated by the Central Bank of Ireland. For assistance, policyholders are encouraged to contact their broker or the claims hotline.