

AXA Vintage Vehicle Insurance

Insurance Product Information Document

Company: AXA Insurance dac

Product: Vintage Vehicle



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 and policy.

What is this type of insurance?

This is a vintage vehicle insurance policy. It provides cover for injury, loss or damage to any third party 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 accidental 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 provided to comply with the minimum indemnity requirements for Compulsory Insurance of Motor Vehicle while the vehicle is used in Europe

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

Windscreen Cover (only available under comprehensive cover)

Automatic breakdown assistance including driveway assistance cover

The following optional cover is also available for an additional premium

Protected No Claims Bonus (must have a maximum no claims discount to avail of this cover)



Are there any restrictions on cover?

- ! No cover will apply for any driver who is not meeting the conditions of his/her licence/learner permit.
- ! No cover if the driver does not hold a driving licence appropriate to the motorcycle power to weight ratio
- ! 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
- ! You will need to pay an amount of each claim, known as the excess (only where the policy has comprehensive cover)
- ! When the vehicle is used for purposes not shown on your certificate of insurance
- ! Use by any driver not covered under the policy/certificate
- ! Use by anyone who is disqualified from driving or getting a licence



What is not insured?

- ✗ Death or bodily injury to anyone driving or in charge of your vehicle
- ✗ Loss of use
- ✗ Wear and tear
- ✗ Loss or damage resulting from the use of your vehicle in any competitive rally, competition or trial, except one in which the vehicle is not moving.
- ✗ Death of or bodily injury to any person mounting onto, dismounting from or being conveyed on the motorcycle, if the driver holds a Learner Permit
- ✗ Mechanical or electrical failure, breakdowns or breakages
- ✗ Any act of fraud or collusion
- ✗ Any wilful, negligent act



Where am I covered?

- ✓ You and your named drivers are covered to drive your vehicle 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?

- The information you give us must be honest and accurate
- 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 vehicle
- You must take reasonable care of your vehicle and your belongings
- 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, conditions, exclusions and clauses of this policy- failure to do could affect your cover



When and how do I pay?

- If you are a Direct customer you can pay by cash, debit/credit card or avail of monthly instalments
- If you are a Broker customer, please ask your Insurance Broker for payment option information



When does the cover start and end?

Cover start and end dates are stated on your renewal statement and/or policy schedule .



How do I cancel the contract?

You must give us a written instruction and return your certificate and disc of insurance.

You can cancel your policy within 14 days of purchase, we will refund your entire premium provided there are no claims.

If you cancel during the period of insurance, we will refund the premium (less an administration charge) on a proportionate basis provided there are no claims.

**AXA Vintage
Vehicle
Insurance**

