

HAULAGE VEHICLE INSURANCE

Summary of Cover

An insurance package for your business suitable for:

- Hauliers operating up to 5 vehicles within the UK.
- Hauliers where all drivers are over the age of 25 and held LGV licences for more than 2 years.
- This product compliments our Goods In Transit and Hauliers Choice products, please see Policy Summary applicable to those contracts.

Why choose the AXA Haulage Vehicle Insurance?

Tailor-made for Your Business – Haulage Vehicle Insurance provides 2 levels of cover to choose from to best meet your needs. This insurance can provide cover on a Fully Comprehensive or Third Party Fire & Theft basis depending on the level of cover selected.

Someone to Help You When You Need It – We realise that accidents or breakdowns can happen at any time of the day or night that is why we have a 24 hour Assistance helpline which operates 365 days a year. We offer a Haulage Assistance package providing UK Breakdown, UK Accident and Continental Assistance as standard within your insurance package.

Discounts – In addition to the usual discount for claims free driving we also offer an Introductory Bonus based on driving experience and additional discounts for vehicle security.

Windscreen Breakages – You will be connected with the nearest authorised windscreen providers using laser mapping facilities. All you need to do is pay the excess and your windscreen will be repaired.

Uninsured Loss Recovery – This is an automatic extension in cover which we have arranged with a specialist company that will pay your legal fees should you need to take legal action to recover costs and damages not covered under the Policy. Cover is also provided to meet the cost of defending your legal rights should criminal proceedings be brought against you after an accident covered by the Policy for a motoring offence relating to your owning or using your vehicle.

Spreading Your Cost – You can take up the option to pay your annual premium by monthly direct debit – helping you to manage your cashflow. There may be a charge associated with this. Please speak to your Insurance Adviser for details.

Expert Claims Management – We take on the burden of negotiating with third parties on your behalf, allowing you to concentrate on running your business.

Policy Summary

This document is a summary of the insurance cover provided by the Haulage Vehicle Insurance product and, as such, 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 document. This summary is provided to you for information purposes only and does not form part of your insurance contract.

Provides cover in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. Automatic Minimum compulsory motor insurance for EU and EU approved countries is provided. The Policy cover can be extended to EU and EU approved countries for an additional premium.

Features and Benefits		
Comprehensive	Third Party Fire and Theft	Policy Ref
Legal Liability for death or injury to other people – unlimited amount	Legal Liability for death or injury to other people – unlimited amount	Page 8
Legal Liability limited in amount for damage to other people’s property due to accident involving your vehicle	Legal Liability limited in amount for damage to other people’s property due to accident involving your vehicle	Page 8
Legal fees and expenses if we provide our written permission in defending the charge of manslaughter or causing death by reckless driving – unlimited amount	Legal fees and expenses if we provide our written permission in defending the charge of manslaughter or causing death by reckless driving – unlimited amount	Page 8
Emergency Medical Treatment	Emergency Medical Treatment	Page 8
Replacement or repair of your vehicle, or spare parts if your vehicle, accessories or spare parts are lost, stolen or damaged	Replacement or repair of your vehicle, or spare parts if your vehicle, accessories or spare parts as the result of: Fire, self ignition, lightning, explosion, theft or attempted theft	Page 9
Recovery and Redelivery of your vehicle to the nearest repairers and back to your home address following an accident covered by this Policy	Recovery and Redelivery of your vehicle to the nearest repairers and back to your home address following an accident covered by this Policy if the damage is as the result of: Fire, self ignition, lightning, explosion, theft or attempted theft	Page 9
Breakage of windows and windscreens in your vehicle		Page 11
Any resulting scratched bodywork due to broken windows or windscreens		Page 11
Dedicated telephone number for authorised windows and windscreen repairers	Dedicated telephone number for authorised windows and windscreen repairers	Page 11

Features and Benefits

Comprehensive	Third Party Fire and Theft	Policy Ref
Any trailer in your custody or control for which you are responsible at the time of the loss will be covered to the level of the cover selected for your vehicle whilst attached and detached	Any trailer in your custody or control for which you are responsible at the time of the loss will be covered to the level of the cover selected for your vehicle whilst attached and detached	Page 12
Disabled mechanically propelled vehicles are covered in respect of Legal Liabilities to Third Parties whilst attached to your vehicle	Disabled mechanically propelled vehicles are covered in respect of Legal Liabilities to Third Parties whilst attached to your vehicle	Page 12
Cover under the Policy will continue whilst your vehicle is in the hands of a Motor Trader	Cover under the Policy will continue whilst your vehicle is in the hands of a Motor Trader	Page 13
If we make a payment which is not covered by this Policy you must pay us back the amount we pay	If we make a payment which is not covered by this Policy you must pay us back the amount we pay	Page 14
If your vehicle is immobilised as the result of a breakdown or accident we will arrange and pay up to £500 for a recovery agent to try to restore your vehicle's mobility	If your vehicle is immobilised as the result of a breakdown or accident we will arrange and pay up to £500 for a recovery agent to try to restore your vehicle's mobility	Page 20
If your vehicle is immobilised as the result of a breakdown or accident whilst within the European Union we will arrange and pay up to £800 for a recovery agent to try to restore your vehicle's mobility	If your vehicle is immobilised as the result of a breakdown or accident whilst within the European Union we will arrange and pay up to £800 for a recovery agent to try to restore your vehicle's mobility	Page 21
For an additional premium we will protect the No claims Discount that you have earned	For an additional premium we will protect the No claims Discount that you have earned	Page 30

Significant or Unusual Exclusions and Limitations	
Limitations	
Cover against Damage to Third Party property is limited to £5,000,000	Section 1 – Legal Liability to Third Parties
You must pay the first £60 towards any claim for replacement windows or windscreens	Section 3 – Broken Windows or Windscreen
If you wish to extend the Geographical Limits of this Policy to a country outside of the EU you must refer to us for consideration. The provision of this cover is at our discretion and will be subject to an additional premium	Section 7 – Geographical Limits
Exclusions	
Financial loss as the result of depreciation, wear and tear or loss of use of your vehicle	Section 2 – Loss or Damage to Your Vehicle
Mechanical or electrical breakdown, failure or breakages	Section 2 – Loss or Damage to Your Vehicle
Loss or damage where possession of your vehicle has been obtained by fraud, trick or false pretence	Section 2 – Loss or Damage to Your Vehicle
Cover will not apply if your trailer is attached to any vehicle other than your vehicle	Section 4 – Trailers and Disabled Vehicles
Cover will not apply if you are towing any trailer or disabled mechanically propelled vehicle for hire and reward	Section 4 – Trailers and Disabled Vehicles
Any loss of or damage to any property in or on any trailer or mechanically propelled vehicle	Section 4 – Trailers and Disabled Vehicles
There is no cover whilst your car is being driven by anyone who is disqualified from driving or has never held a driving licence	Section 11 – General Exclusions
All liabilities whilst your vehicle is airside on any airport or airfield premises	Section 11 – General Exclusions
Earthquake, riot or civil commotion outside of England, Scotland, Wales, the Isle of Man or the Channel Islands	Section 11 – General Exclusions
Radioactive contamination, war risks, pollution & contamination & terrorism	Section 11 – General Exclusions

Excesses	
Comprehensive	Third Party Fire and Theft
£250 for all damage claims	
£75 windscreen excess	
Voluntary Optional Excesses of £250, £500 or £750 as selected	

Policy Duration

This is an annually renewable Policy.

Vehicle Values

This is not an agreed value Policy but the current vehicle value you declare must be an accurate assessment of its current market value otherwise this may affect the amount we pay you in the event of a claim.

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.

Policy Administration Fees

We may charge you an administration fee if we

- make any changes to the Policy on your behalf
- agree to cancel the Policy, or
- are requested to print and re-send the Policy documents to you.

We will not make a charge without informing you.

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)

AXA Insurance UK plc are covered by the Financial Services Compensation Scheme (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, 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).

Financial Conduct Authority Regulation

AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the FCA's register by visiting the FCA's website at www.fca.org.uk/register or by contacting them on 0800 111 6768.

Statutory Cancellation Rights

You may cancel this Policy during the 14 days from receipt of the Policy documents (new business) or conclusion of the renewal by giving notice in writing during this period and returning all effective Certificates of Insurance to your Insurance Adviser at the address shown in their correspondence or to the AXA Insurance address shown on your Policy schedule.

There is no refund of premium in the event of a claim however in all other cases we will retain an amount of premium in proportion to the time You have been on cover (subject to a minimum premium of £50) and refund the balance to you.

In the event of a claim if you are paying by instalments you will either have to continue with the instalment payments until the Policy renewal date or we may at our discretion deduct the outstanding instalments due from any claim payment due to be made.

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 or recorded.

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