

GOODS CARRYING VEHICLE

Summary of Cover

An insurance package for your business, available for:

- Customers who carry their own goods
- Customers who are self-employed, partnerships or limited companies
- Customers with up to four goods carrying vehicles
- Customers and goods carrying drivers who have not had insurance declined, withdrawn or been subject to special conditions
- Customers with goods carrying vehicles not exceeding a GVW of 3.5 tonnes

Why choose the AXA Goods Carrying Vehicle Product?

Tailor-made for Your Business – Goods Carrying Vehicle Insurance provides 3 levels of cover to choose from to best meet your needs.

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 FREE 24 hour Assistance helpline which operates 365 days a year. If you ask us we will issue you with a European Assistance travel pack which in addition to the help line facilities will also provide cover for vehicle recovery back to the UK, towing and emergency repairs, repatriation of driver or passengers as the result of injury or illness plus a Legal Defence and claims recovery service.

UK Emergency Breakdown Service – A dedicated telephone number will put you in contact with an operator who will at your request arrange for the attendance of a recovery specialist to provide roadside repairs or the recovery of your vehicle and passengers to the nearest suitable garage or destination. You are responsible for the payment directly to the recovery operator and to other suppliers for their costs and fees for goods or services supplied.

UK Accident Recovery – If your vehicle is immobilised following a motor accident AXA Assistance will arrange and pay for the cost of transporting the vehicle and passengers to your home address, your immediate destination or the nearest suitable repairer.

Discounts – We offer an extensive scale of No Claims Discount which will only be reduced if we make a claim payment which we are unable to recover from a third party. In addition we offer discounts for a number of occupations relating to the building trade.

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 will be a charge associated with this. Please speak to your Insurance Advisor for details.

Contract Availability – This contract is available for customers who are Self-Employed, working in a Partnership or are registered as a Limited Company. Acceptability is restricted to drivers over the age of 25 and Commercial Vehicles with a Gross Vehicle Weight of up to 3.5 Tonnes.



Be Life Confident

POLICY SUMMARY Goods Carrying Vehicle Insurance

Policy Summary

keyfacts

This document is a summary of the insurance cover provided by the Goods Carrying Vehicle Insurance 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 for you for information purposes only and does not form part of your insurance contract.

Type of Insurance Cover

Goods Carrying Vehicle Insurance provides 3 levels of cover to choose from to best meet your needs. This insurance can provide cover on a fully Comprehensive, Third Party Fire & Theft or Third Party Only basis depending on the level of cover selected and is on a single vehicle per policy basis.

Please refer to your Policy schedule for your selected cover.

The maximum amount we will pay are the sums and limits shown shown within your Policy wording or on the Policy schedule. This is not an agreed value Policy but the current vehicle value you declare must be an accurate assessment of the total value of the vehicle including the most expensive trailer it may tow. If your assessment is not accurate this may result in the amount that we pay you in the event of a claim being reduced.

Policy Conditions

You should disclose all material facts as failure to do so could invalidate the policy. A material fact is information which is likely to influence an insurer in the assessment and acceptance of a risk. You must disclose all material facts about yourself, any other drivers, the vehicle and its use that is known to you at the time of applying for this insurance. If you have any doubt as to whether a fact is material or not then you should disclose it to avoid any chance of invalidating the policy.

Cover applies to Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and the Republic of Ireland. 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 free for 93 days.

Features and Benefits

Comprehensive	Third Party Fire and Theft	Third Party Only	Policy Ref
Legal Liability for death or injury to other people – unlimited amount	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 for damage to other people's property due to an accident involving your vehicle – £5,000,000 limit.	Legal Liability for damage to other people's property due to an accident involving your vehicle – £5,000,000 limit.	Legal Liability for damage to other people's property due to an accident involving your vehicle – £5,000,000 limit.	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	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	Emergency Medical Treatment	Page 8

Goods Carrying Vehicle Insurance POLICY SUMMARY

Features and Benefits			
Comprehensive	Third Party Fire and Theft	Third Party Only	Policy Ref
Replacement or repair of your vehicle, or spare parts if your vehicle, accessories or spare parts are lost or damaged	Replacement or repair of your vehicle, or spare parts if your Vehicle, accessories or spare parts are lost or damaged 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 if your vehicle is disabled following an accident covered by this policy.	Recovery and Redelivery of your vehicle to the nearest repairers and back to your home address if your vehicle is disabled 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 12
Any resulting scratched bodywork due to broken windows or windscreens			Page 12
Dedicated telephone number for authorised windows and windscreen repairers	Dedicated telephone number for authorised windows and windscreen repairers	Dedicated telephone number for authorised windows and windscreen repairers	Pages 12 & 20
Trailers specified by you will be covered to the level of the cover selected for your vehicle whilst attached or detached	Trailers specified by you will be covered to the level of the cover selected for your vehicle whilst attached or detached	Trailers specified by you will be covered to the level of the cover selected for your vehicle whilst attached or detached	Page 12
Unspecified Trailers will be covered to the level of cover selected for your vehicle but only whilst attached to that vehicle	Unspecified Trailers will be covered to the level of cover selected for your vehicle but only whilst attached to that vehicle	Unspecified Trailers will be covered to the level of cover selected for your vehicle but only whilst attached to that vehicle	Page 12
A disabled mechanically propelled vehicle is covered in respect of Legal Liability to Third Parties whilst attached to your vehicle.	A disabled mechanically propelled vehicle is covered in respect of Legal Liability to Third Parties whilst attached to your vehicle.	A disabled mechanically propelled vehicle is covered in respect of Legal Liability to Third Parties whilst attached to your vehicle.	Page 12
If your driver dies as the result of an accident covered by the Policy or within 3 months of injuries sustained in the accident we will pay £5,000 to his estate.			Page 13

POLICY SUMMARY Goods Carrying Vehicle Insurance

Features and Benefits			
Comprehensive	Third Party Fire and Theft	Third Party Only	Policy Ref
If an incident occurs which is covered by this Policy we will pay up to £250 medical expenses for any person injured who is travelling in your vehicle, including the driver, at the time of the incident.			Page 13
This Policy will pay £250 for any one claim for loss of or damage to Personal Belongs in or on the vehicle			Page 14
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	Cover under the Policy will continue whilst your vehicle is in the hands of a Motor Trader	Page 15
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.	If We make a payment which is not covered by this Policy you must pay us back the amount we pay.	Page 15
We offer a UK Breakdown Referral Service where we can arrange at your request for the attendance of a vehicle recovery specialist to provide roadside assistance or recovery of your vehicle and passengers to the nearest suitable garage or immediate destination in the UK.	We offer a UK Breakdown Referral Service where we can arrange at your request for the attendance of a vehicle recovery specialist to provide roadside assistance or recovery of your vehicle and passengers to the nearest suitable garage or immediate destination in the UK.	We offer a UK Breakdown Referral Service where we can arrange at your request for the attendance of a vehicle recovery specialist to provide roadside assistance or recovery of your vehicle and passengers to the nearest suitable garage or immediate destination in the UK.	Page 19
If your vehicle is immobilised following a motor accident anywhere in the UK we will arrange for the attendance of a vehicle recovery specialist to provide roadside assistance or recovery of your vehicle and passengers to the nearest suitable garage or immediate destination in the UK.	If your vehicle is immobilised following a motor accident anywhere in the UK we will arrange for the attendance of a vehicle recovery specialist to provide roadside assistance or recovery of your vehicle and passengers to the nearest suitable garage or immediate destination in the UK.	If your vehicle is immobilised following a motor accident anywhere in the UK we will arrange for the attendance of a vehicle recovery specialist to provide roadside assistance or recovery of your vehicle and passengers to the nearest suitable garage or immediate destination in the UK.	Page 19

Goods Carrying Vehicle Insurance POLICY SUMMARY

Significant or Unusual Exclusions and Limitations

Limitations	Applies to
Cover against Damage to Third Party property is limited to £5,000,000	Section 1 – Legal Liability to Third Parties
Maximum payment is £100 for broken windows or windscreens if the work is not carried out by an authorised service provider	Section 3 – Broken Windows or Windscreen
Medical Expenses payment is limited to £250 per claimant	Section 6 – Medical Expenses
We will pay up to a total of £250 for any one claim	Section 7 – Personal Belongings
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 10 – Geographical Limits
You are responsible for the direct payment to suppliers of all costs of goods and services supplied as part of the Breakdown Assistance services	Section 12 – AXA Insurance UK Assistance
Exclusions	Applies to
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
We will not pay for losses as the result of theft if the ignition or entry device is left in or on the vehicle.	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
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
We will not pay if death arises as the result of suicide, attempted suicide, alcoholism or drug addiction contributes to or speeds up such death	Section 5 – Personal Injury to your Driver
We will not cover Loss or Damage caused to money, stamps, tickets, documents, securities, goods or samples carried for trade purposes	Section 7 – Personal Belongings
There is no cover whilst your vehicle is being driven by anyone who is disqualified from driving or has never held a driving licence.	Section 13 – General Exclusions
All liabilities whilst your vehicle is airside on any airport or airfield premises.	Section 13 – General Exclusions
Earthquake, riot or civil commotion outside of England, Scotland, Wales, the Isle of Man or the Channel Islands.	Section 13 – General Exclusions
Radioactive contamination, war risks, pollution & contamination & terrorism.	Section 13 – General Exclusions

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Excesses		
Comprehensive	Third Party Fire and Theft	Third Party Only
Young and inexperienced drivers - amount stated in Policy Schedule	Young and inexperienced drivers - amount stated in Policy Schedule	
£200 for fire, theft including attempted theft and malicious damage claims	£200 for fire, theft and attempted theft claims	
£100 for all other damage claims, excluding windscreen		
£50 windscreen excess		
£150 optional additional excess		

Policy Duration

This is an annually renewable Policy

Your Cancellation Rights

You may cancel this Policy during the 14 days after the Contract has been concluded by giving notice in writing and returning the effective Certificate of Insurance, to your Insurance Adviser at the address shown in their correspondence or to the AXA Insurance address shown on your Policy schedule.

Provided that there have been:

- no claims made under the Policy for which we have made a payment
- no claims made under the policy which are still under consideration
- no incident likely to give rise to a claim but is yet to be reported to us

during this 14 day period of Insurance

We will give a refund for the proportionate part of the premium paid in respect of the unexpired term of this Policy, subject to a minimum premium of £50.

If you wish to cancel the policy after this initial 14 days but within the first year of this insurance you may do so but any refund in premium due to you, subject to the same claims provisions stated above, will be calculated using the following scale:

Number of months or part thereof	Percentage of Annual Premium Charged
1 month	25%
2 months	35%
3 months	45%
4 months	55%
5 months	65%
6 months	70%
7 months	75%
8 months	80%
9 months	85%
10 months	90%

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If the period exceeds 10 months no refund in premium is due and all charges are subject to a minimum premium of £50.

If you wish to cancel the policy after the initial 12 month insurance period and subject to the same claim provisions as detailed above, you will be entitled to a proportionate part of the premium paid in respect of the unexpired term of the Policy.

If a claim has been submitted or there has been any incident likely to give rise to a claim during the current Period of Insurance, no refund for the unexpired portion of the premium will be given.

Claim Notification

In the event that you need to make a claim under your policy you should contact your Insurance Adviser or alternatively, you can contact AXA Insurance on 0845 758 1076

Making Yourself Heard

Any complaint you may have should in the first instance be addressed to your Insurance Adviser, then claim office or helpline as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to the Customer Care Department of AXA Insurance.

If the complaint is still not resolved, you can approach the Financial Ombudsman Service. The Ombudsman will only consider complaints if:

- We have provided you with written confirmation that our internal complaints procedure has been exhausted
- Your business has a turnover of less than £1,000,000

Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the Policy Wording.

Financial Services Compensation Scheme (FSCS)

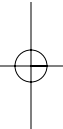
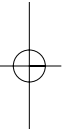
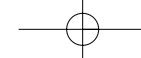
AXA Insurance is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme. Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non compulsory insurance is protected in full for the first £2,000 and 90% of any amount above the threshold.

Full details are available at www.fscs.org.uk

Financial Services Authority Regulation

AXA Insurance UK plc is authorised and regulated by the Financial Services Authority. This can be checked on the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.



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AXA Insurance UK plc

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