



Important Information

This notice applies to all AXA Car Insurance policies

This notice tells **you** about some important changes which will take effect from **your** renewal date. Please ensure **you** read the changes below. **You** will find full details of **your** current cover in **your** policy wording, certificate of insurance and policy **schedule**, which should be read together.

Changes to your insurance

1. Changes to the General conditions section of your policy

Statutory Cancellation rights

New wording has been introduced

If there is a total loss and if **you** are paying by instalments directly to **us**, **you** will either have to:

- continue with the instalment payments until the premium is paid in full or,
- **we** may take the remaining instalments **you** owe from any claim payment made.

Where **you** have paid for your premiums using a loan and **you** are paying **your** instalments for that loan to **your** broker or finance provider, the amount that **we** may take from any claim payment made is the amount of the outstanding instalments as told to **us** by **your** broker/finance provider.

Cancellation outside the statutory period

New wording has been introduced

If **you** are paying by instalments directly to **us**, **your** instalment payments will end. If **you** have already had payment for or **you** are making a claim, **you** will either have to:

- continue with the instalment payments until the premium is paid in full or,
- **we** may take the outstanding instalments due from any claim payment made.

If **you** are paying by instalments to **your** broker or finance provider, **your** instalment payments will be set out by **your** loan agreement with **your** broker/ finance provider.

If **you** have already had payment for, or **you** are making a claim, **we** reserve the right to take the outstanding instalments as told to **us** by **your** broker/finance provider from any claim payment made.

Non payment of premiums

New wording has been introduced

We have the right to cancel this policy by giving **you** 7 days written notice in the event of non payment of the premium or default if **you** are paying by instalments.

Our right to cancel the policy applies even if **you** are paying the instalments directly to **us**, **your** broker or finance provider under a loan **you** have with them.

Where **you** are paying by instalments to **your** broker/finance provider, **our** right to cancel the policy by giving **you** 7 days written notice applies from the moment **you** have defaulted on **your** instalment payments with them.

If **we** are collecting the instalment payments and **we** are unable to collect a payment that is due, **we** will contact **you** and try to collect the outstanding payment(s) before **we** invoke **our** right to cancel the policy.

A new general condition has also been added

If you are abusive or aggressive towards us

If **you** or anyone acting for **you** uses threatening, aggressive, or abusive behaviour or language towards **our** staff or suppliers, this could affect **your** insurance policy. This includes in communications such as text, email, online chats, or social media.

We won't accept:

- Threats of physical violence.
- Behaviour or language that may cause someone to feel threatened or distressed.
- Abusive comments or remarks which are sexual, racial, or about religious beliefs or culture.
- Bullying or swearing.

What **we** may do:

- End the current call or conversation with **you** (**we** won't do this without warning **you** first).
- Block any further phone calls, emails or social media contact, or if made **we** may not answer these.
- Limit future contact with **you** to one method of contact e.g., by letter only.
- Limit our contact with **you** to one member of staff only.
- Not offer **you** a renewal policy for **your car**.

Cancel **your** policy giving **you** 7 days' notice.

2. Changes to the Fraud section of your policy

We've removed the Fraud condition from the Claims conditions section of **your** policy and added a new Fraud section into the General conditions applicable to all parts of this policy section.

Current wording	New wording
<p>Fraud</p> <p>You must not act in a fraudulent manner. If</p> <ul style="list-style-type: none"> you or anyone acting for you Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any way or Make a statement in support of a claim knowing the statement to be false in any way or Submit a document in support of a claim knowing the document to be forged or false in any way or Make a claim for any loss or damage caused by your wilful act or with your connivance. <p>Then</p> <ul style="list-style-type: none"> We will not pay the claim. We will not pay any other claim which has been or will be made under the policy. We may make the policy void from the date of the fraudulent act. We will be entitled to recover from you the amount of any claim already paid under the policy. We will not refund any premium. We may inform the police of the circumstances. 	<p>Fraud</p> <p>If we discover you or anyone acting for you has been dishonest</p> <p>When buying, making changes or renewing this policy, you and anyone acting for you must answer all questions accurately and truthfully about you, your car, and any named drivers on your policy.</p> <p>You must also check and agree with any statements we make. The information you give us helps us decide whether we can cover you or not, and if there are any risks where we agree to insure you and your car. It also helps us to work out the right price for your policy.</p> <p>If we discover information isn't correct or true, or you haven't kept us up to date with any changes, then this could affect your policy cover and any claims you make.</p> <p>What may happen with your policy cover if you have been dishonest</p> <ul style="list-style-type: none"> We may change the terms and/or price of your policy We may void your policy (cancel your policy back to the start date or date the dishonest act took place, and treat your policy as if it never existed) We may not return any premium paid by you for the policy.

Current wording	New wording
	<p data-bbox="568 169 927 225">What may happen with any claims you've made</p> <p data-bbox="568 237 878 264">If you or anyone acting for you:</p> <ul data-bbox="568 268 969 679" style="list-style-type: none"><li data-bbox="568 268 969 323">• Gives us information which you/they know isn't accurate or true<li data-bbox="568 331 857 359">• Is dishonest about a claim<li data-bbox="568 367 969 456">• Gives us details or makes a statement about the claim, knowing the information is untrue<li data-bbox="568 464 969 579">• Sends false documents to support a claim or policy application knowing these have been amended, forged, or faked<li data-bbox="568 587 969 679">• Causes loss or damage on purpose or causes loss with your agreement, knowledge, or involvement <p data-bbox="568 699 628 726">Then:</p> <ul data-bbox="568 729 994 1075" style="list-style-type: none"><li data-bbox="568 729 994 785">• We won't pay any claims that have been made dishonestly<li data-bbox="568 793 994 908">• We will take back any money we may have paid you under your policy for any dishonest claims you have made from the start date of the policy<li data-bbox="568 916 964 943">• We may take legal action against you<li data-bbox="568 951 818 978">• We may tell the police<li data-bbox="568 986 981 1075">• We may tell fraud prevention agencies so they can stop similar claims being made in the future.

3. Changes to Part A Loss and damage

We have also changed the following sections of Part A Loss and damage:

Loss of or damage to your car or spare parts

New wording has been introduced

If **your car** is an electric **car**, **we** will also cover the charging cable. **You** will have to pay the policy **excess** if **you** make a claim.

We may choose to repair **your car** with recycled parts, where appropriate. All repairs carried out by our **recommended repairers** are guaranteed throughout the time that **you** own **your car**.

New exclusions have been introduced into the Loss and damage section of your policy.

- Any loss of or damage to any charging installation or charge point installed at **your** home to charge an electric car.
- Any loss or damage caused by:
 - Loss of data including restoration and duplication costs and loss of value of data
 - Reduction in performance of **your car**.
 - Loss of use or breakdown of computer systems on **your car**.
 - Corruption or unauthorised access to data following a cyber incident or cyber act.

Data means information, facts, concepts, code or any other information recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a computer system.

Computer system means computer hardware, software, communications system, electronic devices forming part of **your car**. This includes smart phones, laptops, tablets, wearable devices and any data storage device networking equipment or backup facility.

A cyber incident is an error, failure or unavailability which affects any computer system; this includes partial and series of errors, failures and unavailability.

A cyber act is a malicious or criminal act or a series of acts involving unauthorised access to, processing of, use of or operation of any computer system. This also involves the threat or hoax of any malicious or criminal act and applies regardless of time and or place.

4. Changes to Part F: Additional covers and benefits

Protected no claims discount

Current wording	New wording
<p>Once you have five years no claims discount and a claim has not been made on your policy for at least three years, if you are aged at least 25 years and all drivers are aged at least 21 years, then you can protect the discount if you pay an extra premium at each renewal.</p> <p>No claims bonus protection does not protect the overall price of your insurance policy.</p> <p>The price of your insurance policy may increase following an accident even if you were not at fault. No claims bonus protection allows you to make one or more claims before your number of no claims bonus years falls.</p>	<p>Once you have four years no claims discount and a claim has not been made on your policy for at least three years, if you are aged at least 25 years and all drivers are aged at least 21 years, then you can protect the discount if you pay an extra premium at each renewal.</p> <p>If you have chosen protected no claim discount your no claim discount won't change at next renewal, unless you have more than 2 claims in a consecutive 3 year period. If you've made 2 claims within a 3 year period, your protection will end.</p> <p>If you then have further claims your no claim discount will be reduced for each claim in line with the scale shown in this section.</p> <p>If we become aware of a claim or accident after we issue you with a renewal invitation, we will revise the renewal quote. If you have protected no claim discount and you already have 2 claims within a 3 year period, we won't give you the option to protect your no claim discount at renewal. This is because if you have a third claim within a 3 year period, your protection can't be used, and your no claim discount will be reduced.</p> <p>Please note that protected no claim discount is one of many parts that make up your insurance price, and doesn't guarantee that your price won't increase at renewal after a claim.</p> <p>The above only applies when we aren't able to reclaim our costs back from another party. Windscreen claims won't impact your no claim discount.</p>

5. Changes to our contact details when making a complaint.

Making a complaint

The contact details have changed.

For complaints relating to **your** motor insurance, the new address is the following:

AXA Insurance

PO Box 2796

Bolton

BL6 9LZ