



Mini Fleet

June 2025

Why choose AXA's Mini Fleet policy?

About this document

This document provides details of the key features of the cover and any significant conditions, limitations and exclusions. 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 wording. This document is provided to you for information purposes only and does not form part of your insurance contract. A copy of the full policy wording is available on request.

AXA's Mini Fleet policy is suitable for UK based sole traders, partnerships or companies and caters for 3-15 vehicles under one policy (and up to 20 vehicles for mid-term adjustments and renewal).

The flexible features of the policy include

- Cover options for each of your vehicles of
 - Comprehensive
 - Third Party, Fire and Theft
 - Third Party Only.
- Vehicle types
 - Goods carrying vehicles up to 44 tonne gross vehicle weight
 - Business cars for social, domestic and pleasure and business use
 - The ability to extend to include agricultural vehicles, special type vehicles and trailers.

Someone to help you when you need it

As accidents and incidents don't only happen between 9am and 5pm we provide a free 24 hour helpline to ensure there's someone to help you when you need it most.

Spreading your cost

You can take up the option to pay your annual premium by monthly direct debit – helping you to manage your cash flow. There may be a charge associated with this. Please speak to your insurance broker for details.

Accident recovery

If your vehicle is immobilised following an accident we will pay to recover the vehicle to the nearest AXA Insurance approved Repairer. If the accident occurred in the UK, for qualifying vehicle types there are also additional benefits such as the cost of transporting your vehicle and passengers back to the home garage address or intended destination. You can also use this service following electrical or mechanical breakdown at your request (this is a referral service only and you will be responsible for the payment directly to the recovery operator).

Uninsured loss recovery

This is an automatic extension in cover which we have arranged with a specialist company. The cover will pay your legal fees should you need to take legal action to recover costs and damages not covered under the policy, where there is a reasonable prospect of a successful recovery.

Continental cover

The level of policy cover you select will be automatically provided whilst any vehicle covered under the policy is being used in any EU Member country, Iceland, Norway, Switzerland, Monaco, Lichtenstein and San Marino.

Mini Fleet summary of cover

The following sections apply to Comprehensive, Third Party Fire and Theft and Third Party Only cover options

Section 1 – Legal liability to others

| Cover offered | Standard cover |
|---|--|
| Cover for | |
| <ul style="list-style-type: none">death and bodily injurydamage to property following an accident involving a vehicle covered by the policy, including out of the use of charging your vehicle | Unlimited Up to <ul style="list-style-type: none">£20,000,000 in respect of private cars£10,000,000 for vehicles other than private cars£2,000,000 in respect of vehicles carrying hazardous goods£5,000,000 costs and expenses, in addition to the above for any one claim or any one event |
| Emergency treatment cover | ✓ |
| Manslaughter defence costs | Up to £5,000,000 in total for all claims during any one period of insurance |
| Terrorism | Up to £5,000,000 for damage to property, including costs and expenses, from one event for any vehicle shown in the schedule, where the Road Traffic Acts apply only |

Section 3 – Indemnity to principals

| Cover offered | Standard cover |
|---|--|
| Legal liability for which you are responsible under an agreement with a principal | ✓ Within the limits specified in Section 1 |

Section 4 – Unauthorised movement

| Cover offered | Standard cover |
|--|--|
| Legal liability arising out of moving a vehicle which does not belong to you for the access or parking of an insured vehicle | ✓ Within the limits specified in Section 1 |

Section 5 – Contingent liability

| Cover offered | Standard cover |
|--|--|
| Legal liability arising out of the use of any vehicles not belonging to you used in connection with your business and driven by your employees | ✓ Within the limits specified in Section 1 |

Mini Fleet summary of cover *continued*

Section 6 – Cross liabilities

Cover offered

If there is more than one named policyholder, we will insure each as if separately insured

Standard cover

✓ Within the limits specified in Section 1

Section 7 – Trailers and mechanically disabled vehicles

Cover offered

Legal liability cover for trailers

Standard cover

✓ Within the limits specified in Section 1

Legal liability cover for attached mechanically disabled vehicles

✓ Within the limits specified in Section 1

Section 11 – Service or repair

Cover offered

Cover whilst your vehicle is being serviced or repaired by a motor trader

Standard cover

✓

Section 13 – Geographical limits and European travel

Cover offered

Cover for any vehicle insured by the policy whilst being used in Great Britain, Northern Ireland, the Isle of Man and the Channel Isles, any European Union Member country, Iceland, Norway, Switzerland, Monaco, Lichtenstein or San Marino

Standard cover

✓

Section 14 – Vehicle breakdown and Accident recovery

Cover offered

Referral to a vehicle recovery specialist following mechanical or electrical failure

Standard cover

This is a referral service only – you are responsible for the payment directly to the recovery operator although we will tell you in advance of the level of charges

The cost of transporting your vehicle and your passengers to your home, your intended destination or a suitable repairer if your vehicle is immobilised following a motor accident in the UK

✓

Section 15 – Uninsured loss recovery

Cover offered

Uninsured loss recovery and defence costs, where there is a reasonable prospect of a successful recovery

Standard cover

Up to £100,000 for all claims arising out of one event

The following sections only apply if you have Comprehensive or Third Party Fire and Theft cover options

Note – if you have Third Party Fire and Theft cover, these sections and condition only apply in respect of loss or damage caused directly by fire, self-ignition, lightning, explosion, theft or attempted theft

Section 2 – Loss of or damage to your vehicle

| Cover offered | Standard cover |
|---|--|
| Cover for loss or damage to your vehicle | Up to the market value of your vehicle including attached accessories and spare parts. The maximum amount we will pay under this section is £1,000,000 for any one claim or number of claims arising out of one event. |
| Windscreen and window replacement | ✓ |
| Windscreen and window replacement carried out by a windscreen replacement provider not authorised by us | Up to £150 |
| Audio visual communication and guidance equipment integral to your vehicle at manufacture | ✓ |
| Audio visual communication and guidance equipment permanently fitted to your vehicle but not at the time of manufacture | Up to £1,000 any one claim |
| Cover for replacement locks and alarm in the event of keys being lost or stolen | ✓ |
| New car replacement for private cars in the first year of registration or commercial vehicles up to 3.5 tonnes in the first six months of registration when lost by theft or damaged beyond economic repair | New vehicle of the same make and model or market value of the vehicle if the same make and model is not available |
| Recovery and redelivery of your vehicle following an accident covered by the policy | ✓ |
| Loss or damage to your vehicle caused by an inappropriate type or grade of fuel being used | ✓ |
| Electric vehicles | Cover includes loss of or damage to charging equipment and the vehicle battery, separate to the vehicle itself |
| Personalised registration plates | ✓ |
| Car seats | Up to £250 for the replacement of any child seat fitted in your vehicle as a result of loss of or damage to your vehicle |

The following sections only apply if you have the Comprehensive cover option

Section 8 – Personal accident

| Cover offered | Standard cover |
|--|-----------------------------|
| Cover for your driver for injury resulting in death, total and permanent loss of sight or total loss of limbs above wrist or ankle within three months of the insured accident | £2,500 for any one accident |

Section 9 – Medical expenses

| Cover offered | Standard cover |
|---|-------------------------------|
| Cover for medical expenses for you, your driver, or any person travelling in your vehicle, following an incident involving your vehicle | Up to £250 per person injured |

Section 10 – Personal effects

| Cover offered | Standard cover |
|---|--------------------------|
| Cover for loss or damage to personal belongings in or on your vehicle | Up to £250 any one claim |

Mini Fleet summary of cover *continued*

| Excesses | Comprehensive | Third Party Fire and Theft | Third Party Only |
|---|---------------|-------------------------------|------------------|
| Additional young and inexperienced drivers | ✓ | ✓ | X |
| Under 21 years old £300 | | | |
| 21 – 24 years old £200 | | | |
| At least 25 years old | | | |
| Provisional licence £200 | | | |
| Full licence under a year £200 | | | |
| EU licence but resident in | | | |
| UK for under a year £200 | | | |
| Non UK licence £200 | | | |

Your schedule will specify any variations or additions to the above excesses

Significant conditions, limitations and exclusions

| Conditions, limitations and exclusions | Applicable section(s) |
|--|---|
| You must tell us about any changes that may affect our assessment of the risk | All |
| You must disclose all information relevant to this insurance and not make any statement which is incorrect | All |
| Airside exclusion | Legal liability to others |
| Excludes use in any rally, competition, motor trial or on a race track for the purposes of racing or time trials | All |
| Tool of trade exclusion unless required by Road Traffic Acts | All |
| Electrical, electronic, computer failures or mechanical breakdown exclusion | All |
| Reinstatement or replacing data on audio visual communication and guidance equipment exclusion | Loss of or damage to your vehicle |
| We will not pay for losses as the result of theft of or from your vehicle if the entry or ignition device is left in or on the vehicle | Loss of or damage to your vehicle |
| We will only pay up to £150 towards the cost of replacement windows or windscreens if the work is not carried out by an authorised service provider | Windscreen and window replacement |
| We will not cover your trailer if it is attached to any vehicle other than a vehicle insured under the policy | Trailers and mechanically disabled vehicles |
| Loss of or damage to property in or on any trailer or mechanically propelled vehicles is excluded | Trailers and mechanically disabled vehicles |
| Excludes theft of property carried in an unlocked vehicle | Personal effects |
| Excludes theft of any property in an open topped vehicle unless in a locked boot or glove compartment | Personal effects |
| Pollution and contamination exclusion | Legal liability to others |
| Loss of data is excluded | Loss of or damage to your vehicle |
| Excludes liabilities arising from an accident occurring as a direct result of prohibited software alterations made by the insured person, or a failure to install safety-critical software updates that the insured person knows, or ought reasonably to know, are safety-critical | Legal liability to others |
| You have 30 days to notify us if you wish to retain a personalised registration plate following a total loss | Loss of or damage to your vehicle |

Policy duration

This is a 12 month policy (unless shown differently on your quote or policy schedule). The policy effective and expiry dates will be shown in your schedule.

Your cancellation rights

You may cancel this policy at any time by giving prior written notice.

As long as you have not incurred any eligible claims we will keep an amount of premium in proportion to the time you have been on cover and refund the rest to you.

If you are paying by instalments your instalments will cease and if you incur eligible claims you will either have to continue with your instalments until the premium is paid or we may, at our discretion, deduct the outstanding instalments due from any claim made.

Our rights to cancel

Other than when our Fraud Condition applies we reserve the right to cancel the policy by providing 7 days prior written notice to your last known address. If you are based in Northern Ireland a copy of the letter will be sent to the Department of Environment for Northern Ireland. Cancellation of this policy will not affect any claims or rights you or we may have before the date of cancellation.

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.

Making a complaint

If you have a complaint about your policy you should contact your insurance broker 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 haven't resolved your complaint within eight weeks, or you are unhappy with our final response, you may be eligible to refer your case to the Financial Ombudsman Service. If applicable, you will receive details of how to do this at the appropriate stage of the complaints process.

Financial Services Compensation Scheme (FSCS)

We 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).

Claims notification condition

If bodily injury, loss, theft or damage happens to you, your vehicle or anyone else you must immediately:

- 1 call the claims telephone helpline on **0800 269 661** (please quote your policy number when you call)
- 2 provide us with full details of any other party involved in the incident
- 3 send us any letters and documents you receive in connection with the incident before you reply to them
- 4 tell us in writing if you know of any future prosecution, coroner's inquest or Fatal Accident Inquiry about any incident.

If we ask you must send us written details of your claim within 31 days.

Anyone making a claim under this policy must give us any information and help we need.

We will not pay your claim where you have not complied with this condition.

Data protection notice

AXA Insurance UK plc is part of the AXA Group of companies which takes your privacy very seriously.

For details of how we use the personal information we collect from you and your rights, please view our privacy policy at www.axa.co.uk/privacy-policy.

If you do not have access to the internet, please contact us and we will send you a printed copy.

This document is available in other formats.

If you would like a Braille, large print or audio version, please contact your insurance adviser.

www.axa.co.uk