



## Important Information

# This notice applies to all AXA Car Insurance policies

## Changes to your policy

This notice tells you about some important changes which will take effect from your renewal date. Please ensure you read the changes below in conjunction with your new policy document and schedule of insurance.

## NEW CHANGES APPLICABLE TO ALL POLICIES

### 1. Changes to the 'Cancellation' section on pages 8 – 9:

Old Wording	New Wording
<p><b>Cancellation by us</b></p> <p><b>We</b> reserve the right to cancel <b>your</b> policy where these is a valid reason to do so. Valid reasons include, but are not limited to:</p> <ul style="list-style-type: none"><li>• <b>You</b> provide <b>us</b> with inaccurate or incomplete information. Please see the “General conditions applicable to all parts of this policy” section set out on pages 8 – 10 for further information</li><li>• <b>You</b> make a change to <b>your</b> information which renders the risk no longer acceptable for <b>us</b> to insure. Please see the “General conditions applicable to all parts of this policy” section set out on pages 8 – 10 for further information</li><li>• <b>You</b> act in a fraudulent manner. Please see the “Claims conditions applicable to all parts of this policy” section set out on pages 11 – 12 for further information</li></ul>	<p><b>Cancellation by us</b></p> <p><b>We</b> may cancel your policy:</p> <ul style="list-style-type: none"><li>• If <b>you</b> or anyone else covered by this policy breaks any of the General conditions of <b>your</b> cover set out in pages 8 – 10</li><li>• If <b>you</b> or anyone else covered by this policy ignore or fail to comply with the General Exclusions. Please see “General exclusions applicable to all parts of this policy” section set out on page 13</li><li>• If <b>you</b> provide any inaccurate or incomplete information. Please see “Providing accurate and complete information” section on page 9</li><li>• If <b>you</b> act in a fraudulent manner when incepting, making an amendment or renewing this policy</li><li>• If <b>you</b> act in a fraudulent manner when making a claim. Please see “Claims Condition applicable to all parts of this policy” section set out on pages 11 – 12</li></ul>

Old Wording	New Wording
<ul style="list-style-type: none"> <li>• <b>You</b> fail to supply requested validation documents (proof of no claims discount (NCD), driving licences, vehicle registration documents etc).</li> </ul>	<ul style="list-style-type: none"> <li>• If <b>we</b> are unable to continue cover due to changes in <b>your</b> circumstance or to your policy information. Please see “The General conditions applicable to all parts of this policy” section set out on pages 8 – 10</li> <li>• If <b>you</b> fail to respond to written request for further information or documentation</li> <li>• If <b>we</b> believe <b>you</b> or anyone else covered by the policy seek to use the benefits of the policy for any use in which the policy is not intended for, including any commercial use</li> <li>• If <b>you</b> do not pay <b>your</b> premium, please see “Non-payment of premiums” section on page 9</li> </ul> <p>If <b>we</b> cancel <b>your</b> policy we shall provide <b>you</b> with 7 days prior written notice to <b>your</b> last known address. Within this notice <b>we</b> will advise <b>you</b> of our reason for cancelling <b>your</b> policy.</p> <p>Any premium refund will be calculated in accordance with the above.</p>

## 2. Changes to ‘Meaning of defined terms’ section on page 7:

### Your Car

Old Wording	New Wording
<p>The private motor car insured under this policy as identified by its registration mark in <b>your</b> current <b>certificate of insurance</b> or temporary cover note.</p>	<p>Any private motor car insured under this policy and/or any other car which is added by <b>you</b> during the <b>period of cover</b> each as identified by its registration mark in <b>your</b> current <b>certificate of insurance</b> or temporary cover note.</p>

## 3. Changes to ‘General Conditions applicable to all parts of this policy’ on page 10:

### New wording added

Any changes to **your** circumstances including changes to the people who need to be insured under this policy, or a change to **your car** or main driver of **your car**, whether a permanent or temporary change, shall be a variation of this contract which means it will continue with the relevant changes made.

#### 4. Changes to 'Part A: Loss and damage' section on pages 14 – 18:

##### a) New Car Replacement

###### New Car Replacement New wording added

If **your car** is recovered before a new replacement is ordered and the cost of repairs are less than 60% of the manufacturers list price, **we** will do one of the following:

- repair the damage
- replace what is lost or damaged beyond economical repair or;
- pay **you** cash for the amount of the loss or damage.

##### b) Replacement Locks

Old Wording	New Wording
<p>If the keys, lock transmitter or entry card for the keyless entry system of <b>your car</b> are lost or stolen, <b>we</b> will pay up to £1000 towards the cost of replacing:</p> <ul style="list-style-type: none"><li>• The door and boot locks</li><li>• The ignition and steering locks</li><li>• The lock transmitter; and</li><li>• The entry card</li></ul> <p>Providing <b>you</b> report the loss to the police within 24 hours of discovering the loss.</p>	<p>If the keys, lock transmitter or entry card for the keyless entry system of <b>your car</b> are lost or stolen, <b>we</b> will pay up to £1000 towards the cost of replacing:</p> <ul style="list-style-type: none"><li>• The door and boot locks</li><li>• The ignition and steering locks</li><li>• The lock transmitter; and</li><li>• The entry card</li><li>• Any other device designed and made by the manufacturer to access and start <b>your car</b></li></ul> <p>Providing <b>you</b> report the loss to the police within 24 hours of discovering the loss.</p>

##### c) Glass Damage

###### New Glass damage exclusion

If **you** choose not to use one of **our approved repairers**, **we** will limit the amount **we** pay under this section to £175.

#### 5. Changes to 'Part C: Territorial limits and foreign use' on page 21:

Old Wording	New Wording
<p>Any other country which has agreed to follow the European Community Directive on Insurance Civil liabilities (Article 7 (2) of EC Directive 72/166/EEC)</p>	<p>Any other country which has agreed to follow Article 8 of the EU Directive 2009/103/EC relating to insurance against civil liability in respect of the use of motor vehicles</p>

## 6. Changes to 'Part F: Additional covers and benefits' on pages 24 – 26:

### Removed Wording

Protected No claims discount table has been removed.

## 7. Changes to 'Endorsements' section on pages 26 – 28:

### Removed Wording

Endorsement 30 – Protected no claim discount

Following wording has been removed as no longer applicable:

**You** will pay the amount shown next to this endorsement number in the **schedule** towards each claim for loss or damage to **your car**.

## 8. Changes to 'Part B: Liability to others' section on page 20:

### Old Wording

For the purpose of the exclusion terrorism mean an act or acts whether threatened or actual of any person or persons involving the causing of occasioning or threatening of harm of whatever nature and by whatever means made or claimed to be made whole or in part for political, religious or similar purposes.

### New Wording

For the purpose of this exclusion terrorism means any act or acts that the government of the United Kingdom considers to be an act of terrorism or any act which could be defined as terrorism under the Terrorism Act 2000 and/or subsequent acts pertaining to terrorism. This involves but is not limited to the use of or threat of action, force or violence by any person or group of people acting alone or on behalf of any organisation or government. This could be for political, religious, ideological or similar reasons. This includes trying to influence any government or intimidate the public.

## 9. Changes to 'Data Protection Notice' on page 28:

### Revised Wording

You may be aware that the European Union has introduced a new Regulation, known as the General Data Protection Regulation (GDPR), which applies to every organisation handling personal data.

Under the new regulation, your rights as a customer have been updated and expanded. We have updated our privacy policy to explain these rights as well as other changes required by the regulation.

View our privacy policy online at [www.axa.co.uk/privacy-policy](http://www.axa.co.uk/privacy-policy) to find out all about your rights, the information we collect on you and why. If you do not have access to the internet please contact us and we will send you a printed copy.