



Product Name(s)

AXA Car

Product Type	Personal Lines general insurance product suitable for individuals seeking to insure their private motor car
Product Status	This product is open to new and renewal business
Who is the product designed for?	This product is designed for UK based individuals aged 25 to 79 at the time of sale who: <ul style="list-style-type: none"> ✓ Hold a Full UK/EU or provisional driving licence and with a low number of minor motoring convictions and claims in the last 3 years, driving up to 15000 miles annually; and ✓ Own a standard manufactured car which is valued at less than £75000 and is only used for SDP&C and class 1 or 2 business use.
Who is the product not appropriate for?	This product is not designed for individuals: <ul style="list-style-type: none"> ✗ Who don't live in the UK; ✗ Who are aged under the age of 25 or over the age of 79; ✗ Who own a vehicle which is worth more than £75000, is of a non-standard specification or a high-performance vehicle; ✗ Who drive more than 15000 miles per year; ✗ Who have more than 1 motoring convictions in the last 5 years, more than 2 fault motoring claims in the last 3 years or any unspent criminal convictions;
What are mandatory product features that will meet the needs, characteristics and goals of the target market?	This product provides the following cover, up to agreed specified limits: <ul style="list-style-type: none"> • Loss and Damage • Liability to others • Personal belongings
Does the product include optional covers?	The following optional cover can be added: <ul style="list-style-type: none"> • Protected No Claims Discount
How should this product be distributed?	The distribution strategy is considered appropriate for the target market with customers having the option to purchase these products through a distributor of their choice. These products are considered suitable for advised and non-advised sales by suitably skilled agents or sub-delegates via telephone, face to face or an appropriately designed on-line journey.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer receives fair value for this product, care must be taken to ensure no duplicate cover exists or is caused by an add-on where that cover is already provided by the policy. Add-ons and optional extras should highlight the key features and benefits along with any significant or unusual exclusions so customer can make an informed choice. Commission, fees or charges passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal.