



## Important Information

# This notice applies to all AXA Goods Carrying Vehicle 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.

## Updates we need to tell you about

**Our complaints telephone number has changed.**

If **you** need to make a complaint the phone number **you** need to call to complain is **0330 024 5518**. Lines are open Monday to Friday 9am to 5pm.

## Updates to your insurance

### 1. General conditions applicable to all parts of your policy.

**We** have added the following new condition to **your policy**:

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

## 2. General conditions section - Cancellation condition

We have made the following changes

Current wording	New wording
<p><b>Cancellation condition</b></p> <p>1. <b>You</b> may cancel <b>your policy</b> within 14 days of receiving <b>your policy</b> if for any reason <b>you</b> are dissatisfied or the policy does not meet <b>your</b> requirements. If <b>you</b> cancel this way before cover has started <b>we</b> will return the full premium <b>you</b> have paid. If cover has started, provided that there have been no claim(s) in the current <b>period of insurance we</b> will refund part of the premium <b>you</b> have paid, proportionate to the time left on <b>your policy</b>.</p>	<p><b>Cancellation condition</b></p> <p><b>1. Statutory cancellation rights.</b></p> <p><b>You</b> may cancel this policy within 14 days of receipt of the policy documents (new business) or the renewal date (the Cancellation period) by writing to <b>us</b> at the following address during the Cancellation period:</p> <p>AXA Personal Lines Customer Service PO Box 7072 Willenhall WV1 9ZU</p> <p>There is no refund of premium if you have had a claim. However, in all other cases, <b>we</b> will keep an amount of premium in proportion to the time <b>you</b> have been on cover and refund the balance to <b>you</b>.</p> <p>If there is a claim and if you are paying by instalments directly to <b>us, you</b> will either have to:</p> <ul style="list-style-type: none"> <li>■ continue with the instalment payments until the premium is paid in full or,</li> <li>■ <b>we</b> may take the remaining instalments <b>you</b> owe from any claim payment made.</li> </ul> <p>Where <b>you</b> have paid for your premiums using a loan and <b>you</b> are paying your instalments for that loan to <b>your</b> broker or finance provider, the amount that <b>we</b> may take from any claim payment made is the amount of the outstanding instalments as told to <b>us</b> by <b>your</b> broker/finance provider.</p>

## Current wording

2. **You** may cancel **your policy** at any time. If **you** cancel this way, provided no claim has been notified, paid or is outstanding in the current **period of insurance we** will refund part of the premium paid, proportionate to the unexpired **period of insurance** following cancellation minus an administration fee which **you** will be advised of when arranging this insurance. Where a claim has been notified, paid or is outstanding the annual premium remains due in full.

## New wording

### 2. Cancellation outside the statutory period.

**You** may cancel this policy at any time by giving prior written notice to the above address.

As long as **you** have not incurred any eligible claims, apart from a claim for Windscreen Repair or Windscreen Replacement, **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 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.

Current wording	New wording
<p>4. <b>We</b> reserve the right to cancel <b>your policy</b> by providing 14 days prior written notice in the event of nonpayment of the premium or default if <b>you</b> are paying by instalments. If <b>we</b> are unable to collect a payment by instalments <b>we</b> will use best endeavours to collect the outstanding payment(s) before exercising <b>our</b> right to cancel the policy.</p>	<p><b>4. Non payment of premiums</b></p> <p><b>We</b> have the right to cancel this <b>policy</b> by giving <b>you</b> 7 days written notice in the event of non payment of the premium or default if <b>you</b> are paying by instalments.</p> <p><b>Our</b> right to cancel the policy applies even if <b>you</b> are paying the instalments directly to <b>us</b>, by AXA Budget plan or to <b>your</b> broker or finance provider under a loan <b>you</b> have with them.</p> <p>Where <b>you</b> are paying by instalments to <b>your</b> broker/finance provider, <b>our</b> right to cancel the policy by giving <b>you</b> 7 days written notice applies from the moment <b>you</b> have defaulted on <b>your</b> instalment payments with them.</p> <p>If <b>we</b> are collecting the instalment payments and <b>we</b> are unable to collect a payment that is due, <b>we</b> will contact <b>you</b> and try to collect the outstanding payment(s) before <b>we</b> invoke our right to cancel the policy.</p>

### 3. The meaning of defined words

**We** have added the following to **your** excess definition:

Current wording	New wording
<p><b>Excess</b></p> <p>The first amount <b>you</b> must pay towards the cost of a claim. Sometimes more than one <b>excess</b> can apply, in which case <b>we</b> add them together. Please refer to Section 2 for more details.</p>	<p><b>Excess</b></p> <p>The first amount <b>you</b> must pay towards the cost of a claim. Sometimes more than one <b>excess</b> can apply, in which case <b>we</b> add them together. Please refer to Section 2 for more details.</p> <p><b>You</b> may also have to pay an additional excess if <b>you</b> chose not to use an <b>Approved</b> <b>repairer</b>.</p>

## 4. Fraud condition

We have amended our Fraud wording:

Current wording	New wording
<p><b>Fraud condition</b></p> <p><b>You</b> and anyone acting for <b>you</b> must not act in a fraudulent way.</p> <p>If <b>you</b> or anyone acting for <b>you</b>:</p> <ol style="list-style-type: none"><li>1 knowingly makes a fraudulent or exaggerated claim under <b>your policy</b>;</li><li>2 knowingly makes a false statement in support of a claim (whether or not the claim itself is genuine);</li></ol> <p>or</p> <ol style="list-style-type: none"><li>3 knowingly submit a false or forged document in support of a claim (whether or not the claim itself is genuine),</li></ol> <p><b>we</b> will:</p> <ol style="list-style-type: none"><li>a refuse to pay the claim;</li><li>b declare <b>your policy</b> void, treating it as if it had never existed without any refund of premium; and</li><li>c recover any sums that <b>we</b> have already paid under <b>your policy</b> in respect of the claim and any previous claims.</li></ol> <p><b>We</b> may also inform the police of the circumstances.</p>	<p><b>Fraud condition</b></p> <p><b>If we discover you or anyone acting for you has been dishonest</b></p> <p>When buying, making changes or renewing this <b>policy</b>, <b>you</b> and anyone acting for <b>you</b> must answer all questions accurately and truthfully about <b>you</b>, <b>your vehicle</b>, and any named drivers on <b>your policy</b>. <b>You</b> must also check and agree with any statements <b>we</b> make.</p> <p>The information <b>you</b> give <b>us</b> helps <b>us</b> decide whether <b>we</b> can cover <b>you</b> or not, and if there are any risks where <b>we</b> agree to insure <b>you</b> and <b>your vehicle</b>. It also helps <b>us</b> to work out the right price for <b>your policy</b>.</p> <p>If <b>we</b> discover information isn't correct or true, or <b>you</b> haven't kept <b>us</b> up to date with any changes, then this could affect <b>your policy</b> cover and any claims <b>you</b> make.</p> <p><b>What may happen with your policy cover if you have been dishonest</b></p> <ul style="list-style-type: none"><li>■ <b>We</b> may change the terms and/or price of <b>your policy</b></li><li>■ <b>We</b> may void your policy (cancel <b>your policy</b> back to the start date or date the dishonest act took place, and treat <b>your policy</b> as if it never existed)</li><li>■ <b>We</b> may not return any premium paid by <b>you</b> for the policy.</li></ul> <p><b>What may happen with any claims you've made</b></p> <p>If <b>you</b> or anyone acting for <b>you</b>:</p> <ul style="list-style-type: none"><li>■ Gives us information which <b>you</b>/they know isn't accurate or true</li><li>■ Is dishonest about a claim</li><li>■ Gives us details or makes a statement about the claim, knowing the information is untrue</li></ul>

Current wording

New wording

- Sends false documents to support a claim or policy application knowing these have been amended, forged, or faked
- Causes loss or damage on purpose or causes loss with **your** agreement, knowledge, or involvement.

Then:

- **We** won't pay any claims that have been made dishonestly
- **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
- **We** may take legal action against **you**
- **We** may tell the police
- **We** may tell fraud prevention agencies so they can stop similar claims being made in the future.

**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](http://www.axa.co.uk)**