



Important Information

This notice applies to all AXA Car Plus 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

We've made changes to the following general conditions in **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

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>What may happen with any claims you've made</p> <p>If you or anyone acting for you:</p> <ul style="list-style-type: none"> • Gives us information which you/they know isn't accurate or true • Is dishonest about a claim • Gives us details or makes a statement about the claim, knowing the information is untrue • 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 <p>Then:</p> <ul style="list-style-type: none"> • 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.

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 Part G: Motoring Assistance Cover – Policy Wording

Current Wording	New Wording
<p>This policy is underwritten by Inter Partner Assistance S.A. UK Branch, which is part of the AXA Group, with a registered office at 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance S.A. UK Branch is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), which is a Belgian firm authorised by the National Bank of Belgium under number 0487. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.</p>	<p>This policy is underwritten by Inter Partner Assistance S.A., which is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR.</p> <p>The assistance services described in this policy are provided by AXA Assistance (UK) Limited, which is authorised and regulated by the Financial Conduct Authority. AXA Assistance (UK) Limited's firm register number is 439069, with its registered office at 106-118 Station Road, Redhill, RH1 1PR. It is registered in England under company number 02638890.</p> <p>Both AXA Assistance (UK) Limited and Inter Partner Assistance S.A. are part of the AXA Group.</p>

Current Wording	New Wording
<p>Definition We/Us/Your</p> <p>Inter Partner Assistance S.A. UK Branch and AXA Assistance (UK) Ltd both of The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR, UK.</p> <p>How to make a claim</p> <p>Text messaging is available if you are deaf, hard of hearing or have speech difficulties. Please text the word ‘breakdown’ to +44 (0) 7624 808 266.</p> <p>Data Protection</p> <p>We carry out these activities within the UK and the European Economic Area (the European Union plus Norway, Liechtenstein and Iceland) and Switzerland, across which the data protection laws provide a similar level of protection.</p>	<p>Definition We/Us/Your</p> <p>Inter Partner Assistance S.A. UK Branch and AXA Assistance (UK) Limited, whose registered address is The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR.</p> <p>How to make a claim</p> <p>Text messaging is available if you are deaf, hard of hearing or have speech difficulties. Please text the word ‘breakdown’ to +44 (0) 7984 434 960.</p> <p>Data Protection</p> <p>We carry out these activities within the UK and both within and outside the EEA (the European Union plus Norway, Liechtenstein and Iceland) and Switzerland, across which the data protection laws provide a similar level of protection.</p>

General condition 1 has been changed to include details of what happens if **your car** is over 16 at renewal of **your** policy.

Sections C and E have been updated to include additional mileage charges where the recovery distance exceeds 15 miles.

New section added to Part G: Motoring Assistance Cover – Data Protection

New wording added
<p>Financial Service Compensation Scheme (FSCS)</p> <p>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 and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).</p>

6. 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

