

**Arranged with AXA Insurance UK plc**

Some important facts about your Motor Insurance are summarised below. This summary does not contain the full terms and conditions of the contract which can be found in the Insurance Policy. It is important that you read the policy document carefully when you receive it. This summary does not form part of your contract of insurance.

The insurance policy is underwritten by Octane London Market Limited and has been arranged with AXA Insurance UK plc, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England and Wales no.78950

The policy provides cover for you and your vehicles, comprising Comprehensive (**COMP**), Third Party Fire & Theft (**TPFT**) or Third Party Only cover (**TPO**), as selected by you when requesting the quote and detailed in your Schedule.

**Policy Period** All policies are for a period of 12 months unless agreed otherwise

**Applicable Law** unless we agree otherwise, this insurance will be governed by the law of England

**Liability for death or injury to others** *Applies to COMP, TPFT and TPO.* Unlimited cover in respect of your legal liability to others, including passengers, for death or bodily injury.

**Liability for damage to property** *Applies to COMP, TPFT and TPO.* Cover up to £2,000,000 for damage to property arising out of one accident or series of accidents arising out of one event.

**Legal Representation** *Applies to COMP, TPFT and TPO.* At our option we will pay: legal fees and costs in defending any action at law when damages are sought for death, bodily injury or property damage; solicitors fees for representation at a Coroner's inquest or fatal inquiry and legal expenses in respect of proceedings for manslaughter or reckless driving or causing death by dangerous driving.

**Towing** *Applies to COMP, TPFT and TPO.* Insures your liability to Third Parties whilst legally towing.

**Principals** *Applies to COMP, TPFT and TPO.* Liability assumed under an agreement for the execution of works or services.

**Trailers** Cover for trailers attached. Also when detached from the vehicle but remaining on your premises, or temporarily detached in the course of a journey. Cover will be as per the power unit.

**Accidental damage to your vehicles** *Applies to COMP only.* The maximum amount payable for vehicle loss or damage, arising from a single event, is £2,000,000.

**Loss or damage caused by Theft or Fire** *Applies to COMP and TPFT only.*

Under these last two headings we do not cover loss of or damage to the vehicle whilst the keys or other device which unlocks the vehicle have been left in or on the vehicle or not removed to a safe and secure place. There is no cover for loss resulting from deception, fraud or by use of counterfeit form of payment.

**Windscreen Cover** *Applies to COMP only.* The standard windscreen cover is unlimited, but subject to the excess which applies to the policy. The minimum windscreen excess is £100.

## OCTANE LONDON MARKET MOTOR INSURANCE POLICY - SUMMARY

**Lock Replacement** Applies to COMP only. Up to £500 towards the cost of replacing locks, ignition and keys.

**Cancellation** To exercise your right to cancel your policy, please contact your insurance broker or intermediary. You must also return the Certificate(s) of Insurance.

You will be entitled, upon cancellation, to a return of premium after application of our short period rates, although no return of premium will be allowed if the claims under the policy have exceeded the entire premium fund. Otherwise, the premium for each vehicle covered will be refunded pro rata less the short period charge of one month's premium. Note that no refund will be allowed in respect of any insured vehicle which has been the subject of a claim.

We may cancel the Insurance Policy by giving seven days notice by Recorded Delivery to your last known address. Subject to the clause below you will be entitled to a return of premium upon receipt of the Certificate(s) of Motor Insurance.

**Deletion of vehicles** No refund will be allowed in respect of the deletion from cover of any insured vehicle which has been the subject of a claim.

**Exclusions** The following is a list of the main exclusions.

- any excess shown on the schedule
- any premises you occupy or any property or load being conveyed on your vehicle or a trailer
- damage to tyres from any cause other than an accident involving your vehicle
- any diminution in the value of the vehicle following repair or following theft]
- Wear and tear, mechanical or electrical breakages or failures
- loss of or damage to electronic satellite navigation equipment (unless fitted by the manufacturer at first registration), tapes, cassettes, compact discs, MP3 players and accessories, visual and sound reproducing equipment, radar detection equipment, DVD players, telephones or other communications equipment.
- unauthorised taking by an employee.
- misfuelling
- there is no cover for loss of use of the vehicle

**Foreign Use** The insurance provides the minimum cover necessary in the EU. There is no automatic full schedule cover. If before departure you notify us, and pay any additional premium we require, we may extend the policy's territorial limits to provide the same cover shown in your policy schedule.

**Claims** Should be reported to our Claim Line, anytime day or night on **08000 327327**

**Complaints Process** If you feel that we have not provided a first-class service, or if you have any questions about your insurance, please write, quoting the policy number shown on your schedule, to:

The Managing Director, Octane London Market Limited, Alexander House, Honywood Road, Basildon, Essex SS14 3DS.

**Compensation** AXA Insurance UK plc belongs Financial Services Compensation Scheme (FSCS). Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Information can be obtained by visiting [www.fscs.org.uk](http://www.fscs.org.uk).