



Ladyfirst

A summary of our car insurance policy,
specially designed for you

ROI



July, 2006

Be Life Confident

A summary of our Ladyfirst private car policy



Thank you for insuring your car with us.

Please take care when driving. In particular don't drive too fast in the wet or when it's dark. Leave enough room between you and the car in front so you can stop in time.

This document is a summary of your motor insurance policy. If you would like to look over the full terms and conditions, these are in your policy document. If there's anything you don't understand, please phone us on 1890 28 28 20.

We are delighted to have you as a customer and look forward to insuring you for many years.

John O'Neill
Chief Executive

First things first

Private car insurance provides three levels of cover to choose from:

- comprehensive;
- third party fire and theft; or
- third party only.

You can buy optional extra cover for an extra premium. Please see your proposal form, proposal declaration or policy schedule for the cover you have chosen.

**If you need to make a claim, please call our
24-hour claims helpline on 1890 24 7 365.**

Our policy at a glance

This is a summary of policy features and benefits.

| Features and benefits | Type of policy | |
|--|----------------|----------------------------|
| | Comprehensive | Third party fire and theft |
| We will pay for loss of or damage to your car and its accessories and spare parts while they are in or on the car. | ✓ | |
| We will cover loss of or damage to your car, including glass breakage, by fire or theft. You will not pay an excess if you make a claim for fire or theft and it will not affect your no-claims discount. | ✓ | ✓ |
| We will replace your car with a new model if you make a claim. | ✓ | ✓ |
| If you have a claim under the policy, we will give you up to seven days car hire while your car is being repaired. You can buy extra car hire cover with our "Extra Benefits" package. Please contact us for details. | ✓ | ✓ |
| We will pay for a broken or damaged windscreen, windows or sunroof glass in your car and scratching of the bodywork caused by them breaking. If this is the only damage you claim for, your no-claim discount will not be affected. | ✓ | |
| The policy applies while your car is towing a caravan or trailer. | ✓ | ✓ |
| We will cover you for third party only while driving other cars you do not own or have not hired under a hire-purchase agreement. | ✓ | ✓ |
| We will provide cover for your legal liability for accidental death or injury to other people as a result of using your car. Cover is unlimited. | ✓ | ✓ |
| We will cover legal liability for damage to other peoples property due to an accident as a result of using your car. | ✓ | ✓ |
| You have cover to drive in the European Union and European Union-approved countries. | ✓ | ✓ |
| You can earn up to 70% no-claims discount. | ✓ | ✓ |
| If you have an accidental damage claim, we will only reduce your no-claims discount by one year. | ✓ | ✓ |
| You have a 'step back' facility if you are earning 50% or 70% no-claims discount. This means that you will only lose part of your discount if someone makes a claim against you. | ✓ | ✓ |
| We will pay up to €250 for personal belongings carried in your car if lost or damaged by an accident, fire, theft or attempted theft. | ✓ | ✓ |
| If you breakdown, we will send a repairer to help you. If repairs are possible, we will provide up to one hours labour to repair your car, as long as it is carried out at the scene, or we will cover the cost of towing to the nearest repairer or to any other place you ask, if this is closer. If repairs cannot be completed on the same day, we will pay to get you home or to your intended destination. | ✓ | ✓ |



| Third party only | Significant or unusual limits and exclusions | Policy section |
|------------------|--|----------------|
| | We will not cover any reduction in the market value of your car because it has had to be repaired. We will not cover mechanical or electrical breakdowns. Your excess (the first part of a claim you must pay) is shown on your schedule. | Section 1 |
| | | Section 1 |
| | Your car must be less than a year old and have damage that costs more than 60% of its value to repair. You may have chosen to delete this cover. Please check your policy schedule. | Section 1 |
| | You must use one of our approved repairers to take advantage of this benefit. | Section 1 |
| | You may have chosen to delete this cover. Please check your policy schedule. | Section 2 |
| ✓ | We will not cover loss of or damage to the towed caravan or trailer. | Section 3 |
| ✓ | There are some exceptions where this does not apply, please see your certificate and schedule. | Section 4 |
| ✓ | | Section 4 |
| ✓ | We will not pay more than €30 million. | Section 4 |
| ✓ | Full policy cover applies for one trip of no more than 31 days each year. The minimum cover you need in these countries applies while the policy is in force. | Section 5 |
| ✓ | You may lose this discount if you make a claim | Section 7 |
| | This will not apply if you have more than one claim in the period of insurance. You may have chosen to delete this cover. Please check your policy schedule. | Section 7 |
| ✓ | The 'step back' no-claims discount facility will not apply if you are convicted of dangerous driving or a drink-driving offence under road traffic laws following an accident. You may have chosen to delete this cover. | Section 7 |
| | Certain items will not be covered, see Section 10 of your policy document for details. | Section 9 |
| ✓ | "Motor Rescue" benefits only apply when you are over 1km from home. Please see Section 10 of your policy booklet for details of the limits of "journey completion" benefits. However, you may have chosen to upgrade this cover to Motor Rescue Plus. If so, please see section 10 of your policy booklet for details. | Section 10 |

Extra cover for a higher premium

Please ask us for relevant charges.

Any extra cover you have bought will be shown on your proposal form, proposal declaration or on your policy schedule.

Protecting your no-claims discount

If you buy no-claims discount protection, you can make one claim without losing your no-claims discount.

To qualify, you must be earning the maximum no-claims discount and you must not have made a claim for the past three years.

Motor Rescue Plus

This will give you 24-hour breakdown assistance from your driveway and extended towing cover. See Section 10 of your policy booklet for details.

Extra benefits

Increase your cover to include glass breakage, car hire, replacement locks, fire brigade charges and a smaller excess.

"Injury to driver" cover

The cover includes a benefit of €10,000 if you or a named driver are seriously injured in a road accident and a €30,000 death benefit if you or any driver named on the policy is killed as a result of a motor accident involving your car. It also includes hospital and temporary disability benefits for you.

A claim under any of these optional benefits will not affect your no-claim discount.

Significant general exceptions and policy conditions

Applies to all sections of the policy.

People covered to drive

We will not be liable for any injury, loss or damage while your vehicle is being driven by a person not covered by the certificate of motor insurance.

Using your car

We will not be liable for any injury, loss or damage while your vehicle is being used for any purpose not covered by the certificate of motor insurance.

Driving licence

There is no cover for anyone who is disqualified from driving or has never held a driving licence.

Claims procedure

You must, as soon as reasonably possible, give us notice of any injury, loss or damage which may give rise to a claim under the policy.

Looking after your vehicle

You must take all reasonable precautions to keep your car secure from theft and in a roadworthy condition.

Changing car

You must tell us immediately if you change your car.

Fraud

You are under a duty to tell us all facts likely to influence how we assess, and if we accept, your proposal. If you do not, we may cancel your policy, declare the contract to be void and refuse to pay any claim under the policy as well as any other rights we may have under the policy. It is in your own interest to mention these facts. If you are in any doubt whether certain facts are important, please ask us.

Other things you should know

People carriers

If you drive a multi-passenger vehicle (MPV) and you need a temporary replacement vehicle following a claim, we will, where possible, give you a replacement MPV up to seven seats, while your car is being repaired by one of our approved repairers.

How long the policy lasts

Your policy will run for 12 months from the date and time shown in the schedule. If we agree to provide cover for less than 12 months, the schedule will show when your policy ends.

Cooling-off period

If you are unhappy with your new policy, you can cancel within 14 days by giving notice in writing and returning the certificate of insurance to us. We will work out your premium for the period you have been insured and refund what is left. If a claim has been made or there has been any incident likely to give rise to a claim, we may not refund your premium.

Cancelling your policy in the first year

If you cancel at any other time during the first year of insurance, we will work out the premium for the period you were insured based on our short period rates as shown below. If you have made a claim or there has been an incident likely to give rise to a claim, we will not give any refund.

| Period which your policy is in force | Percentage of premium returned |
|--------------------------------------|---|
| 0-14 days | Percentage of premium for the number of days left |
| 1 month | 80% |
| 2 months | 70% |
| 3 months | 60% |
| 4 months | 50% |
| 5 months | 45% |
| 6 months | 35% |
| 7 months | 25% |
| 8 months | 20% |
| 9 months | 10% |
| Over 9 months | Nil |

The premium does not include the charge for motor rescue or the premium for injury to driver cover and we will not provide a refund for these optional items when you cancel your policy.

Cancelling your policy at any other time

In the second and any future years, as long as you return the certificate and disc of insurance to your nearest AXA office, we will return the premium for the period of insurance still left to run. The premium does not include the charge for motor rescue or the premium for injury to driver cover and we will not provide a refund for these optional items when you cancel your policy.

Our rights to cancel

If we have to cancel your policy, we will send you 10 days' notice by registered letter to your last known address. As long as you return the certificate and disc of insurance to us, we will return the premium for the period of insurance still left to run.

Your premium

Although you can protect your no-claims discount, your premium may increase if you make claims or you receive motoring convictions.

The law and language of the contract

Both you and we can choose the law within the European Union which applies to the contract. We propose that the law of the Republic of Ireland will apply. The language used in this policy and in communications relating to it will be English.

Terms and conditions

As with all insurance contracts, certain terms and conditions will apply. We will be happy to discuss your insurance needs either by phone or at your local branch.

Whether the product is suitable

Please read this document to make sure the policy meets your needs. If you find that your cover is unsuitable, please call into your local AXA branch or ring us on 1890 28 28 20 and we will be happy to discuss another product with you.

This policy summary applies to new policies from 1 July, 2006 and applies to Ladyfirst policies renewed on or after 1 August, 2006. It replaces any previous policy summaries issued.

Caring for you

There may be times when you feel you do not receive the service you expect from us. This is our complaints process to help you.

- For a complaint about your policy, contact your local AXA Insurance branch.
- For a complaint about your claim, contact our claims action line on 1890 24 7 365.

If we cannot sort out your complaint, you can contact our Customer Care Department on 1890 211850 or:

- email: axacustomer@axa.ie; or
- write to AXA Insurance, Freepost, Dublin 1.

If you are unhappy with the way we have dealt with your complaint, you may be able to refer to:

- the Financial Services Ombudsman Bureau on 1890 88 2090; or
- the Irish Insurance Federation on 01 6761914.

Our promise to you

- We will reply to your complaint within seven days.
- We will investigate your complaint.
- We will keep you informed of progress.
- We will do everything possible to sort out your complaint.
- We will use feedback from you to improve our service.



AXA Insurance Limited, Wolfe Tone Street, Dublin 1.

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AXA Insurance Limited is regulated by the Financial Regulator.

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