



AXA Broker  
Car Insurance  
Scheme Business

# We're making changes to your policy.



We are making changes to your policy as you renew. The sections of your policy that have been amended are outlined within this document. We would strongly urge you to read your new policy document which may be obtained from your broker.

Section	Summary of Change
<p><b>General Definitions</b></p>	<p>We have added the following new definitions:</p> <ul style="list-style-type: none"> <li>▶ Approved repairer</li> <li>▶ Charge Point</li> </ul> <p>We have altered the meaning of the following definitions:</p> <ul style="list-style-type: none"> <li>▶ Certificate of Insurance</li> <li>▶ Endorsement</li> <li>▶ Europe</li> <li>▶ Excess</li> <li>▶ Market Value</li> <li>▶ Period of Insurance</li> <li>▶ Schedule</li> <li>▶ Your car</li> </ul>
<p><b>General Conditions</b> 7. Looking after your car</p>	<p><b>Additional conditions:</b> <i>You should ensure that:</i></p> <ul style="list-style-type: none"> <li>▶ <i>your car is locked and security devices activated when your car is unattended</i></li> <li>▶ <i>all windows and sunroofs are fully closed when your car is unattended</i></li> <li>▶ <i>tyres on your car are within the legal requirements</i></li> <li>▶ <i>your car has a valid NCT certificate if required by law</i></li> </ul>
<p><b>General Conditions</b> New</p>	<p><b>13. Open Driving</b> <i>Where the policy includes optional Open Driving cover, this covers drivers aged 25 to 70 who hold the correct category of full driving licences issued by:</i></p> <ul style="list-style-type: none"> <li>- <i>European countries</i></li> <li>- <i>“Licence Exchange States” recognised by NDLS (provided holder is resident here no longer than 12 months)</i></li> </ul>
<p><b>Section 1 . Loss or damage to your car</b>  Loss of or damage to a car you borrow from another person</p>	<p>The following <b>exclusions</b> have been added:</p> <ul style="list-style-type: none"> <li>▶ Vans or car-vans</li> <li>▶ Jeep-type vehicles with no seats in the back; or</li> <li>▶ Vans adapted to carry passengers</li> <li>▶ Vehicles registered outside the Republic of Ireland</li> <li>▶ Vehicles modified beyond manufacturers, standard specification</li> <li>▶ Vehicles hired or leased to you</li> </ul> <p>We have updated the <b>exclusion</b> in relation to ownership from: <i>The car does not belong to you or your husband, wife or partner</i> to: <i>The car does not belong to you, your husband, wife partner or employer or is not hired or leased, under a hire purchase or leasing agreement, to you, your husband, wife, partner or employer</i></p> <p><b>Condition added:</b></p> <ul style="list-style-type: none"> <li>▶ <i>The other car is roadworthy and is properly compliant with a valid NCT test certificate if required by law</i></li> </ul>

Section	Summary of Change
<p>Section 1. Loss &amp; damage to your car</p> <p>What's not covered</p>	<p><b>New exclusions:</b></p> <ul style="list-style-type: none"> <li>▶ No cover for modifications unless they were disclosed</li> <li>▶ Loss or damage to your car where possession is obtained by fraud, trick or false pretences</li> <li>▶ Loss or damage caused by theft or attempted theft if your car was taken by a member of your family or household or taken by an employee or ex-employee of the owner of your car unless you can provide us with written confirmation of notifying the appropriate law enforcement authorities</li> <li>▶ Loss or damage caused by theft or attempted theft if the keys (or keyless entry system) are left unsecured or left in or on an unattended car</li> <li>▶ Loss or damage as a result of incorrectly fuelling your car or from the use of substandard or contaminated fuel, lubricant or parts</li> </ul> <p><b>Increase in Excess:</b></p> <p>We have increased our standard excess as noted below. Please note, the circumstances in which the excess is applied remains unaltered and the excesses below apply if an AXA approved repairer is used.</p> <ul style="list-style-type: none"> <li>▶ For main drivers aged 25 or over: the standard excess is now €300 (previously €200)</li> <li>▶ For main drivers aged under 25: the standard excess is now €550 (previously €200)</li> <li>▶ For named drivers (aged under 25) involved in an accident, the standard excess is now €550 (previously €200)</li> </ul> <p>If you chose not to use an AXA Approved repairer an increased excess of €100 applies.</p> <ul style="list-style-type: none"> <li>▶ For our Drivefirst product the standard excess is now €650 (previously €500) for all repairers.</li> </ul> <p><u>Important:</u> You may have previously chosen to increase the excess on your policy - it is important to review your policy schedule for the exact excess that applies to your policy as it may differ to the amounts stated above. Following this review, you may have the option to increase or decrease the excess amount on your policy in return for a reduced or increased premium. If this interests you, please contact your broker to discuss your options.</p>
<p>Section 2. Broken glass</p>	<ul style="list-style-type: none"> <li>- An excess of €25 now applies if glass is replaced (no excess applied previously)</li> <li>- Sunroofs, panoramic glass roofs or similar glass panels embedded in the car are now excluded</li> </ul> <p>The following <b>exclusions</b> have been added:</p> <ul style="list-style-type: none"> <li>▶ Any amount over €400 for a replacement or €50 for a repair if the work is not carried out by our approved windscreen repairers</li> <li>▶ Damaged or broken glass in sunroofs, panoramic glass roofs or similar glass panels embedded in the car</li> <li>▶ Damaged or broken mirror glass</li> <li>▶ Damage caused by your own deliberate act</li> <li>▶ Damaged or broken glass to vehicles that are temporarily covered</li> <li>▶ Damage caused by wear and tear or negligence</li> </ul>
<p>Section 3: Towing</p>	<p>Operative clause; wording amended to:</p> <p><i>This policy applies when your car is towing a trailer (including caravan, horsebox, cattle trailer or boat trailer) or a broken-down vehicle, provided:</i></p> <ul style="list-style-type: none"> <li>▶ This is allowed by law</li> <li>▶ The driver holds the appropriate licence</li> <li>▶ The weight of the trailer is within the maximum specified towing limit for your car</li> </ul>

Section	Summary of Change
<p><b>Section 4.</b> <b>Liability to others</b> Driving other cars</p>	<p>We have updated the <b>exclusion</b> in relation to ownership from:</p> <ul style="list-style-type: none"> <li>▶ <i>You do not own the car or you have not hired the car under a hire-purchase or lease agreement to:</i></li> <li>▶ <i>The car does not belong to you, your husband, wife partner or employer or is not hired or leased, under a hire purchase or leasing agreement, to you, your husband, wife, partner or employer</i></li> </ul> <p>The following <b>conditions</b> have been added:</p> <ul style="list-style-type: none"> <li>▶ <i>the other vehicle is roadworthy and properly compliant with a valid NCT or MOT test certificate if required by law</i></li> <li>▶ <i>This extension applies only to private passenger car. It does not include vans, car-vans, jeeps with no seats in the back or vans adapted to carry passengers</i></li> </ul> <p>This cover now applies while driving in the Republic of Ireland and the UK only. It previously applied in Europe.</p>
<p><b>Section 4.</b> <b>Liability to others</b> What is not covered</p>	<p>Licence exclusion wording changed from:</p> <ul style="list-style-type: none"> <li>▶ <i>Anyone driving your car who is disqualified from driving or has never held a driving licence, or is prevented by law from holding a licence</i></li> </ul> <p>to:</p> <ul style="list-style-type: none"> <li>▶ <i>Anyone driving your car who does not hold the appropriate driving licence or who is prevented by law from holding the appropriate licence or who is disqualified from driving</i></li> </ul>
<p><b>Section 5.</b> <b>Foreign Use</b> What is not covered under this section</p>	<p>The following clause has been added:</p> <ul style="list-style-type: none"> <li>▶ <i>Sections of this policy which state that cover is restricted to of Ireland only, or to Ireland and the UK, will not extend to Europe. This includes, but is not restricted to, Motor Rescue rescue and driving other cars</i></li> </ul>
<p><b>Section 9.</b> <b>Extra Benefits</b> Part A Broken Glass</p>	<ul style="list-style-type: none"> <li>▶ An excess of €25 now applies if glass is replaced (no excess applied previously)</li> <li>▶ Sunroofs, panoramic glass roofs or similar glass panels embedded in the car are now excluded</li> </ul>
<p><b>Section 10.</b> <b>Motor Rescue</b> What is covered</p>	<p>Additional cover for electric vehicles (EV):</p> <ul style="list-style-type: none"> <li>▶ <i>energy failure: failure of the battery because there is insufficient charge to operate the car</i></li> </ul>

Section	Summary of Change
<p>Section 10. Motor Rescue</p> <p>4. Completing your journey</p>	<p>The following <b>condition</b> has been added:</p> <p>b. <i>(Accommodation expenses) .. Please note that you will be responsible for all accommodation costs in the first instance and AXA Assistance will reimburse these costs once your claim has been validated. Claims for reimbursement of accommodation will be assessed individually. All receipts must be retained.</i></p> <p>The limits in respect of accommodation expenses have been increased from</p> <ul style="list-style-type: none"> <li>- €31.75 per person, maximum €127, to</li> <li>- €50.00 per person, maximum €200.</li> </ul> <p>The following <b>benefit</b> option has been added:</p> <p>d. <i>Reasonable public transport or taxi fares for you and your passengers. Please note that you will be responsible for all onward transportation in the first instance and AXA Assistance will reimburse these costs once your claim has been validated. Claims for reimbursement of public transport or taxi fares will be assessed individually. All receipts and tickets must be retained.</i></p>
<p>Section 10. Motor Rescue</p> <p>What is not covered</p>	<p>The following exclusion has been added:</p> <ul style="list-style-type: none"> <li>▶ <i>Any claims for accommodation, public transport or taxi fares with no valid receipts or tickets</i></li> </ul>
<p>General Exceptions</p>	<p><b>Exception 1</b> (“This policy does not apply when your car”) para. 4 has been amended to:</p> <ul style="list-style-type: none"> <li>▶ <i>is being driven by anyone who does not hold the appropriate driving licence or who is prevented by law from holding the appropriate licence or who is disqualified from driving</i></li> </ul> <p>The following <b>exceptions</b> have been added:</p> <p>9. <i>This policy does not cover any liability, loss, damage or expense directly or indirectly caused by, resulting from or in connection with malfunction or hacking of autonomous/driverless vehicle systems including, but not limited to, remote control parking, lane departure warning systems, automated emergency braking (AEB), anti-lock braking (ABS), adaptive cruise control, blind spot monitoring, and other crash-avoidance technology.</i></p> <p>10. <i>This policy does not cover any loss of, damage to, or loss of use of the channel tunnel known as Eurotunnel and any loss or losses consequent thereon. For the purposes of this exclusion the words “channel tunnel” shall mean the fabric of the structure including contents therein, situated between the entrances and exits.</i></p> <p>11. <i>We will not provide cover, or pay any claim or provide any benefit under your policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us, or our parent, subsidiary or any AXA group member company, to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations, of the European Union, United Kingdom or United States of America.</i></p>



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