



**cornmarket**  
group financial services ltd

# CAR INSURANCE

*Pay less for great Cover*

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**AXA**



# AXA

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# HOW TO START YOUR POLICY: NEW CUSTOMER

Enclosed you will find your quotation, proposal form and product suitability statement. The proposal form has been completed on the basis of the information you have provided to us.

## STEP 1:

Please read the proposal form carefully and ensure all details are correct and that the cover requested meets with your requirements. If the details are incorrect or don't meet your requirements, please contact our helpline on (01) 408 4040.

## STEP 2:

Complete any unanswered questions on the proposal form and sign and date it. If you make any amendments to the form, please ensure that you initial and date any changes.

## STEP 3:

Return your completed proposal form along with the following documents:

- Your original proof of No Claims Bonus from your previous insurer
- Any other supporting documentation stipulated in the Important Messages box of your quotation
- Payment: Pay by post or by phone – see opposite for details.

## Return all documents to:

Cornmarket Group Financial Services Ltd.,  
Christchurch Square, Dublin 8.

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# HOW TO RENEW YOUR POLICY: EXISTING CUSTOMER

## CHECK YOUR COVER DETAILS

Your renewal notice is based on the most recent information supplied by you. If these details have changed (e.g. change of car, change of cover required etc.), please contact us immediately so we can update your details and issue you with a revised renewal notice if necessary. If you have an open driving policy, you can receive an additional discount if you restrict driving to yourself and your partner only. Under this option, your partner must be specifically named.

Now that you have checked your Cover Details and are happy, please proceed to payment options available to you, opposite, to complete your renewal.

# HOW TO PAY FOR YOUR POLICY



## PAY BY RENEWING ONLINE: EXISTING CUSTOMER

**PLEASE NOTE:  
WE ARE  
UNABLE TO  
ACCEPT PAYMENT  
BY CASH**

Log on to [www.cornmarket.ie](http://www.cornmarket.ie) and click on the 'Renew Your Policy' button and follow the easy steps. All you need is:

- A credit/charge/debit card\*
- Your policy number
- Your renewal pin – which is supplied on your renewal notice.

The online renewal system will only allow complete payments to be processed on or before the renewal date. If your renewal date has passed, or if you experience difficulty using our online facility, please contact the **Customer Service Helpline on (01) 408 4020**.



## PAY BY POST: NEW & EXISTING CUSTOMERS

### OPTION 1:

#### **DIRECT DEBIT**

Premiums will be paid from your bank account over 10 months. You must also send a deposit with your completed direct debit mandate. Charges are detailed on the enclosed direct debit mandate.

### OPTION 2:

#### **CHEQUE/BANK DRAFT**

This can be made payable to Cornmarket Group Financial Services Ltd. Please send all payments to:  
**Cornmarket Group Financial Services Ltd.,  
Christchurch Square,  
Dublin 8.**



## PAY BY TELEPHONE: NEW & EXISTING CUSTOMERS

### **CREDIT/CHARGE/DEBIT CARD\***

Your annual premium can be paid in full by credit/charge/debit card. Please call the relevant number to you.

Existing policies: (01) 408 4020

OR

New policies: (01) 470 8049

\*A charge of up to €10 may be levied on payment transactions by credit/charge/debit card in order to cover the cost charged by the card provider.

# IMPORTANT POINTS TO NOTE

## HOW A PRE-ACCIDENT VALUE IS CALCULATED

The maximum payment for any loss or damage to your car caused by an insured peril will be the market value of your car immediately preceding the incident but will not exceed any value declared to us prior to the loss.

## INSURED'S DUTY TO DISCLOSE ALL MATERIAL FACTS

Please note specifically, that failure to disclose all material information, or disclosures of false information could result in the policy becoming void, a claim not being paid, claims paid being recovered from you, you becoming liable for additional premiums which we reserve the right to collect and Terms & Conditions of the policy being amended.

Should any of these actions be taken against you, then you will be obliged to disclose them on any future request for cover or quotation. These are considered as the application of terms and this enforced action by us may affect your ability to get insurance cover in the future. Material information is any fact that AXA Insurance Ireland Limited (AXA) would regard as likely to affect the acceptance or assessment of the risk. It is recommended that you keep a record (including copies of letters) of all information supplied for the purpose of this insurance. In addition, by signing the declaration on the Proposal Form, you warrant and represent to us that in respect of any information of any person which you provide to us, you have the authority of that person to disclose such information to us and for all the purposes set out in this form and to give the consents set out above on behalf of each such person.

# POLICY FEATURES AND BENEFITS

Please read this document carefully. This doesn't contain the full terms and conditions of cover, but highlights the main features and benefits depending on the applicable Policy Cover, and significant or unusual exclusions that apply to the Policy as a whole. A significant exclusion is something which may affect your decision about whether this policy meets your needs. Full terms and conditions can be found within the Policy Booklet which is available on request.

## SIGNIFICANT FEATURES OF OUR CAR INSURANCE PRODUCT

Depending on the terms, exceptions and conditions of this policy, the following will apply:

### DRIVING OTHER CARS

Automatic third party cover for policyholders between the ages of 25 –70 with a full licence whilst driving other private motor cars. Terms and conditions apply.

### WINDSCREEN COVER

Cover is unlimited for comprehensive policyholders provided you use an approved repairer. Please call the AXA claims line on 1890 247 365 to report the claim and for information on how to proceed. If you use your own repairer, cover will be limited to €400.

### NO LOSS OF NO CLAIMS BONUS FOR:

- Fire claims
- Theft claims
- Windscreen claims
- Optional extra claims (see below).

### BREAKDOWN ASSISTANCE

- Roadside and driveway assistance up to one hour labour free
- Towing to the nearest repairer
- Completion of journey or accommodation expenses (certain limits apply).

### FOREIGN USE

Full cover will apply for you to drive in Europe for a total of 31 consecutive days.

### NEW CAR CONCESSION

If your car is less than a year old and is a write off, AXA will give you a new car replacement. Terms and Conditions apply.

## POLICY EXCLUSIONS

There are some instances where cover will be restricted or excluded. This may influence your decision about whether this policy meets your needs. This list is not exhaustive. For full details please refer to the policy booklets as other exclusions or restrictions may apply which you may deem more relevant to you and your circumstances.

AXA do not insure the following:

- Loss of use of your car
- Depreciation or wear and tear
- Mechanical or electrical failures or breakdowns or breakdowns
- The cost of hiring another car
- Any policy excess applying at the time of loss
- The cost of any repair or replacement which improves your car beyond its condition before the loss or damage occurred
- Damage to tyres from braking, punctures, cuts or bursts unless caused in an accident
- Loss, destruction or damage caused by sonic booms
- Loss or damage from using your car in a rally, competition or trial
- The cost of importing parts or accessories for your car from outside the EU or the extra cost of same above the price of similar parts and accessories received from the manufacturer's European representatives
- No more than 10% of the car's value for any permanently fitted car radio, car phone or similar equipment
- Loss or damage to the car while being driven by anyone for whom you have chosen to limit cover to 'liability to others' only
- The VAT on any repair or replacement if you are registered for VAT.

## POLICY CONDITIONS

The following is a brief summary of the conditions which apply to the whole policy. For full details please refer to the policy booklet.

**Cancellation:** This condition details how you, or AXA, may cancel the Policy and how any return of premium due to you, if any, will be calculated.

**Payment by instalments:** If you are paying, or have agreed to pay, the premium for your policy by direct debit, you must keep your payments up to date. If you do not pay, AXA will withdraw the option to pay by instalments or cancel the policy (or both).

**Handling claims against you:** AXA may take over and deal with the defence or settlement of any claim in the name of the insured driver.

**Changes to your policy:** This condition sets out changes you must notify AXA about immediately (the list is not exhaustive) and how an increase in premium or refund of premium (if any) is charged or returned. If you are not sure whether or not a change or certain facts are important, please ask.

**If you choose not to or cannot drive your car:** If your car is laid up and out of use, you can suspend your cover by returning your certificate and disc of motor insurance. This section details how a return of premium due to you, if any, will be calculated and the conditions that must be met in order for a refund such as:

- your car is not laid up as a result of a claim
- the policy is suspended for more than 28 days
- the policy is not issued or renewed for less than 12 months
- you do not make a claim during the period of suspension.

**Claims Procedure:** If there is an accident, you must immediately do whatever you can to protect the car and its accessories. You, or your legal representative, must contact AXA as soon as possible after any event which could lead to a claim under your policy. You must also immediately send AXA any letters and documents you receive in connection with the event before you reply to them. You must notify AXA immediately in writing of any future prosecution, coroner's inquest or fatal accident inquiry about the event. You, and anyone insured by this policy,



must not admit anything, or make any offer or promise about a claim, unless you have AXA's written permission.

**Looking after your car:** You must do all you can to prevent injury to other people, protect your car and keep it in a roadworthy condition. If you do not do this, your right to claim under your policy may be affected. You must allow AXA to examine your car at any reasonable time if they ask to do this.

**Other Insurance:** If you make a claim for any liability, loss or damage that is also covered by any other insurance policy, AXA will only pay their share of the claim.

**Getting our claims cost back:** If AXA think someone else is at fault for a claim that they pay, they may follow up that claim in the name of anyone claiming cover under the policy and get back the payments that they make.

Anyone making a claim under the policy must give AXA any help and information that they need. If, under the law of any country in which you are covered by this policy, AXA have to pay a claim which they would not normally have paid, they may get that payment back from you or from the person responsible.

**Misrepresentation and Deception:** This condition defines Misrepresentation and Deception. It also outlines possible actions AXA have a right to exercise including (but not limited to) not paying a claim; voiding the policy; recovering from you the amount of any claim already paid by AXA and notifying the appropriate law enforcement about the circumstances should you or anyone acting for you act in a fraudulent or deceptive way.

**Arbitration:** This condition outlines how any disagreement between you and AXA that cannot be settled between you both will be referred to the Financial Services Ombudsman's Bureau and in what circumstances it may need to be and can be referred to arbitration.

**Payment:** Any money paid under this policy will be paid in Euro in Ireland. AXA have paid or will pay stamp duty to the Revenue Commissioners in line with the conditions of section 19 of the Finance act, 1950, as amended.

**Keep to the policy conditions:** AXA will only provide the insurance described in your policy if the information you give on your proposal form and declaration is correct and complete and you or anyone claiming protection has kept to all its conditions.

# OPTIONAL EXTRAS: additional premiums apply

**Please Note:** You do not have to purchase optional extras in order to purchase the main product.

## PROTECTED NO CLAIMS BONUS

This cover allows you to make one third party or accidental damage claim without reducing your No Claims Discount. Terms and conditions apply if you make a second claim.

## STEP-BACK NO CLAIMS BONUS

Which means that in the event that you claim, you will not lose your full no claims bonus; instead your bonus will be stepped back by 3 years for a third party claim and 1 year for a pure accidental damage claim. A fire, theft or glass claim or a claim within the 'Optional extra' benefit will not affect your No Claims Bonus.

## EXTRA BENEFITS

- Car hire €22 per day for up to 35 days
- Personal effects cover up to €250
- Replacement locks up to €750
- Local authority fire brigade charges up to €1270
- Windscreen cover.

## INJURY TO DRIVER

- €30,000 death benefit
- €10,000 for loss of sight/limb
- €130 per week hospital benefit
- €280 per month (for up to two years) if temporary total disablement.

Devised and administered by Cornmarket Group Financial Services Ltd. Underwritten by AXA Insurance Limited. AXA Insurance Limited t/a AXA Broker is regulated by the Central Bank of Ireland. The details provided are correct at the time of going to print (March 2014). The Insurers reserve the right to amend policy terms and conditions available on renewal date. For full policy terms and conditions, please refer to policy guide/membership certificates.





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**Existing Policies: (01) 408 4020**

**New Policies: (01) 408 4040**

**[car.insurance@cornmarket.ie](mailto:car.insurance@cornmarket.ie)**