



Swiftcover car insurance

Your policy wording

For help after an accident please call 0371 984 3333 as soon as you can.

Welcome

Thank you for choosing Swiftcover car insurance.

As the first 100% online car insurer, we've made it easy for you to get insured, keep your details up to date and contact us for expert help with a claim.

And because we're part of AXA Group, one of the world's leading insurers and financial service providers, you get plenty of peace of mind when you get Swiftcovered.

Your policy wording

This booklet contains details of your cover. It should be read along with your schedule and certificate of motor insurance.

! Remember to keep your details up to date

So that you always have the cover you need, please make sure all your information is correct at all times. It's quick and easy to update your details in My Swift Space – your personal online account. Just log in any time using your email address and chosen password.

Making a claim

Call 0371 984 3333 to make a car insurance claim. Lines open 24/7.

You must tell us of any claims as soon as possible.

Get the support you need with Swiftcover. We can make the difficult times feel a lot easier. Fast. And if you're contacted by anyone else after you've made your claim, just pass them on to us. We're here to handle everything for you, hassle free.



Call to claim

Claims in the UK:

0371 984 3333

Claims outside the UK:

+44(0)1892 500169

Windscreen claims:

0330 024 6399



Claim online

Go to www.swiftcover.com and log into My Swift Space using your email address and password. Click 'Make a claim' and follow the easy steps to register your claim online.



Car accident claims guide

Go to www.swiftcover.com/carinsurance/accidentguide/ for useful advice and information. It's a good idea to print the guide and keep it in your car.

If your car can be repaired by one of our approved repairers they will supply you with a courtesy car while your car is off the road.

All repairs carried out by our approved repairers are guaranteed throughout the time that you own your car

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Your contract of insurance

This **policy** document gives details of **your** cover and it should be read along with **your schedule** and **certificate of motor insurance**. Please take time to read through all these documents that contain important information about the details **you** have given and check that the information is correct. If anything is wrong or needs to be changed please advise **us** via **My Swift Space**.

You must also advise **us** of any changes to **your** information via **My Swift Space** during the **policy period of insurance**; details of the type of changes **we** need to know about are contained in General Condition 2 on page 23 of this **policy**.

If the information that **you** have given **us** is not true and complete to the best of **your** knowledge and belief **your policy** may not protect **you** in the event of a claim.

You should also show **your policy** to anyone else who is covered under it and ensure that they are aware of its terms and conditions.

You and **we** can choose the law which applies to this **policy**. Unless **we** and **you** agree otherwise, English law will apply to this **policy**.

The parties to this contract are **you** and **us**. Nothing in this contract shall create any rights to third parties under the Contracts (Rights of Third Parties) Act 1999 and no variation of this contract, nor any supplemental or ancillary agreement shall create any such rights unless expressly so stated. This does not affect any right or remedy of a third party which exists or is available apart from this Act.

In return for **your** premium, **we** will provide the cover shown in **your policy** for accident, injury, loss or damage that happens within the **territorial limits** during the **period of insurance**.

Your cover

Type of Cover	Sections that apply
Comprehensive	Sections A to H apply.
Third party fire and theft	Sections B C and H apply. Section G applies in respect of Fire and theft only.
Optional services	Sections I, J, K and L only apply if stated on your schedule

Please read all the exclusions and conditions that apply to each section of **your policy**.

Swiftcover 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, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS www.fscs.org.uk.

Uninsured driver promise

If **you** have comprehensive cover and **you** make a claim where the driver of the other car involved in the accident is found to be uninsured, **you** will not have to pay **your excess** or lose any part of **your** no claims discount (NCD) as long as:

- **You** are able to provide the make model and registration number of the other car involved;
- **We** can establish that **you** were not at fault in any way.

It will also help if **you** are able to provide the details of the other driver involved and details of any independent witnesses if possible.

When **you** first claim **you** may have to pay **your excess** and **your** NCD may be affected but once **we** have established that **you** were not at fault in any way and the driver of the other car was uninsured **your excess** will be refunded and NCD restored.

Managing your policy

We hope **you** will choose to be in total control of **your policy** by managing it online. **Your** username and password will give **you** access to **My Swift Space**, **your** secure area of **our** site. Please keep **your** security details safe. **You** can access **My Swift Space** at any time to review or update **your** information, or **you** can call **us**.

Who we will speak to about your policy

We recognise **you** may need to talk to **us**. However as **we** are an internet based company and **you** can manage **your policy** online, an administration fee may be charged for administration by telephone. See General Condition 15 Fees.

We will deal only with **you** or people authorised by **you** to act on **your** behalf. However, to prove that another person has **your** permission to discuss **your policy** **we** will require them to provide **your** security details. If the **policy** is to be cancelled this must be done by **you**. To protect **your** interests, **we** are unable to deal with anyone cancelling the **policy** on **your** behalf.

We may monitor or record telephone calls to improve **our** service and to prevent fraud.

Renewal

Your policy will renew automatically. **You** will be contacted prior to the renewal date to check that **your** details are still correct and current. Please see General Condition 14 on page 25 of this **policy**.

Definitions

These definitions apply throughout **your policy**.

Where **we** explain what a word means that word will be highlighted in **bold** print and will have the same meaning, wherever it is used in the **policy**.

There are further definitions in Sections I to L of the **policy** and those definitions only apply to the section in which they are found.

Accessories

Parts or products specifically designed to be fitted to **your car**, including spare parts but excluding car audio, telephone, in-car entertainment and/or satellite navigation systems.

Audio equipment

Permanently fitted car audio, telephone (including hands free), in-car entertainment and/or satellite navigation systems up to the limits shown in the **schedule**.

Certificate of motor insurance

The document which provides evidence that **you** have taken out insurance as required by law. **Your certificate of motor insurance** shows who is entitled to drive **your car** and the classes of use permitted.

Excess/Excesses

The amount **you** must pay towards any claim even if the incident is not **your** fault. **Excesses** apply under Sections A, B, D, and G of this **policy**.

Market value

The cost of replacing **your car** with another of the same make and model and of a similar age, mileage and condition at the time of the accident or loss. The **market value** may also be affected by other factors such as a valid MOT, how **you** purchased **your car** and whether it has been previously declared a total loss.

My Swift Space

Your own secure online area, hosted by **us**, where **you** can access **your policy** details.

Named driver

A person who is named on the **certificate of motor insurance** as entitled to drive.

Partner

Someone **you** have been living with (as if **you** are married or in a civil partnership with them) for at least six months.

Period of insurance

The period from the start date to the end date of **your** current **policy**. This is shown on **your schedule** and **certificate of motor insurance**.

Policy

This **policy** wording for **your** motor insurance together with **your schedule** and **certificate of motor insurance**.

Recycled parts

Parts that are **recycled** from other cars including parts denoted by the motor trade industry as "green".

Schedule

The document which identifies the policyholder and sets out details of **your policy** cover including the applicable **excesses** and any optional sections **you** have selected.

Swiftcover

Swiftcover, a trading name of AXA Insurance UK plc.

Territorial limits

United Kingdom, the Channel Islands and the Isle of Man – refer to Section G (Foreign use) for full details.

Trailer

Any form of trailer, caravan or car which is towed by a car insured under this **policy**.

United Kingdom (UK)

England, Scotland, Wales and Northern Ireland.

We/Us/Our

AXA insurance UK plc who underwrite all sections of the **policy** except Section L Breakdown, which is underwritten by Inter Partner Assistance SA who are fully owned by and are a part of the worldwide AXA Group.

You/Your

The person named as the policyholder on the **schedule** and **certificate of motor insurance**.

Your Car

The private motor car insured under this **policy** as identified by its registration mark in **your** current **certificate of motor insurance** and **schedule**. This includes any car provided under Sections A, B or J – Courtesy car upgrade.

Section A – Damage to your car

What is covered under this section

We will pay for loss of or damage to

1. **Your car.**
2. **Accessories** while in or **on your car.**
3. **Audio equipment** while in **your car.**
4. **Your car** key, key fob or entry card or any other device designed and made by the manufacturer to access and start **your car.**

We may choose to replace them, to repair them or pay an amount equal to the loss or damage.

We will not pay more than the **market value** of **your car** at the time of the loss less any **excesses**.

We will also arrange for **your car** to be moved to a place of free and safe storage until it is repaired, sold or scrapped. The salvage of **your car** will become **our** property after **your** claim is settled.

If the damage to **your car** can be repaired, we will use one of our approved repairers to repair it. If **you** choose not to use them, we may not pay more than our approved repairers would have charged and we may choose to settle the claim by a financial payment.

We may choose to repair **your car** with **recycled parts**, where appropriate. Parts used may not have been made by **your car's** manufacturer but will be of a similar standard. All repairs carried out by our approved repairers are guaranteed throughout the time that **you** own **your car**.

Courtesy Car

If **your car** is repaired by one of our approved repairers, **you** will be supplied with a courtesy car. Unless **you** have purchased the Courtesy car upgrade under Section J of this **policy**, the car provided will be a 1 litre 3 door petrol manual transmission car and cover will automatically be provided under **your certificate of motor insurance** while the car is on loan to **you**.

The maximum time **you** may keep the car is 14 days from the date it is delivered to **you**; if **your car** is written off, the maximum time **you** may keep the courtesy car is up to the time an offer is made in settlement of **your** claim.

If a courtesy car cannot be arranged, we will repay **your** alternative travelling costs up to a maximum of £15 per day.

If **your car** has been specially adapted for **you** or for a **named driver** with disabilities and we cannot arrange a suitable car, we will repay **your** alternative travelling costs up to a maximum of £15 per day.

The maximum time we will pay for alternative travelling costs is up to 14 consecutive days.

Finance or hire purchase agreements

If **you** have bought **your car** under a finance or hire purchase agreement, or are leasing it, any money owed to the company or bank involved will be paid directly to that company or bank first and any balance of the agreed settlement sum will then be paid to **you**.

New car cover

If **your car** is less than one year old and **you** have been the first and only registered keeper and legal owner, we will replace it with a new one of the same make and model if it has suffered damage covered by this section and the cost of repairing it will be more than 60% of the manufacturer's last **UK** list price (including taxes). If a replacement car of the same make and model is not available we will either:

- pay **you** the price **you** paid for **your car** when **you** bought it, or
- pay **you** the manufacturer's current list price (including taxes), whichever is less.

Cherished plates

If **your car** is written off and it has a cherished registration number plate, we will give you 30 days from the date it is declared a total loss to transfer that cherished registration number onto a DVLA Retention Certificate in **your** name. If **you** do not tell us that **you** wish to keep the cherished registration number plate, we will dispose of it with **your car**.

Overnight accommodation

If **your car** cannot be driven as a result of damage covered under this **policy**, including loss of or damage to keys, we will pay the cost of overnight accommodation and/or onward travel.

The maximum we will pay is £300 in respect of any one claim.

What is not covered under this section.

1. The sum of all **policy** **excesses** shown in the **schedule**.
2. More than £1,000 for loss or damage to **audio equipment** unless it is fitted by the manufacturer of **your car** or their approved dealer.
3. Loss or damage caused by rust, corrosion, wear and tear or any loss of value including following repair.
4. Loss of or damage to **your car** if, at the time of the incident, it was under the custody or control of anyone with **your** permission who is not covered under this **policy**.
5. Loss of excise licence or fuel.
6. Any unnecessary repair or replacement which improves **your car** beyond its condition before the loss or damage took place.
7. Loss or damage caused by any mechanical, electrical, computer breakdown, failure or breakage.
8. Damage to tyres caused by braking, punctures, cuts or bursts.
9. Loss or damage arising from or in consequence of water freezing in the cooling circulation system of **your car**.
10. Loss of use or any other loss, damage or additional expense, (including the cost of any alternative transport under this section) following on from the event for which **you** are claiming, unless we provide cover under this **policy**.
11. Loss or damage as a result of theft, attempted theft, fire, lightning, or explosion under this section of the **policy**.

12. The additional cost of modifications (including any change to the fuel system) other than:
 - a) those supplied and fitted by the manufacturer or their recommended garage at the time of original registration,
 - b) any modification to accommodate a disability.
13. Any loss or damage if at the time of the incident **your car** key, key fob or key card is under the custody or control of anyone with **your** permission who is not covered under the **policy**.
14. More than £2,500 in respect of loss of or damage to **your car** keys, key fobs, key cards or replacement locks
15. Any loss or damage resulting from putting the wrong fuel in **your car** including draining and flushing the engine.

Section B – Fire and theft

What is covered under this section.

We will pay for loss or damage as a result of theft, attempted theft, fire, lightning or explosion to:

1. **Your car.**
2. **Accessories** while in or on **your car**.
3. **Audio equipment** while in **your car**.
4. **Your car** key, key fob or entry card or any other device designed and made by the manufacturer to access and start **your car**.

We may choose to replace them, to repair them or pay an amount equal to the loss or damage.

We will not pay more than the **market value** of **your car** at the time of the loss less any **excesses**.

We will also arrange for **your car** to be moved to a place of free and safe storage until it is repaired, sold or scrapped. The salvage of **your car** will become **our** property after **your** claim is settled.

If the damage to **your car** can be repaired, **we** will use one of **our** approved repairers to repair it. If **you** choose not to use them, **we** may not pay more than **our** approved repairers would have charged and **we** may choose to settle the claim by a financial payment.

We may choose to repair **your car** with **recycled parts**, where appropriate. Parts used may not have been made by **your car**'s manufacturer but will be of a similar standard. All repairs carried out by **our** approved repairers are guaranteed throughout the time that **you** own **your car**.

Courtesy Car

If **your car** is damaged by fire or stolen and later recovered and the damage can be repaired by one of **our** approved repairers, **you** will be supplied with a courtesy car. Unless **you** have purchased the Courtesy car upgrade under Section J of this **policy**, the car provided will be a 1 litre 3 door petrol manual transmission car and **you** may keep it for 14 days following its delivery.

Cover will automatically be provided under **your certificate of motor insurance** while the car is on loan to **you**.

If a courtesy car cannot be arranged, **we** will repay **your** alternative travelling costs up to a maximum of £15 per day.

If **your car** has been specially adapted for **you** or for a **named driver** with disabilities and **we** cannot arrange a suitable car, **we** will repay your alternative travelling costs up to a maximum of £15 per day.

The maximum time **we** will pay for alternative travelling costs is up to 14 consecutive days. If **your car** is written off payments will stop when an offer is made in settlement of **your** claim.

We will not provide a courtesy car or repay alternative travelling costs if **your car** is stolen and not recovered.

Finance or hire purchase agreements

If **you** have bought **your car** under a finance or hire purchase agreement, or are leasing it, any money owed to the company or bank involved will be paid directly to that company or bank first and any balance of the agreed settlement sum will then be paid to **you**.

New car cover

If **your car** is less than one year old and **you** have been the first and only registered keeper and legal owner, **we** will replace it with a new one of the same make and model if it is stolen and not recovered or suffers damage covered by this section and the cost of repairing it will be more than 60% of the manufacturer's last **UK** list price (including taxes). If a replacement car of the same make and model is not available **we** will either:

- pay **you** the price **you** paid for **your car** when **you** bought it, or
- pay **you** the manufacturer's current list price (including taxes), whichever is less.

Cherished plates

If **your car** is written off and it has a cherished registration number plate, **we** will give you 30 days from the date it is declared a total loss to transfer that cherished registration number onto a DVLA Retention Certificate in **your** name. If **you** do not tell **us** that **you** wish to keep the cherished registration number plate, **we** will dispose of it with **your car**.

Overnight accommodation

If **your car** cannot be driven as a result of damage covered under this **policy**, or is stolen **we** will pay the cost of overnight accommodation and/or onward travel.

The maximum **we** will pay is £300 in respect of any one claim.

What is not covered under this section

1. The sum of **policy excesses** shown in the **schedule**.
2. Loss or damage caused by theft or attempted theft if **your car** was not switched off, properly locked or if any window, roof opening, removable roof panel or hood was left open or unlocked.

Section C – Your legal liability to other people

What is covered

Cover for you:

We will pay if **you** have an accident which results in **you** being legally liable for:

- Death or injury to any person.
- Damage to any other person's property up to £20,000,000 plus all legal costs and expenses provided the total does not exceed £25,000,000 for any one claim or series of claims arising out of one cause.

Caused by or whilst using:

1. **Your car.**
2. Any **trailer** being properly towed (in accordance with both the law and manufacturer's design specifications) by **your car** (for which cover is provided under this section).
3. If Section 5 of **your certificate of motor insurance** provides cover for the policyholder to drive other cars, any other car driven by **you**, provided.
 - a) **You** do not own or have not hired the car under a hire purchase or lease hire agreement.
 - b) There is valid cover in force for the car under another insurance **policy**.
 - c) **You** have the owner's permission to drive the car.
 - d) The car is being driven in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.
 - e) **You** are 25 years of age or over.
 - f) **You** still own **your car** and it has not been damaged beyond economic repair.
 - g) **You** are not a company or firm.
 - h) The car is being used within the limitations of use shown in **your current certificate of motor insurance**.

Note: Cover to drive other cars only applies if shown in Section 5 of **your certificate of motor insurance** and the cover provided is limited to third party only. There is no cover provided in respect of damage to the car **you** are driving. This extension does not provide cover to drive vans, other commercial vehicles, buses, minibuses, quadbikes or motorbikes of any description.

Cover for other people

On the same basis that **we** cover **you** under this section, **we** also cover:

1. Any person driving **your car** with **your** permission provided that person is entitled to drive under Section 5 of **your certificate of motor insurance** – "persons or classes of persons entitled to drive".
2. Any person using but not driving **your car** with **your** permission for social, domestic and pleasure purposes.
3. Any passenger travelling in or getting into or out of **your car**.
4. The employer or business partner of anyone covered under this section of **your policy** as long as the **certificate of motor insurance** allows business use.
5. The legal personal representatives of anyone covered under this **policy** in the event of that person's death.

3. Loss or damage caused by theft or attempted theft if the keys (or keyless entry system) to **your car** are left unsecured or unattended, or are left in or on **your car** whilst it is unattended;
4. More than £1,000 for loss or damage to **audio equipment** unless it is fitted by the manufacturer of **your car** or their approved dealer.
5. Loss of or damage to **your car** and its contents due to deception or fraud.
6. 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.
7. Loss or damage if any security or tracking device, which either **we** have required **you** to fit or **you** have told **us** is fitted to **your car**, has not been set, is not in full working order or, the annual network subscription for the maintenance contract of any tracking device has not been renewed.
8. Any loss or damage due to theft unless it has been reported to the police and a crime reference number obtained.
9. Loss or damage if **we** have required **you** to fit and maintain a tracking system to **your car** and the device fitted is not to TQA (Thatcham Quality Assurance) standard.
10. Loss of or damage to **your car** if, at the time of the incident, it was under the custody or control of anyone with **your** permission who is not covered under this **policy**.
11. Loss or damage caused by rust, corrosion, wear and tear or any loss of value including following repair.
12. Loss of road excise licence or fuel.
13. Any unnecessary repair or replacement which improves **your car** beyond its condition before the loss or damage took place.
14. Loss of use or any other loss, damage or additional expense (including the cost of any alternative transport under this section) following on from the event for which **you** are claiming, unless **we** provide cover under this **policy**.
15. Any loss, damage or costs from returning **your car** to its legal owner or arising out of its repossession or seizure by any person or company having a financial interest in **your car**.
16. The additional cost of modifications (including any change to the fuel system) other than:
 - a) those supplied and fitted by the manufacturer or their approved garage at the time of original registration,
 - b) any modification to accommodate a disability.
17. Any costs due to loss or damage to keys (or keyless entry system) other than by theft, fire, lightning or explosion.
18. Loss or damage caused by any mechanical, electrical, computer breakdown, failure or breakage.
19. Any loss or damage if at the time of the incident **your car** key, key fob or key card is under the custody or control of anyone with **your** permission who is not covered under the **policy**.
20. More than £2,500 in respect of loss of or damage to **your car** keys, key fobs, key cards or replacement locks.

Statutory emergency treatment

In the event of an accident involving a car insured under this section, **we** will also refund any payments that anyone using the car has made under the relevant road traffic legislation for emergency treatment.

(Any payments solely for emergency treatment will not affect **your** No claims discount.)

Defence costs

In the event of an accident involving a car insured under this section, **we** will at **our** discretion pay the reasonable legal costs and/or expenses to defend or represent **you** or any **named driver** covered by this **policy**:

- at a coroner's inquest or fatal accident inquiry and/or
- in criminal proceedings arising out of the accident

where there is a reasonable chance of success.

What is not covered

1. Any legal liability if any person insured under this section does not keep to the terms, exceptions and conditions of this **policy**.
2. Any legal liability if **you** are aware that any **named driver** does not hold a valid licence to drive **your car** for the purpose it is being used.
3. Any legal liability if **you** do not take reasonable care to ensure any **named driver** driving **your car** observes their licence conditions.
4. Legal costs and expenses incurred without **our** written consent or related to charges connected with speeding, driving under the influence of alcohol or drugs, or parking offences.
5. Legal liability for anyone killed or injured while they are working with or for the **named driver** or policyholder unless **we** must provide cover under the relevant road traffic legislation.
6. More than **our** legal liability under the relevant road traffic legislation if at the time of the accident the car **you** were driving is not specified in 'Section I – Registration mark of vehicle', of the **certificate of motor insurance**.
7. Property owned or jointly owned by, or in the custody care or control of anyone insured under this section of the **policy**.
8. Any claim for loss or damage unless cover applies under section A-L of this **policy**.
9. Any claim for loss or damage to a car being driven under the driving other cars extension of this **policy**.
10. Any legal liability, loss or damage for any claim, if **your car** was towing a load over the legal limit at the time of the accident.
11. Any loss or damage to:
 - a) any caravan, **trailer** or other vehicle,
 - b) any contents of caravans, trailers or other vehicles whilst being towed by **your car**.

Section D – Windscreen and window damage

This section only applies if you have comprehensive cover

What is covered

We will pay to repair or replace broken glass in **your car's** windscreen (including panoramic windscreens) or windows, and any scratching to the bodywork caused solely and directly by broken glass from a broken windscreen or window. **We** may choose to repair **your car** with parts that may not have been made by its manufacturer but are of a similar standard. Any payment for replacement of glass under this section will not reduce **your** No claims discount. However, in order to obtain the full benefit under this section the work must only be undertaken by **our** approved repairer contactable via Swift Glass Claims on 0330 024 6399.

The most we will pay:

If **you** do not use **our** approved repairer, the most **we** will pay for any windscreen replacement claim under this section is £100, or £50 for any windscreen repair.

What is not covered:

1. Any **excess** shown in **your schedule** for glass replacement or repair.
2. Any other glass forming part of **your car** including sunroofs, panoramic roofs or panoramic sunroofs, where the roof glass is a separate unit to the windscreen glass.
3. Any glass that is part of a removable or folding convertible roof.
4. Any windscreens or windows not made of glass.
5. Loss of use or any other loss, damage or additional expense following on from the event for which **you** are claiming, unless **we** provide cover under this **policy**.
6. The cost of any alternative transport.

Glass excluded under this section may be covered under Section A (Damage to **your car**) or Section B (Fire and theft) of **your policy**, subject to the appropriate **policy excesses** and with an effect on **your** No claims discount.

Section E – Personal accident

This section only applies if you have comprehensive cover

We will pay:

You or any other person in **your car** who is accidentally injured while travelling in or getting into or out of **your car**, whilst in the **United Kingdom**, and this injury alone results within three calendar months in:

1. Death; or
2. Permanent and total loss of sight in one or both eyes; or
3. Loss of, or permanent and total loss of use of, one or more limbs at or above the elbow or knee.

The most we will pay:

The most **we** will pay the injured person or their legal representatives is £5,000 in respect of death, loss of limbs or sight. This is the maximum benefit **we** will pay to any one person under this section in the **policy period of insurance**.

If the injured person is insured by **us** against personal accident under any other motor insurance **policy**, benefit shall be recoverable under only one **policy**.

We will not pay:

1. For any injury or death resulting from suicide, attempted suicide or any deliberate self-inflicted injury;
2. For any deliberate attempt to put lives in danger (unless to save a human life);
3. For death or injury to **you** if **you** have paid for additional personal accident cover under Section I Personal injury and rehabilitation).

Section F – Additional benefits

This section only applies if you have comprehensive cover

Medical expenses

What is covered

Medical expenses for each person injured as a result of an accident involving **your car**.

The most **we** will pay for any one incident is £100.

Personal belongings

What is covered

Loss of or damage to clothing and personal belongings (including child car seats and dashboard cameras fitted to **your car**) caused by fire, theft, attempted theft or accident, while they are in **your car**.

The most **we** will pay for any one incident is £300.

What is not covered

Loss of or damage to keys (or keyless entry system), any form of credit or debit card, money, stamps, tickets, securities, documents, audio systems, telephones, in car entertainment, satellite navigation systems or for goods or samples carried in connection with a business.

We will also not pay for theft or attempted theft unless the items were locked in the glove-box or boot and were not visible to people outside **your car**.

Section G – Foreign use

What is covered

This **policy** provides the minimum cover **you** need by law to use **your car** in:

Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including Monaco), Germany, Greece, Hungary, Iceland, Ireland, Italy (including San Marino and the Vatican), Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, The Channel Islands, The Isle of Man and the **United Kingdom**.

Extended policy cover abroad

If **you** notify **us** prior to travelling and pay any required premium, **we** will extend the cover under **your policy** to include the cover shown on **your schedule** whilst **you** are using **your car** in the countries listed above. **Your car** will also be covered while being carried by a recognised carrier between or within those countries.

To extend the **policy** to cover **your car** whilst **you** are abroad go to www.swiftcover.com/carinsurance click on 'Add driving abroad cover' and log into **your Swift Space**.

We will limit the number of times **you** can purchase this cover to 6 times up to an overall maximum of 90 days in any one **period of insurance**.

The relevant **excesses** and exclusions under Sections A – D (Sections B-C if Third party fire and theft cover is selected) also apply whilst **your car** is being used abroad.

Cover is also provided for customs duty payable on **your car** resulting from loss or damage that is covered by this **policy** and during transit by a recognised carrier between or within these countries

If requested, **we** will give **you** an international motor insurance card (Green Card).

Section H – No claims discount

We will increase **your** No claims discount (NCD) for every claim free **period of insurance** you have with **us**. In the event of a claim being made or arising under this **policy**, **your** NCD at renewal will be reduced in accordance with the table below:

NCD at the start of your current period of insurance	Your NCD at renewal if you make		
	0 Claims	1 Claim	2 Claims
0 year	1 year	0 years	0 years
1 year	2 years	0 years	0 years
2 years	3 years	0 years	0 years
3 years	4 years	1 year	0 years
4 years	5 years	2 years	0 years
5 years	6 years	3 years	1 year
6+ years	6+ years	4 years	2 years

The following will not reduce **your** NCD:

1. any payment made under Section D (Windscreen and window damage).
2. any payment made under Section L – (Breakdown option).
3. any payment for emergency treatment fees under Section C (Your legal liability to other people).
4. claims where **you** are not at fault, provided **we** have got back all that **we** have paid from those who are responsible.

Note: **Your** premium can be affected by factors other than **your** NCD. **You** should note any change in the level of **your** NCD is no guarantee that **your** premium will not rise.

Your NCD is not transferable to another person except in exceptional circumstances and with **our** written agreement. Details are available via **My Swift Space**.

If **you** have chosen to protect **your** No Claims Discount (PNCD) then, in the event of one claim on **your policy** in any **period of insurance** (up to a maximum of two claims in any consecutive three year **period of insurance**), **your** NCD will not be changed at **your** next **policy** renewal, after which **your** NCD will be reduced for each further claim in accordance with **our** declared scale.

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 NCD and the claim is **your** third in any consecutive three year **period of insurance** **we** reserve the right to remove the NCD protection and invite renewal without it.

Section I – Personal Injury and rehabilitation

Cover only applies if **you** have agreed to pay any additional premium and the **schedule** states that this section is in force.

The following definitions apply to this section of the **policy** only:

Burns – Full thickness burn or burns (third degree) covering more than 10% of the body surface.

Case Management – a collaborative process which assesses, plans, implements, co-ordinates, monitors and evaluates the options and services required to meet an individual's health care, educational and employment needs, using communication and available resources to promote quality cost effective outcomes.

Fracture – a complete or incomplete break in a bone resulting from the application of excessive force.

Loss of sight – Permanent and total loss of sight which shall be considered as having occurred if your name is added to the Register of Blind persons on the authority of a qualified ophthalmic specialist.

Loss of eye – loss of sight in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Loss of hearing – total, permanent and irrecoverable loss of hearing.

Loss of limb/s – loss of use or permanent and complete loss by separation at or above the wrist or ankle or permanent or complete loss of use.

Loss of hand/foot – loss of use or permanent and complete loss by separation at or below the wrist or ankle.

Loss of finger/thumb or toe – Complete and irrecoverable loss of use or complete physical separation.

Loss of speech – total, permanent and irrecoverable loss of speech.

Maximum benefit payable – The most **we** will pay for all claims resulting from one accident. The **maximum benefit payable** for personal injury claims under this section is £100,000 for any one accident.

Permanent total disablement – disablement caused other than by loss of limb eye hearing or speech which prevents **you** from taking part in any relevant employment for the remainder of **your** life.

Personal injury

What is covered under this section:

If **you** are accidentally injured while travelling in or getting into or out of **your car**, whilst in the **United Kingdom** and this injury alone results within three calendar months in one of the following **we** will pay **you** the benefit shown in the following table:

Description	Benefit payable
Death	£100,000
Permanent total disablement	£100,000
Loss of sight	£100,000
Loss of sight in one eye	£50,000
Loss of hearing in both ears	£50,000
Loss of hearing in one ear	£20,000
Loss of speech	£50,000
Loss of two or more limbs	£100,000
Loss of one limb	£50,000
Loss of both hands or both feet	£50,000
Loss of one hand or foot	£25,000
Loss of both thumbs	£15,000
Loss of one thumb	£7,000
Loss of more than one finger	£10,000
Loss of one finger	£4,000
Loss of both big toes	£10,000
Loss of one big toe	£5,000
Loss of more than one toe (excluding big toes)	£2,000
Loss of one other toe (excluding big toe)	£1,000
Loss of lung, kidney(s), liver, large intestine, small intestine, stomach, reproductive organ(s), or bladder	£20,000
Loss of spleen, gallbladder or pancreas	£5,000
Burns	£10,000
Fractures to the pelvis, arm, leg, skull, vertebrae, jaw, knee, hand, or facial bones (excluding nose)	£2,000
Fractures to the foot, shoulder blade, elbow, sternum, wrist, ankle, collar bone or coccyx	£1,000
Hospital cash daily benefit – you must provide documentary evidence of admission to hospital.	£100 per day
Maximum policy benefit	£100,000

The most we will pay:

Benefit may be payable under more than one heading however:

The most we will pay **you** or **your** legal representatives is the **maximum benefit** of £100,000.

If benefit is payable in respect of **loss of a limb(s)**, benefit will not be paid in respect of hands, feet, fingers thumbs or toes.

Post Accident Rehabilitation

What is covered

If **you** are accidentally injured while travelling in or getting into or out of **your car**, whilst in the **United Kingdom** we will provide case management and arrange necessary treatment, up to the value of £5,000 for treatment arising from any one claim.

This is to support **you** to return, as near as possible, to **your** pre-accident health.

Treatment under this section may include but is not limited to:

Assessment and support throughout **your** rehabilitation by one of **our** qualified case managers (**case management**).

Physiotherapy – the treatment of injury by physical methods such as massage, heat treatment, and exercise rather than by drugs.

Chiropractic treatment – adjustment and manipulation of the vertebral column and the extremities as a treatment.

Psychological Therapies – treatment of psychological disorders and mental distress.

Cognitive Behavioural Therapy – for treatment of travel related phobia, a persistent, abnormal, and irrational fear of a specific thing such as travelling in a vehicle or situation that compels one to avoid it, despite the awareness and reassurance that it is not dangerous.

Cosmetic and reconstructive dental treatment up to £500.

Diagnostics such as Magnetic Resonance Imaging (MRI), a technique that uses a magnetic field and radio waves to create detailed images of the organs and tissues within **your** body or x-rays, (photographic or digital image of the internal composition of a part of the body, produced by x-rays being passed through it and being absorbed to different degrees by different materials).

Referral to a specialist

Treatment for Tinnitus – the perception of sound within the human ear (ringing of the ears) where no sound is present.

Hydrotherapy – a part of medicine that involves the use of water for pain relief and treatment.

Important notes

- **We** may require **your** written consent before proceeding with **your** rehabilitation (this also allows **us** to discuss **your** case with **your** GP when appropriate).
- **You** may be required to provide medical information (for example GP notes) in order to support **your** claim for rehabilitation.
- **We** may need to complete an assessment with **you** face to face. This will usually happen at **your** home.

What is not covered under this section:

We will not pay for

1. Any injury or death resulting from suicide, attempted suicide or deliberate self-inflicted injury.
2. Any deliberate attempt to put lives in danger (unless to save a human life).
3. Any injury unless supporting medical evidence is supplied.

4. Any injury resulting from **you** driving whilst under the influence of alcohol or drugs to a level which would be an offence in the country where the accident occurs.
5. Any injury caused by failure to wear a seatbelt unless exempt on medical grounds.
6. Any injury that happens while **you** are not travelling in or getting into or out of **your car** or driving any other car.
7. The cost of any treatment which exceeds the value of £5,000 per claim. Where **your** rehabilitation needs are about to exceed the cost of £5,000 **we** will work with **you** to handover **your** rehabilitation needs and care over to **your GP** and/or NHS facility.
8. Cosmetic and reconstructive dental treatment which exceeds £500.
9. Any treatment costs or expenses not recommended as part of **your case management**.

Section J – Courtesy car upgrade

Cover only applies if **you** have agreed to pay any additional premium and the **schedule** states that this section is in force.

Definitions

For the purposes of this section the following definitions apply (and where applicable replace any definitions shown elsewhere in this **policy** document).

Hire car

The optional temporary car **we** will provide **you** with in the event of a valid claim under Section A or B of this **policy**. The car provided will be of a similar size and transmission to **your car** and will have at least as many doors and seats as **your car**, up to a maximum of 7 seats.

Hire Car Company

The company **we** instruct to provide **you** with a temporary **hire car**.

What is covered

If **your car** is damaged or stolen and not recovered in England, Wales or Scotland and if the event is covered by **your policy** under Section A (Damage to your car) or Section B (Fire and theft) then at **our** option, **we** will either:

- arrange for **you** to be collected and taken from **your** home address, or any other address within ten miles, and returned there after the period of hire, to the nearest **hire car company** location to take delivery of a **hire car**; or
- deliver to and collect from **your** home address, or any other address within ten miles, a **hire car**.

If **your car** can be repaired **you** may keep the **hire car** for the duration of the repair.

If a **hire car** cannot be arranged, **we** will repay **your** alternative travelling costs up to a maximum of £25 per day.

If **your car** has been specially adapted for **you** or for a **named driver** with disabilities and **we** cannot arrange a suitable **car**, **we** will repay **your** alternative travelling costs up to a maximum of £25 per day.

The most we will pay

If **your car** cannot be repaired, **you** may only keep the **hire car** for a maximum of 21 days from the date of the accident.

The maximum time **we** will pay for alternative travelling costs is up to 21 consecutive days.

If **you** have chosen Third party fire & theft cover there is no cover for **your car** under Section A (Damage to your car). **We** will not provide a **hire car** unless **you** make a valid claim under Section B – Fire and theft, of this **policy**.

The **hire car** provided by **us** will be insured under **your policy** under sections A to F and K but only if **your schedule** shows that these sections apply to **your policy**. The **hire car** may only be used in the **United Kingdom**.

The terms and conditions of this **policy** will normally apply to the use of the **hire car** as if it was **your car**. However if **your car** is insured for Third party fire & theft cover only:

1. The **hire car** will also be insured under Section A (Damage to your car) whilst **you** are using it.
2. **You** may be responsible for paying an **excess** in respect of any damage to the **hire car**. **You** should check the terms and conditions of the **hire car** company.

Any claims occurring on the **hire car** will be made on **your policy** and may affect **your** No claims discount.

Section K – Legal assistance cover option

This section only applies if **you** have agreed to pay any additional premium and the **schedule** states that this section is in force.

Definitions

For the purposes of this section only, the following definitions apply (and where applicable replace any definitions shown elsewhere in this **policy** document):

Costs

Standard professional fees and **costs** reasonably and necessarily charged by the **lawyer**. It also covers **your** opponent's **costs** which **you** are ordered to pay by a court and other **costs** **we** agree, in writing, to pay.

Lawyer

The legal representative or other appropriately qualified person acting for **you**.

You have the right to choose the **lawyer** acting for **you** in the following circumstances:

- where the commencement of court proceedings to pursue **your** claim is required
- should any conflict of interest or dispute over settlement arise.

Should **you** choose to instruct **your** own **lawyer** **we** will discuss the fees with them, and unless **we** agree otherwise the fees will not exceed the fees normally charged under arrangements with **our** own solicitor panel.

Uninsured losses

Losses that **you** cannot recover from any insurance **policy**.

What is covered

We will pay:

The **costs** for recovering uninsured losses which arise directly from a road traffic accident involving **your car** in the territorial limits and during the **period of insurance** which causes:

- **your** or a **named driver's** death or injury.
- damage to **your car**.
- damage to any property in **your car** which **you** or a **named driver**
- own or are legally responsible for; or
- any other uninsured losses **you** or a **named driver** suffer.

Please note – Cover under this section does not apply if **you** or the **named driver** have been involved in an accident which is caused by **you** or the **named driver** whether deliberately or accidentally.

We or the **lawyer** will seek to settle the claim without going to court. However at any time **we** can carry out the claim in **your** name or that of the **named driver**. **We** reserve the right to settle a claim by paying the full amount in dispute.

Prospects of success

We will only provide cover where **your** claim or any appeal **you** are pursuing or defending is more likely than not to be successful. If **you** are seeking damages or compensation, it must also be more likely than not that any judgement obtained will be enforced. If **we** consider **your** claim is unlikely to be successful or any judgement will not be enforced **we** or **you** may request a second opinion from an independent **lawyer**. If the independent **lawyer** agrees **your** claim is unlikely to be successful or any judgement is unenforceable then **you** cannot make a claim under this section.

The most we will pay:

The most **we** will pay will be £100,000 for any claim or claims arising from any one incident. This total includes all **your costs** and all **your** opponent's **costs**.

What is not covered

1. Charges or payments **you** or the **named driver** receive or make before **we** accept the claim.
2. **Costs** **you** or the **named driver** incurs, or payments **you** make without **our** agreement.
3. **Costs** due to an agreement or contract between **you** or the **named driver** and anyone else (including the **lawyer**) without **our** permission.
4. Any claim for an accident which is caused by **you** or a **named driver** whether deliberately or accidentally.
5. **Costs** if **you** or the **named driver** withdraws instructions from the **lawyer**, dismiss the **lawyer** or withdraw from legal proceedings without **our** permission.
6. **Costs** if **you** or the **named driver** follows up the claim other than in accordance with **our** advice or that of the **lawyer**.
7. **Costs** involved in disputes between **you** or the **named driver** and **us** or **our** agents or in connection with this **policy**.
8. **Costs** that can be recovered from any other source or insurance **policy**.
9. **Costs** for any legal proceedings or claim outside England, Scotland or Wales unless **we** agree otherwise in writing.
10. **Costs** if, in **our** reasonable opinion, the person(s) from whom **you** or the **named driver** is claiming are unlikely to be able to pay the damages.
11. Further **costs** if during a claim **you** or the **named driver** does not accept a reasonable offer to settle or if it is no longer likely that **you** will be successful with **your** claim.
12. Claims:
 - a) Brought about by **you** or the **named driver** deliberately doing or not doing something.
 - b) If **you** or the **named driver** make a false declaration that affects the handling of this claim.
 - c) If **you** made a false declaration when **you** incepted this **policy** or made any subsequent amendment to the **policy**.
 - d) If at the time of the event this **policy** section was not in force.
 - e) If at the time of the accident, **your car** is being driven or used for a purpose that is not allowed by this **policy**.

- f) If **you** or the **named driver** are responsible for unreasonable delay which affects the claim.
- 13. Claims due to faults in **your car** whether or not this is due to a faulty or incomplete service or repair.
- 14. Claims arising from any computer program, microchip integrated circuit or similar device failing to function correctly.
- 15. Legal **costs**, fines, compensation and penalties that **you** or the **named driver** are ordered to pay by a court or other authority.

You or the named driver must:

- tell **us** about the claim as soon as possible.
- fully co-operate with the **lawyer** and **us**. **We** will only ask for information that is relevant to **your** claim and **we** will pay any reasonable expenses **you** incur in providing **us** with this information as part of **your** claim.
- not do anything which might damage the prospects of the claim succeeding.
- tell **us** about any developments affecting the claim.
- tell **us** if anyone makes a payment into court or offers to settle the claim

If **you** or the **named driver** do not keep to these conditions **we** may refuse any claim or withdraw from any current claim.

Arbitration

If there is a dispute between **you** or the **named driver** and **us** about the handling of any claim under this section the matter may be referred to arbitration. The arbitrator will be a solicitor, barrister or other suitably qualified person and will be chosen jointly between **you** or the **named driver** and **us**. If **we** cannot agree on a choice of arbitrator they will be appointed by the president of the Law Society (or other similar organisation) for that part of the **United Kingdom** whose law governs this part of the **policy**.

The appointment of the arbitrator and their subsequent decision will be final and the losing party will be responsible for paying the cost of referral. Using arbitration does not affect **your** legal right to use the Financial Ombudsman Service or to refer to a court of law.

Section L – Breakdown option

This section of **your policy** is underwritten by Inter Partner Assistance SA (IPA) which is fully owned by the AXA Assistance Group.

Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from **us** on request.

Inter Partner Assistance SA firm register number is 202664.

You can check this on the Financial Services Register by visiting the website www.fca.org.UK/register.

AXA Assistance (**UK**) Limited operates the 24-hour motoring assistance helpline.

This insurance is governed by the laws of England and Wales.

Important information

This section only applies if **you** have agreed to pay any additional premium and the **schedule** states that this section is in force.

This section of **your policy** document sets out the terms and conditions of **your breakdown** cover and it is important that **you** read it carefully. There are different levels of cover available. The cover **you** hold will be set out in the accompanying **policy schedule**. If changes are made, these will be confirmed to **you** separately in writing.

Each level of cover explains what is and is not covered. There are also general exclusions (things that are not included) that apply to all levels of the cover, and there are general conditions that **you** must follow so **you** are entitled to the cover.

Definitions

For the purposes of this section only, the following additional/ alternative definitions apply (and where applicable replace any definitions shown elsewhere in this **policy** document).

We, us, our

Inter Partner Assistance SA and AXA Assistance (**UK**) Ltd both of The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR, **UK**.

Your Home

The last address (in the **UK**) **you** gave to **us** as being where **you** permanently live or where **you** keep **your car**. **You** must have started out from **your home** on **your journey** for cover to apply.

Breakdown/Break down

Not being able to use **your car** because of:

- a mechanical **breakdown**;
- vandalism;
- a fire;
- a theft or an attempted theft;
- a flat tyre;
- a flat battery; or
- it having no fuel.

Territorial limits

United Kingdom (**UK**), the Isle of Man and the Channel Islands. For European **breakdown** cover (subsection D only) this also includes Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Serbia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey (west of Bosphorus), the Vatican City and other islands that belong to these countries and that are in Europe.

Journey

A trip between **your home** in the **UK** and a place abroad, within the **territorial limits**. The trip must not be longer than 90 days in a row or 90 days in any one **period of insurance**. **You** must have started out on **your journey** for cover to apply.

Luggage

Suitcases or other bags that contain personal belongings for **your journey**.

The cover provided under each section is subject to the General Conditions and General Exclusions detailed at the end of this section.

How to claim

To get **UK** emergency help phone: 0800 107 7006

If **you** need **Breakdown** Assistance in Europe, please call:

00 44 1737 815632

Text messaging is available for use by deaf, hard of hearing or speech-impaired customers. Please text the word "**breakdown**" to 07624 808 266

You should have the following information available:

- **Your car** registration number.
- **Your** name, **home** postcode and contact details.
- **Your policy** number.
- The make, model and colour of **your car**.
- The location of **your car**.
- An idea of what the problem is.
- SOS Box number (where applicable).

We will take **your** details and ask **you** to stay by the phone. Once **we** have made all the arrangements, **we** will call **you** to advise who will be coming out to **you** and how long they are expected to take. **You** will then be asked to return to **your car**.

Safety

Please take reasonable care at all times but stay near **your car** until **our** recovery operator arrives. Once **our** operator arrives at the scene, please listen to their safety advice. If the police are present, please tell them that **you** have contacted **us** or give them **our** phone number to call **us** for **you**.

Help on motorways

If **you** **break down** on the motorway, go to the nearest SOS emergency phone box. Ask the police to contact the 24-hour emergency helpline on the number shown above.

You will only be able to claim the services **we** provide by contacting the emergency helpline number.

Your car must carry a serviceable spare tyre and wheel, and a key that will let **us** remove a wheel secured by wheel nuts for **your car**, caravan or **trailer**, if it is designed to carry one.

Section L1 – Swift Roadside

What is covered

1. If **your car** breaks down more than 1 mile from **your home**, **we** will arrange and pay for a **breakdown** vehicle to come to **your car** (for up to one hour) to try to get it working again.
2. If **your car** cannot be made safe to drive at the place **you** have broken down, **we** will arrange for **your car**, the driver and up to six passengers to be recovered to one of the following locations, taking **your** circumstances into account within 15 miles of:
 - a) **Your** original destination;
 - b) **Your** original departure point; or
 - c) A suitable local garage for it to be repaired.

You must pay the cost of any repairs.
We will pay any necessary ferry and toll fees as part of the recovery within the **UK** only
3. If **you** lose or break **your car** keys, **we** will pay for the call-out and mileage back to **our** rescue operator's base. **You** will have to pay all other costs.
4. **We** will pass on up to two messages to either **your home** or place of work to tell them about **your** situation.

What is not covered

1. A **breakdown** at or within 1 mile from **your home**.
2. Travel outside the **UK**.
3. Car recovery greater than 15 miles from **your** location at the time of **breakdown**.
4. Anything mentioned in the general exclusions. (Please see section L5.)

Section L2 – Swift Rescue

The cover in this section applies in addition to the cover shown in Section L1.

What is covered

If **your car** cannot be made safe to drive at the place **you** have broken down, and cannot be repaired the same day at a suitable local garage, **we** will choose the most appropriate solution from the following options, taking **your** circumstances into account.

Option 1: nationwide recovery: **we** will take the driver and up to six passengers, together with **your car**, at **your** request, to either where **you** were originally travelling to or **your home** address. **We** will then arrange for **your car** to be taken to a suitable repairer for it to be repaired at **your** cost, provided this can be done in one **journey**.

Option 2: overnight accommodation: **we** will pay the costs for bed and breakfast for one night only in a 4* or equivalent hotel.

Option 3: 24-hour **UK** hire car: **we** will pay up to £100 for alternative travel or a hire car (with an engine of up to 1600cc, for up to 24 hours). **You** will be responsible for returning the hire car and collecting **your car** once it is repaired. **You** must meet the conditions of the hire-car company to be able to hire a car.

Emergency Driver:

In addition to the benefits above, if the driver cannot drive because of an injury or illness acquired during a **journey**, and there is no one else able or qualified to drive **your car**, **we** will provide, and pay for, a driver to finish the **journey** or return **your car** and passengers to the place **you** were originally travelling from. **You** will need to provide a medical certificate for the driver before **we** provide this benefit.

What is not covered

1. A **breakdown** at or within 1 mile from **your home**.
2. Travel outside the **UK**.
3. Anything mentioned in the general exclusions. (Please see section L5.)

Section L3 – Swift Rescue and Homestart

The cover in this section applies in addition to the cover shown in Sections L1 and L2.

What is covered

1. If **your car** breaks down anywhere at or within 1 mile from **your home**, **we** will arrange and pay for a **breakdown** vehicle to come to where **you** are for up to one hour to try to get **your car** working again.
2. If **your car** cannot be made safe to drive at the place **you** have broken down, **we** will arrange and pay for **your car**, the driver and up to six people to be taken to a suitable local garage (normally within 15 miles), for it to be repaired. **You** must pay the costs of any repairs.

What is not covered

1. Travel outside the **UK**.
2. Anything mentioned in the general exclusions. (Please see section L5.)

Section L4 – Swift European

The cover in this section applies in addition to the cover shown in Sections L1, L2 and L3. It will only apply if it is shown on **your current policy schedule** and if the premium has been paid. Please ensure **you** carry **your V5** registration document with **you** during **your journey**. Regulations are different when **you break down** in Europe and help may take longer to arrive.

General notes relating to Europe

If **you break down** on a European motorway or major road, generally **we** cannot help **you** and **you** will need to get help using the SOS phones. The local services will tow **you** to a place of safety and **you** will have to pay for the service as soon as possible. **You** can then contact **us** if **you**

need more help. **We** will pay up to €100 towards the costs, but **we** will only refund claims when **we** have received a valid invoice or receipt. **We** will pay **you** in line with the exchange rate on the date of the claim. If **you break down** in a European country during a public holiday, many services will be closed. In these circumstances **you** must allow **us** time to help **you** and repair **your car**. **We** will not be held legally responsible for any delays in **you** reaching **your destination**.

L4a – Before travel abroad starts

The benefits shown under section L4d below also apply in the **UK**, as long as **you break down** during **your journey**.

L4b – Help at the roadside and towing in Europe

What is covered

1. If **your car** breaks down, **we** will arrange and pay for a **breakdown** vehicle to come to where **your car** is (for up to one hour) to try to get **your car** working again.
2. If **your car** cannot be made safe to drive at the place **you** have broken down, **we** will arrange and pay for **your car**, the driver and up to six passengers to be taken to a suitable local garage (normally within 15 miles) for it to be repaired. **You** must pay the costs of any repairs by credit or debit card.
3. After the theft or attempted theft of **your car** or its contents, **we** will pay the costs of repairing the damage to **your car** or pay for replacement parts up to £200, which are needed for emergency roadside repairs to make **your car** secure.

What is not covered

1. Any amounts for making **your car** secure once **you** have returned to the **UK**.
2. Sending **you home** if **your car** can be repaired but **you** do not have enough money to cover the repair.
3. Anything mentioned in the general exclusions. (Please see section L6.)

Before travelling, it is recommended that **you** consult the laws of the country **you** are planning to visit. Before **you** travel, **you** should make sure that **you** check the documents **you** need to carry by law.

As a guideline, **we** recommend **you** take the following documents in case **you** need them by law in the countries in which **you** might **break down**:

- Photocard driving licence and supporting documents
- Insurance documents
- MOT certificate
- Logbook (V5 registration document)

The above is not a full list and is for guidance only.

L4c – Delivering replacement parts

What is covered

1. If replacement parts are not available locally to repair **your car** after a **breakdown**, **we** will arrange and pay to have the parts delivered to **you** or an agreed place as quickly as reasonably possible.

What is not covered

1. The actual cost of replacement parts and any customs duty.
You must pay **us** this using a credit card or debit card or any other payment method **we** agree is suitable.
2. Any amount for getting parts, if the replacement parts can be bought locally.
3. Anything mentioned in the general exclusions. (Please see section L5.)

L4d – Not being able to use your car

What is covered

If during **your journey your car** breaks down and it is not safe to drive, and it will take at least twenty four hours to repair, or if it is stolen and not recovered within twenty four hours, **we** will arrange and pay for the most appropriate solution from one of the following options:

1. To move **you**, **your** passengers and **luggage** to where **you** were originally travelling to, and then, once **your car** has been repaired, take **you** back to **your car** or bring **your car** to **you**; or
2. The cost of hiring another car while **your car** is being repaired.
We will pay up to £70 a day and £750 in total, as long as **you** are able to meet the conditions of the hire car company; or
3. **We** will pay for bed and breakfast costs of up to £60 for each person each day (£500 in total for everyone in **your group**) while **your car** is being repaired, as long as **you** have already paid for **your** original accommodation and **you** can't get **your** money back.

What is not covered

1. The cost of fuel or lubricants **you** use in the hire car.
2. Replacement parts.
3. Any insurance **you** have to pay to the hire car company.
4. Anything mentioned in the general exclusions. (Please see section 5.)

L4e – If you become ill or injured and can't drive

What is covered

1. If, during the **journey**, the driver cannot drive because of an injury or illness, and there is no one else able or qualified to drive **your car**, **we** will provide, and pay for, a driver to finish the **journey** or return **your car** and passengers to the place **you** were originally travelling from. **You** will need to provide a medical certificate for the driver before **we** provide this benefit.

What is not covered

1. Anything mentioned in the general exclusions. (Please see section L5.)

L4f – If you can't use your own car to get home

What is covered

If after a **breakdown your car** is still not repaired or safe to drive when it is time for **you** to go **home**, **we** will pay for suitable transport to get **you**, **your** passengers and **your luggage** to **your home**, and up to £150 towards other travel costs in the **UK** while **you** wait for **your car**. **We** will also pay storage charges (up to £100) while **your car** is waiting to be repaired, collected or taken to the **UK**.

We will then choose the most appropriate solution from the following options:

1. take **your car** to **your home** or **your** chosen repairer in the **UK** or
2. pay the cost of one rail or sea ticket (or an air ticket if the rail or sea trip would take more than 12 hours) for **you** to go to get **your car** once it has been repaired.

What is not covered

1. Any costs **you** would have paid anyway for travelling **home**.
2. The costs of returning **your car** to the **UK** if **we** believe that the cost of doing so would be greater than the **market value** of **your car** in the **UK**, after the **breakdown**.
3. The costs of returning **your car** to the **UK** if repairs can be done locally and **you** are not willing to allow this to happen.
4. Anything mentioned in the general exclusions. (Please see section L5.)

General Notes

Uninsured Service

We can provide assistance for faults that are not covered under this insurance **policy** or where **you** would like **us** to assist additional passengers who exceed the maximum of 6 stated in this **policy**. All costs (including an administration fee) must be paid for immediately by credit or debit card. If **you** wish to use this service please call 0330 123 4051 and request the "Pay on Use" service.

Section L5 – General exclusions that apply to all sections of Breakdown cover

1. Any **breakdown** that happens during the first 24 hours after **you** take out cover for the first time, except for benefits shown under section LI, which are available immediately.
2. The cost of fuel or any spare parts needed to get **your car** working again, or any costs that arise from not being able to get replacement parts. **You** will be responsible for the cost of draining or removing contaminated fuel.
3. The cost of paint-work and other cosmetic items.
4. Labour costs for more than one hour of roadside help.
5. The cost and guaranteeing the quality of repairs when **your car** is repaired in any garage it is taken to.
6. Any costs if **your car** has not been maintained and used in line with the manufacturer's recommendations.
7. Any call-out or recovery costs in the **UK** after a **breakdown** where the police or other emergency services insist on **your car** being picked up immediately by another organisation. **You** will have to pay any fees to store or release **your car**.
8. Any toll or ferry fees incurred by the driver or the driver of the recovery vehicle outside the **UK**.
9. Help or recovery if **your car** is partly or completely buried in snow, mud, sand or water.
10. Damage or costs that arise from **us** trying to get into **your car** after **you** have asked for help.
11. Losses of any kind that come from providing, or delaying providing, the services this cover relates to. (for example, a loss of earnings, the cost of food and drink and costs **we** have not agreed beforehand.)
12. Loss or damage to personal possessions **you** leave in **your car**.
13. Moving animals. **We** will decide whether or not to move any animal from **your car**, and if **we** agree to do this it will be completely at **your** own risk and cost.
14. Any costs if **your car** had already broken down or was not safe to drive when cover was taken out.
15. The costs of getting a spare wheel or tyre for a roadside repair if **your car** does not have one. **We** will not pay the costs of arranging for a wheel that is secured by locking wheel nuts to be removed, if the driver is not able to provide a key to do this. This does not apply if **your car** is not designed to carry a spare wheel.
16. Any costs if **your car** has been altered for, or is taking part in, racing, trials or rallying.
17. Any cost that **you** can get back under any other insurance **policy** or under the service provided by any motoring organisation.
18. The recovery of **your car** and passengers if repairs can be carried out at or near the scene of the **breakdown** within the same working day. If recovery takes place **we** will only recover to one address in respect of any one **breakdown**.
19. Recovering **your car** when it is carrying more than a driver and the recommended number of passengers according to the manufacturers' specifications, if there is more weight in **your car** than it was designed to carry or **you** are driving on unsuitable ground.
20. Any request for service where **you** have not taken remedial action within two working days after a previous **breakdown** or temporary repair.
21. Recovery or help if **your car** is heavier than 3,500 kilograms, longer than 5.1 metres, higher than 2.44 metres or wider than 2.1 metres.
22. Recovery or help if **you** are hiring **your car** out to carry people in return for money, unless **we** have agreed this with **you**.
23. Any faults with the electric windows, sunroofs, wipers, heaters, de-misters or locks of **your car**, unless the fault happens during the course of a **journey** and this affects **your** safety.
24. Recovery or help if **your car** is being used to carry commercial goods.
25. Any claim that comes from a poor-quality repair or a repair that has been attempted without **our** permission during the same trip.
26. Delays or failure in delivering service to **you** due to any extraordinary event or circumstance which is outside **our** reasonable control, such as severe weather conditions.
27. Mobile phone, phone call and postage costs are not covered under **your policy** in any circumstances.
28. Any costs relating to the caravan or **trailer** if the caravan or **trailer** is not attached to **your car** at the time of the **breakdown**.
29. Any costs for cars that have broken down or were not safe to drive when cover was taken out.

Section L6 – General conditions that apply to all sections of Breakdown cover

1. **Your car** must be permanently registered in the **UK** and, if appropriate, have a current MOT certificate and valid road fund licence/tax disc on display. **Your car** should be kept in a good condition and have been serviced regularly in line with the manufacturer's recommendations.
2. **We** can ask for proof of outbound and inbound travel dates.
3. If **we** arrange for temporary roadside repairs to be carried out after damage to **your car**, or **we** take **your car** to **your** chosen place, **we** will not be legally responsible for any more help in the same incident.
4. **We** have the right to refuse to provide a service if **you** or **your** passengers are being obstructive in allowing **us** to provide the most appropriate help or if **you** or they are abusive to **our** rescue controllers or **our** recovery operators.
5. **We** will not pay **you** any benefit unless **you** contact **us** using the emergency phone numbers provided. **You** must not try to contact any agent or repairer direct.

6. **You** are responsible for keeping **your car** and its contents safe, unless **you** are not able to or **you** have an arrangement with **us** or **our** agent. **You** must be with **your car** at the time **we** say **we** expect to be there.
7. **You** must quote **your policy** number when **you** call for help and have the relevant documents needed by the repairer, recovery specialist or **our** chosen agent.
8. **You** will have to pay the cost of moving **your car** or a repair vehicle coming out to **you** if, after asking for help which **you** are entitled to, **your car** is moved or repaired in any other way.
9. **We** are not responsible for any actions or costs of garages, recovery firms or emergency services carrying out work or acting on **your** instructions or the instructions of any person acting on **your** behalf.
10. If **we** pay a claim under any cover provided by this insurance, **we** will be entitled to ask for all reasonable help from **you** to take action in **your** name to get back **our** costs from another organisation.
11. **Your car** must carry a serviceable spare tyre and wheel for **your car** and any caravan or **trailer** attached to **your car**. This condition does not apply if **your car** is not designed to carry a spare wheel.
12. **We** have the right to choose a suitable garage that is able to carry out a repair, which **you** must pay for, as long as the garage can carry out the repairs within the specified time limits.
13. Where **you** agree to a temporary roadside repair, **you** will be responsible for any costs and/or any damage to **your car** **you** incur if **you** continue to drive **your car** as if a permanent repair had been carried out. **You** acknowledge that a temporary roadside repair is intended only to re-mobilise **your car** so it may be driven to a suitable facility to enable a permanent repair to be carried out.
14. If **your car** needs to be taken to a garage after a **breakdown**, **your car** must be in a position that makes it reasonable for a recovery vehicle to pick it up. If this is not the case, **you** will have to pay any specialist recovery fees.
15. **You** will have to pay for any parts or other products used to repair **your car**.
16. **We** will not arrange for help if **we** think that it would be dangerous or illegal to repair or move **your car**.
17. During any 12-month period **we** will not be responsible for more than two claims which arise from a common fault on the same car. **We** will not be responsible for more than seven claims in total. If **you** need **our** help more than the number of claims allowed on **your policy** in a 12-month **period of insurance** or more than twice for the same fault on the same car, **you** will have to pay for the services **we** provide. **We** will ask for a credit-card number or debit-card number before **we** help **you**.
18. If **you** are covered for **breakdown** by any other insurance **policy** or warranty, **you** must tell **us**.
19. If **you** are not willing to accept **our** decision or **our** agents' decision on the most suitable type of help, **we** will not pay more than £100 for any one **breakdown**, and **you** will be responsible for any additional costs incurred in the recovery and/or repair of **your car**.
20. **We** cannot guarantee that hire cars will always be available and **we** are not responsible if they are not available. **We** will do **our** best to arrange a car of the same size as yours, but **we** cannot guarantee that there will be tow bars, bike racks, roof boxes, or other accessories included. **You** must meet the conditions of a hire car company to hire a vehicle.
21. This insurance contract is between **you** and **us**. Any person or company who is not party to this **policy** has no right under the Contracts (Right of Third Parties) Act 1999 to enforce any condition of this **policy**. This does not affect any other rights another organisation has apart from under that Act.
22. If **you**:
 - a) Refuse to allow **us** reasonable access to **your car** to provide the services **you** have asked for under this section of **your policy** or if **you** fail to co-operate with **our** representatives;
 - b) Make or try to make a fraudulent claim under **your policy**;
 - c) Are abusive or threatening towards **our** staff; or
 - d) Repeatedly or seriously break the terms of this **policy****we** may refuse to deal with a claim or **breakdown** under this section of **your policy**. **We** may also cancel this **policy** by providing **you** with 21 days notice of cancellation.

Please see General conditions I2 and I3.

Our promise

We want to give **you** the best possible service. If **you** are not happy with **our** service, the procedure below explains what **you** should do:

Complaints procedure

You can write to the Quality Manager at:

Quality Manager, Inter Partner Assistance SA,

The Quadrangle, I06-I18 Station Road, Redhill, Surrey, RH1 IPR, **UK**. Or, **you** can phone 01737 815 023

If it is impossible to reach an agreement, **you** may have the right to make an appeal to the Financial Ombudsman Service by writing to:

Financial Ombudsman Service

The Financial Ombudsman Service,

Exchange Tower,

London

E14 9SR

Tel: 0300 123 9123 (calls to this number cost no more than calls to 01 and 02 numbers)

or 0800 023 4567 (calls to this number are now free on mobile phones and landlines)

Fax: 020 7964 1001

Email: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

We are a member of the Financial Services Compensation Scheme (FSCS). The FSCS offers protection for customers of financial services firms. **You** can get more information at www.fscs.org.uk.

Data Protection

Details of **you**, **your** insurance cover under this **policy** and claims will be held by **us** (acting as data controllers) for underwriting, for providing breakdown assistance, for policy administration, claims handling, complaints handling, sanctions checking and fraud prevention purposes, subject to the provisions of applicable data protection law and in accordance with the assurances contained in **our** website privacy policy (see below).

We collect and process these details as necessary for performance of **our** contract of insurance with **you** or complying with **our** legal obligations, or otherwise in our legitimate interests in managing our business and providing our products and services.

These activities may include:

- a) use of sensitive information about the health or vulnerability of **you** or others involved in **your breakdown** assistance claim, in order to provide the services described in this **policy**;
- b) disclosure of information about **you** and **your** insurance cover to companies within the AXA group of companies, to **our** service providers and agents in order to administer and service **your** insurance cover, to provide **you** with **breakdown** assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law;
- c) monitoring and/or recording of **your** telephone calls in relation to cover for the purposes of record-keeping, training and quality control;
- d) obtaining and storing any relevant and appropriate photographic evidence of the condition of **your car** which is the subject of the claim, for the purpose of providing services under this **policy** and validating **your** claim; and
- e) sending **you** feedback requests or surveys relating to our services, and other customer care communications.

We will separately seek **your** consent before using or disclosing **your** personal data to another party for the purpose of contacting **you** about other products or services (direct marketing). Marketing activities may include matching **your** data with information from public sources in order to send **you** relevant communications. **You** may withdraw **your** consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

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.

By purchasing this **policy** and using **our** services, **you** acknowledge that **we** may use your personal data, and consent to **our** use of sensitive information, both as described above. If **you** provide **us** with details of other individuals, **you** agree to inform them of **our** use of their data as described here and in **our** website privacy policy (see below).

You are entitled on request to a copy of the information **we** hold about **you**, and **you** have other rights in relation to how **we** use your data (as set out in **our** website privacy policy – see below). Please let **us** know if **you** think any information **we** hold about **you** is inaccurate, so that **we** can correct it.

If **you** want to know what information is held about **you** by Inter Partner Assistance or AXA Assistance, or have other requests or concerns relating to **our** use of **your** data, please write to **us** at:

Data Protection Officer
The Quadrangle, 106-118 Station Road
Redhill
RH1 1PR
Email: dataprotectionenquiries@axa-assistance.co.uk

Our full data privacy policy is available at: www.axa-assistance.co.uk.
Alternatively, a hard copy is available from **us** on request.

General exclusions applying to all sections of your policy

We will not pay:

- I. For any liability, loss, damage, cost or expenses which takes place while any car insured under this **policy** is:
 - a) being used for a purpose other than that permitted in the limitations as to use in Section 6 of **your certificate of motor insurance** or;
 - b) driven by someone who:
 - i) does not have a valid driving licence; or
 - ii) is breaking the conditions of their driving licence; or
 - iii) is not specifically named in Section 5 of **your certificate of motor insurance** as being entitled to drive **your car**.

However this exception does not apply if **your car** is:

- a) with a member of the motor trade who is not named in the **certificate of motor insurance** for the purpose of maintenance or repair.
 - b) being parked by an employee of a hotel, restaurant or car-parking service who is not named in the **certificate of motor insurance**.
 - c) stolen or taken away without **your** permission.
2. Any costs as a result of an agreement or contract unless **we** would have had to pay the costs anyway.
 3. For deliberate or intentional loss or damage caused by anyone insured under this **policy**.
 4. Any liability, loss, damage, cost or expense caused if **your car**:
 - a) is not taxed and is not registered in the **United Kingdom** with the DVLA unless **your car** is in the process of being registered with the DVLA.
 - b) is normally kept outside England, Scotland or Wales.
 5. Any loss or damage to property or any direct or indirect loss, cost, expense or liability caused by, contributed to or arising from:
 - a) ionising radiation or contamination by radioactivity from irradiated nuclear fuel or nuclear waste or from burning nuclear fuel.
 - b) the radioactive, toxic, explosive or other dangerous properties of any nuclear equipment or its nuclear parts.
 6. Any liability, loss, damage, cost or expense caused by riot, strike or civil commotion outside England, Scotland, Wales, Isle of Man or Channel Islands.
 7. Any liability, loss, damage, cost or expense caused by, resulting from or in connection with or in controlling or suppressing:
 - a) war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not).
 - b) civil war, military rising, insurrections, rebellion, revolution, uprising, military or usurped power, martial law or connected looting or pillaging; confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public authority or any act or condition incident to any of the above except to the extent that **we** are required to provide cover under any relevant road traffic legislation.

8. Any liability, loss, damage, cost or expense while any car is being used on any part of an airport:
 - a) to which aircraft have access including areas used for take off, landing, moving or parking of aircraft.
 - b) used for ground equipment parking areas and service roads.
 - c) used for customs examination.
9. More than **our** legal liability under compulsory motor insurance legislation for any claim, if the driver of **your car** at the time of the accident:
 - is found to be over the permitted limit for alcohol;
 - is unfit to drive through drink or drugs, whether prescribed or otherwise; or
 - fails to provide a swab sample or sample of breath, blood or urine when required to do so, without lawful reason.

Where **we** are required to make a payment in such circumstances, **we** reserve the right to recover any such amounts from **you** or the driver of **your car**.

10. Any liability, loss, damage, cost or expense caused by pressure waves from an aircraft or other flying objects travelling at or beyond the speed of sound.
11. Any liability, loss, damage, cost or expense caused by earthquakes and the results of earthquakes.
12. Any liability, loss, damage, cost or expense arising which directly or indirectly relates to terrorism, except as is strictly required under the relevant road traffic legislation; terrorism being defined as any act or the use or threat of force (whether or not in the **territorial limits**) including but not limited to:
 - a) threat of and/or actual endangerment of the life of a person(s).
 - b) threat of and/or actual serious violence against person(s).
 - c) involving the threat of and/or actual damage to any form of property.
 - d) creating a serious risk to the health and safety of the public.
 - e) involving the use of firearms, explosives, biological, chemical, nuclear or other means.which is committed by any person(s) for political, religious or ideological purposes to influence any government or to coerce or to put any member of the public in fear.
13. Any liability, loss, damage, cost or expense caused by pollution or contamination, unless the pollution or contamination is caused by a sudden, identifiable, unexpected and accidental incident which happens during the **period of insurance**.
14. For any costs involved in contacting **us** regarding **your** claim (including telephone calls).
15. For any liability, loss, damage, cost or expense caused by, resulting from or in connection with **your** or a **named drivers** criminal or illegal act, in circumstances where the convicted offence is one where the court has the power to impose a sentence of imprisonment.
16. Loss or damage arising from confiscation, requisition or destruction of **your car** by or under order of any government, public or local authority.

General conditions applying to all sections of your policy

You must comply with the following conditions to have the full protection of **your policy**. **You** should also ensure any other **named drivers** comply with them. If **you** or the **named drivers** do not comply with them **we** may cancel the **policy** as detailed below, refuse to deal with any relevant claims, or reduce the amount of any relevant claim payments.

1. Your policy information

You must have answered accurately and truthfully all questions relating to **your** details; those of **your car** and of all **named drivers** on **your policy**. **You** must also have truthfully agreed to all statements that **we** listed in the terms and conditions relating to **your policy**. **We** may audit **your policy** details throughout **your** term of cover in order to validate the details **you** have provided. Part of this audit may require **you** to provide **us** with documents which **we** deem appropriate to validate details in relation to **your policy**. Examples of such documents include **your car's** log book (V5C), a utility bill or driving licence details.

If **you** fail to provide **us** with accurate information or do not comply with **our** requests **we** may:

- a) declare **your policy** void from inception (which means treating it as invalid) and **we** may not make any return of premium.
- b) cancel **your policy** by giving **you** 21 days' notice in writing to either the email or the postal address last known to **us** and return any premium less **our** cancellation charge of £52.50 or recover any unpaid premium.
- c) remove one or more named drivers from **your policy** and adjust **your** premium accordingly.
- d) recover any shortfall in premium.
- e) not pay any claim that has been or will be made under **your policy**.
- f) be entitled to recover from **you** the total amount of any claim already paid under **your policy** or any claim **we** have to pay under any relevant road traffic legislation, plus any recovery costs.

If **we** suspect fraudulent activity has taken place on **your policy** either by **you** or someone on **your** behalf, **we** may cancel by giving **you** 7 days' notice in writing to either the email or the last postal address known to **us**. This includes if **your policy** has been set up by an unauthorised or unregulated intermediary.

2. Changes to your policy

Please tell **us** of the following changes (via **My Swift Space** if possible) either before the change or as soon as **you** possibly can.

- a) If **you** sell or change **your car**.
- b) If **you** change **your** address or where **you** keep **your car**.
- c) If **you** want to add or remove a **named driver**.
- d) If **you** scrap **your car** or it becomes the subject of a Statutory Off Road Notification (SORN).
- e) If **you** are moving abroad permanently.
- f) If **you** or any **named driver** receive a non motoring conviction.
- g) If **you** modify or alter **your car** from standard **UK** specification.
- h) If **you** want to use **your car** for a purpose not shown on **your certificate of motor insurance**.

- i) If **you** or anyone else covered to drive is told by the DVLA they cannot continue driving.
- j) If **you** or any **named driver** change **your** occupation or business, whether full or part time, in which **you** work.
- k) If **you** or any **named driver** is banned from driving.
- l) If **you** or any **named driver** changes licence entitlement.

Please tell **us** at renewal if **you** or any **named driver** receive a motoring conviction, fixed penalty notice or licence endorsement.

If **you** are unsure whether a change will affect **your policy cover**, please ask **us**.

Any changes to the drivers or the vehicles insured under this **policy**, whether permanent or temporary, will be treated as a variation of this **policy**.

When **you** tell **us** about a change **we** will assess how it affects **your policy** and **you** may need to pay an additional premium.

In some cases **we** may not be able to continue with **your policy**, where this happens **you** will be advised and **you** will be given 21 days notice to arrange cover with an alternative insurer.

If **your car** is declared a total loss **we** will advise **you** and give **you** 30 days from the date **we** pay **your** claim to replace **your car**. If **you** do not advise that **your car** has been replaced within this time **we** will assume that **your policy** is not needed and cancel it. As a claim has occurred no refund of premium will be provided.

3. Protecting your car

You must take all reasonable steps to protect **your car** and its contents from loss or damage.

4. Maintaining your car

You must make sure **your car** is roadworthy including that it has, if required, a valid MOT and complies with the relevant legislation in any country where it is being driven. **We** reserve the right to examine **your car** at any reasonable time.

5. Claims

If **you** or **your car** are involved in any type of incident, accident, claim or loss regardless of fault **you** must:

- a) tell **us** as soon as possible. If **your car** has been stolen **you** must advise the police and co-operate fully with their investigations;
- b) Give **us** full control of the claim including the uplift storage and repair of **your car**. **We** may take over, defend or settle the claim, or take up any claim in **your** name; **you** must not negotiate regarding any claim, settle any claim without **our** written permission or admit liability for any claim unless **we** ask **you** to do so;
- c) Co-operate with **us** fully including:
 - i) giving **us** consent to proceed with the repair to **your car** as soon as possible after **we** have obtained an estimate from **our** approved repairers;

- ii) providing **us** with any formal documentation including the V5 registration certificate for **your car**, personal identity requests or driving licence for any **named driver of your car**;
- iii) upon **our** request, send to **us**, unanswered, as soon as possible any documents **you** receive such as notice of prosecution, coroner's inquest, fatal accident inquiry, court summons, claim or letter. If the accident has been recorded by **your** dashboard camera **you** should let **us** have copies of the accident recording as soon as possible;
- d) If the damaged car is provided by **us** under Section A (Damage to **your car**), Section B (Fire and theft), or J (Courtesy car upgrade), the car will be referred to **our** approved repairers.

6. Other policies

We will not pay more than **our** share of **your** claim, if **you** or anyone else has any other insurance which covers all or part of the same loss, damage or liability.

7. Fraudulent claims

Throughout **your** dealings with **us** **we** expect **you** to act honestly. If **you** or anyone acting for **you**:

- a) knowingly provides information to **us** as part of **your** application for **your policy** that is not true and complete to the best of **your** knowledge and belief; or
- b) knowingly makes a fraudulent or exaggerated claim under **your policy**; or knowingly makes a false statement in support of a claim; or
- c) submits a knowingly false or forged document in support of a claim; or
- d) makes a claim for any loss or damage caused by **your** wilful act or caused with **your** agreement, knowledge or collusion

then

- a) **we** may prosecute fraudulent claimants.
- b) **we** may make the **policy** void from the date of the fraudulent act.
- c) **we** will not pay any fraudulent claims.
- d) **we** will be entitled to recover from **you** the amount of any fraudulent claim already paid under **your policy** since the start date.
- e) **we** may not return any premium paid by **you** for the **policy**.

8. Car sharing

This **policy** covers **you** while carrying passengers for social reasons or similar as long as:

- a) **you** do not carry passengers as customers of a passenger-carrying business, car sharing scheme or for hire and reward.
- b) **you** do not make a profit from passengers' payments or from allowing someone to drive.
- c) **your car** is not made or adapted to carry more than eight passengers (excluding the driver) and **you** do not exceed the maximum seating capacity of **your car**.

If **you** are in any doubt as to whether any car sharing arrangements **you** have are covered under this **policy** please contact **us** via **My Swift Space**.

9. Proof of NCD

You may be required to provide proof of **your** no claims discount (NCD).

Proof of NCD must:

- a) show **your** name as the policyholder;
- b) show the number of years No Claims Discount **you** are entitled to;
- c) show the expiry date of **your** previous policy which must not be more than 24 months before the start date of this **policy**;
- d) be issued by **your** previous insurer in the **United Kingdom**;
- e) be earned on a private car or single commercial vehicle policy;
- f) be earned in the **United Kingdom**;
- g) be earned on a **UK** or EU licence;
- h) not be currently used to insure another vehicle.

Commercial car, company car, classic car, motor home or motor trade proof of No claims discount or bonus is not acceptable.

If **you** do not provide proof of NCD when requested, **we** will reassess **your policy** and may charge an additional premium or, if **we** are unable to continue cover, **we** will cancel this **policy** by giving **you** 21 days' notice in writing to either the email or the postal address last known to **us**.

10. Compulsory motor legislation

If, under the law of any country this **policy** covers **you** in, **we** have to make a payment which **we** would not otherwise have paid under this **policy**, **we** may recover any claim payment from **you** or from the person against whom the claim was made.

11. Payment of premium

You must pay the premium or any instalment on demand.

If **you** have chosen to pay for **your policy** by lump sum, **your** payment will be debited from **your** payment card immediately and will appear on **your** statement within 3 working days. This includes any additional premium or related administration fees that may arise from changes made to **your policy**.

If **you** have chosen to pay for **your** policy by instalments, then before the **policy** starts, **we** may carry out an affordability assessment before **we** decide whether to offer **you** this option.

We may carry out this assessment again before making any change or alteration to **your policy**, and before each renewal date, to decide whether **we** can continue to offer **you** this option.

You will be provided with a Credit Agreement in accordance with the Consumer Credit Act 1974. **Your** deposit will be debited from **your** payment card immediately and will appear on **your** statement within 3 working days.

Should **you** make any change to **your policy** that affects **your** premium, **you** will receive an amended Credit Agreement and any related administration fees that may arise from these changes will be debited from **your** payment card immediately and will show on **your** statement within 3 working days. **You** may change **your** payment method from instalment to lump sum at any point during the period of insurance.

Should **you** fail to make **your** payment(s) in full and by the due date, **we** will contact **you**. For the first 3 defaults within any period of insurance, if payment has not been received within 7 days of **us** contacting **you**, **we** will send **you** a reminder via text and e-mail. If payment remains outstanding after 3 working days of this reminder, **we** will contact **you** again to provide a final date for payment. If **we** are still unable to collect payment from **you** **we** will seek to recover **your** payment(s) and may:

- a) cancel **your policy** 14 days after **our** initial contact with **you** if **we** have been unable to collect payment during this time. **We** will notify **you** in writing to either the e-mail address or postal address last known to **us**.
- b) charge **you** an administration fee of £15.00 if a payment is unsuccessful due to a cancelled instruction or insufficient funds.
- c) terminate **your** Consumer Credit Agreement.
- d) in the event of a claim, refuse to pay any claims pending on **your policy** or take any unpaid premiums from any claim payment **we** make to **you** or recover any unpaid premium directly from **you**.
- e) refer details of **your** policy to **our** debt collection agencies that will seek to recover your payment(s) on **our** behalf and may record the outstanding debt. Should this action be taken, **we** reserve the right to add an administration fee of £25 to the value of **your** debt to cover costs incurred.

If there is a fourth default within any period of insurance, **we** may decide not to make any further attempts to collect the outstanding premium and may cancel the **policy** immediately. **We** may additionally follow steps b to e above

12. Cancelling your policy

Statutory cancellation rights

You can cancel this **policy** in the first 14 days of receipt of the **policy** documents or the start date, whichever is later. **We** will cancel this **policy** back to its start date. **We** will refund the full premium to **you**, provided no accidents or claims have occurred. This will have the same effect as if **you** never had any cover or protection from this **policy**.

Cancellation in other circumstances

You can cancel this **policy** maintaining the time on cover since the start date. As long as **you** have not received payment for or are not in the process of making a claim or have not had an accident which may lead to a claim during the **period of insurance**, **we** will keep an amount of premium in proportion to the time **you** have been on cover and refund the rest to **you**.

We will also charge a £52.50 administration fee if **you** are cancelling after the first 14 days of **your policy** cover.

If **you** are paying by instalments your instalments will end, but if **you** have received payment for or are in the process of making a claim, **you** will either have to continue with the instalments until the **policy** renewal date or **we** may, at **our** discretion, take the outstanding instalments **you** still owe from any claim payment **we** make.

If **you** pay annually and **you** have received payment for or are in the process of making a claim or have had an accident which may lead to a claim **you** will not receive any refund of premium.

Please remember that **you** are required by law to have continuous insurance on **your car**.

Cancellation of temporary covers

You can choose to cancel **your** temporary cover before its start date and you will receive a full refund of premiums paid. If **you** cancel **your** temporary cover after the start date, **we** will keep an amount of premium in proportion to the time **you** have been on cover and refund the rest to **you**.

There is no administration fee if you cancel your temporary cover. If there is a claim on the **policy**, **you** will need to pay the full premium.

How to cancel

To cancel **your policy**, please call **us** on 0330 024 6394 or write to **us** at:

Customer Services
Swiftcover.com
9 Fudan Way
Stockton-on-Tees
TS17 6EN

We can only deal with **you** in respect of cancellation – **we** are unable to cancel the **policy** on the authority of anyone else even if **you** have given authority for them to act for **you**.

If **you** have not paid **us** sufficient money for **us** to retain premium, or if **you** have not paid the full annual premium but have had an accident or claim or committed fraud or made a false declaration, then **we** reserve the right to recover the money that **you** owe and apply **our** £52.50 cancellation fee.

We may cancel **your policy**:

- a) in the event of deliberate or reckless misrepresentation (see General condition 1).
- b) if **we** are unable to continue cover due to changes to **your policy** (see General condition 2).
- c) in the event of fraudulent claims (see General condition 7).
- d) if **you** are unable to provide the appropriate proof of NCD (see General condition 9).
- e) if **you** do not pay **your** premium (see General condition 11).
- f) if **you** use threatening or abusive behaviour or language towards **our** staff or suppliers.

Cancelling **your policy** means **you** will not be covered from the date and time of cancellation.

Making a complaint

Swiftcover Insurance Services Limited aims to provide the highest standard of service to every customer. If our service does not meet your expectations, we want to hear about it so we can try to put things right. All complaints we receive are taken seriously. The following will help us understand your concerns and give you a fair response.

Making your complaint

If your complaint relates to a claim on your policy, please contact the department dealing with your claim. If your complaint relates to your policy, please contact the Swiftcover Help Team on: 0330 024 6394.

Write to:

Customer Relations Manager

Swiftcover.com

9 Fudan Way

Stockton on Tees

TS17 6EN

Email: Complaints@swiftcover.com

When you make contact please provide the following information:

- your name, address and postcode, telephone number and e-mail address.
- your policy and/or claim number, and the type of policy you hold.
- the reason for your complaint.

Any written correspondence should be headed 'COMPLAINT' and you may include copies of supporting material.

Beyond Swiftcover

Should you remain dissatisfied following our final written response, you may be eligible to refer your case to the Financial Ombudsman Service. This is an independent body that arbitrates complaints in the Financial Services industry. You have six months from the date of final response to refer your complaint to the Financial Ombudsman Service. This does not affect your right to take legal action.

If we cannot resolve your complaint you may refer it to:

The Financial Ombudsman Service,

Exchange Tower,

London

E14 9SR

Tel: 0300 123 9123 (calls to this number cost no more than calls to 01 and 02 numbers)

or 0800 023 4567 (calls to this number are now free on mobile phones and landlines)

Fax: 020 7964 1001

Email: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

13. Cancelling optional covers (Sections I, J, K or L)

You have the right to cancel optional Sections I, J, K or L of your policy back to the original start date. If you decide to cancel any optional section of your policy in this way, it must be done within the 14 day cooling off period. The 14 day cooling off period commences when the policy is purchased or received by you. Cancelling your policy in this way will mean that you will not have been covered by us. If your policy is cancelled back to the start date, we will return the premium paid, provided that no claims or accidents have occurred. If you cancel sections I, J, K or L after 14 days of the start date we will not refund the premium for this cover.

14. Automatic renewal

By purchasing this policy you have provided consent to set up a continuous payment authority. This means we are authorised to automatically renew your policy and apply for renewal payments from your account every year, even if your card has expired, until you instruct us to stop.

We will contact you by email at least 21 days before the end of your period of insurance. If you still meet our eligibility criteria, we will seek to automatically renew your policy by using the latest details you provided to us. You will also be provided with a renewal invitation which you should check via My Swift Space to ensure all your details are still correct and relevant. If any changes are required or you do not wish to renew your policy you should let us know via My Swift Space before your renewal date. If you no longer meet our eligibility criteria, we will not be able to renew your policy. In all cases we will contact you prior to your renewal date to advise you what to do next.

How to opt-out

Email us after you have purchased the policy at help@Swiftcover.com or call us on 0330 024 6394

15. Fees

We are an online company and all your documentation will be available via My Swift Space. We reserve the right to charge an administration fee of £10 for any change or correction to your policy that we make on your behalf.

If you cancel outside the 14 day cooling off period or have used any of the cover the cancellation fee will be £52.50. If we cancel your policy the cancellation fee will be £52.50.

16. Sanctions condition

This contract of insurance is subject to sanction, prohibition or restriction under United Nations resolutions. It is a condition of your policy that 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 trade or economic sanctions, or violate any laws or regulations of the United Kingdom, the European Union, the United States of America or any other territory.

Our promise to you

We will

- Acknowledge all complaints promptly.
- Investigate quickly and thoroughly.
- Keep **you** informed of progress.
- Do everything possible to resolve **your** complaint.
- Use the information from complaints to continuously improve **our** service.

Data protection notice

AXA Insurance UK plc is part of the AXA Group of companies which takes **your** privacy very seriously. For details of how **we** use the personal information **we** collect from **you** and **your** rights please view **our** privacy policy at www.axa.co.uk/privacy-policy.

If **you** do not have access to the internet please contact **us** and **we** will send **you** a printed copy.

Contact us

Swift Help Team

(for advice and help about **your** insurance)

Mon – Fri 8am – 8pm; Sat 9am – 5pm; Sunday 9am – 3pm, Bank

Holiday opening times may vary.

Phone 0330 024 6394

Email help@swiftcover.com

Swift UK Claims Line

For emergency support or to report a new claim, service is available 24 hours a day every day on 0371 984 3333 (whilst in the UK) or +44 (0) 1892 500 169 (claims outside the UK)

Our claims team is available Monday to Friday 8am – 8pm and Saturdays 8.30am to 5pm. Closed Sundays Bank Holiday opening times may vary.

Email claims@swiftcover.com (enquiries about existing claims only)

Swift Glass Team

24 hours, 7 days a week

Phone 0330 024 6399

Swift Breakdown Team

24 hours, 7 days a week

Phone 0800 107 7006

Swift Legal Help Team

Mon – Fri 8am – 6pm (excludes bank holidays); Sat 9am – 12 noon

Phone 0371 984 3333

Email claims@swiftcover.com

Online Dispute Resolution

The European Commission has also provided an Online Dispute Resolution Service for logging complaints. To use this service please go to: <http://ec.europa.eu/odr>

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Registered address is 5 Old Broad Street, London EC2N 1AD. This can be checked on the Financial Services Register by visiting the FCA's website at www.fca.org.uk/register.

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Details about the extent of its regulation are available from us on request. Inter Partner Assistance SA firm register number is 202664.