

Vintage Tractor Insurance

Insurance Product Information Document



Company: AXA Insurance UK plc

AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with registered number 202312. Registered address 5 Old Broad Street, London, EC2N 1AD, England.

Product: BIBU Vintage Tractor

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents and policy.

What is this type of Insurance?

This product is designed to meet the needs of the vintage tractor enthusiast. It allows you to select from a range of covers to tailor your policy to meet your insurance needs.



What is insured?

✓ Who is covered

You and/or any named person or company

- ✓ Unlimited legal liability for death or injury to third parties including passengers.
- ✓ Legal liability for damage to another person's property up to £5,000,000 in respect of any one claim or number of claims arising out of one cause
- ✓ Legal costs incurred, with our consent, in connection with a claim

Optional Cover (If selected)

You may also choose to cover

- Glass cover
- Loss or damage to the insured vehicle



What is not insured?

- ✗ Any excess applicable to your policy detailed in your policy schedule. These amounts must be paid in the event of each and every claim
- ✗ Any damage sustained as a result of frost or freezing temperatures, unless reasonable precautions are shown to have been taken
- ✗ Any use other than social domestic and pleasure purposes
- ✗ Loss of use, wear and tear, depreciation or mechanical, electrical, electronic or computer failures, breakdowns or breakages



Are there any restrictions on cover?

- ! Any exclusions or endorsements that have been applied to a specific vehicle will be shown in your policy schedule
- ! Comprehensive or third party fire and theft cover only
- ! Liability to third parties is restricted to £2,000,000 whilst the vehicle(s) are partaking in any vintage rallies and/or ploughing matches
- ! Legal liability for damage to another person's property is limited to £1,000,000 whilst your vehicle is carrying any dangerous goods or is being used or driven at any hazardous location other than in any area designated for access or parking by the general public



Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man and the Channel Islands
- ✓ Any country which is a member of the European Union, Croatia, Iceland, Norway, Switzerland and Liechtenstein
- ✓ Any other country which agrees to meet European Union directives on motor insurance and which the Commission of the European Union Communities is satisfied has made arrangements to meet the requirements of the directives



What are my obligations?

- You must make a fair presentation of the risk which you wish to insure. This applies prior to the start of your policy, if any variation is required during the period of insurance and prior to each renewal
- You must tell us as soon as possible during the period of insurance of any change. Examples are
 - to the business
 - in the person, firm, company or organisation shown in the schedule as insured
 - change of address, change of your vehicle(s), motoring and/or non-motoring convictions
- You must supply details of all your vehicles covered on your policy as required by the relevant law applicable in Great Britain and Northern Ireland for entry on the Motor Insurance Database
- You must pay any premiums owed for the time that you have been covered
- You must take reasonable steps to prevent or protect against injury, loss or damage
- You must as soon as practical give us notice of any circumstances which might lead to a claim under your policy. To make a claim contact your insurance broker immediately. If you are unable to contact your insurance broker then call AXA Insurance on 0330 159 8335. When making a claim you are required to have your policy number to hand
- If renewal of the policy is offered and you are intending to accept, you need to check your policy schedule to make sure that the cover is still fit for purpose. You must notify your insurance broker of any accidents, claims or losses and/or any motoring and/or non-motoring convictions



When and how do I pay?

This contract is valid subject to payment of the full annual premium. You will be advised of your renewal premium prior to the expiry date of the policy. The premium for this insurance should be paid to your insurance broker.



When does the cover start and end?

Cover starts and ends on the specified times and dates shown on your policy schedule.



How do I cancel the contract?

- You can cancel this Policy by writing to us. We will refund part of the premium paid, proportionate to the unexpired period of insurance following cancellation provided that no claim has been paid or is outstanding in the current period of insurance and
 1. You write to us within 14 days of receiving your Policy Documents in the first period of insurance

Or

 2. You cease trading, sell the business or sell all the property insured shown in your schedule