

Ageas Insurance

Insurance Product Information Document

Company: Ageas Insurance Limited - Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register no 202039. Registered in the UK.

Product: Ageas Specialist Car Policy

This document provides a summary of the key information for this product. For full details of your cover, please read your policy booklet, certificate of motor insurance and schedule.

What is this type of insurance?

This is an annual private car insurance policy that is underwritten by Ageas Insurance Limited. Please check your schedule for the cover you have selected.



What Is Insured?

For a full list of what is and isn't covered please refer to the policy booklet.

If you have Comprehensive cover the following applies:

- ✓ Damage to your – we will cover accidental damage to your car and its accessories and spare parts.
- ✓ Loss of or damage to your car by fire, theft or attempted theft.
- ✓ Claims against you or other named drivers if someone dies or is injured in an accident involving your car.
- ✓ Someone else's property being damaged as a result of an accident involving your car.
- ✓ Driving abroad - you and anyone on the policy can drive your car in the European Union abroad. The cover level shown on your schedule will continue to apply when driving abroad.
- ✓ New car benefit provided if we decide not to repair your car or your car has been stolen and not found, as long as it is less than a year old, had under 250 at the time of purchase, and you are the first and only keeper (except if the car manufacturer's main dealer registered it first).
- ✓ Loss of or damage to your car's stereo and sat nav equipment permanently fitted in your vehicle.
- ✓ Personal belongings in your car.
- ✓ Repair or replacement of the windscreen or window glass in your car.
- ✓ Replacement locks and keys if your car keys or any other device used to unlock your car has been lost or stolen.
- ✓ Replacement child car seats if they were damaged as a result of an accident.

If you have Accidental Damage, fire and Theft cover the following applies:

- ✓ Damage to your car – we will cover accidental damage to your car and its accessories and spare parts.
- ✓ Loss of or damage to your car by fire, theft or attempted theft.
- ✓ Loss of or damage to your car stereo and sat nav equipment permanently fitted in your vehicle.
- ✓ Repair or replacement of the windscreen or window glass in your car.
- ✓ Replacement locks and keys if your car keys or any other accepted device used to unlock your car has been lost or stolen.
- ✓ Replacement child car seats if they were in your car at the time of the incident.
- ✓ If your car is being restored or repaired by someone else on their commercial premises, we will cover loss or damage to your car if the restorer or repairer has no insurance in force that covers the loss or damage.

Optional Cover

- Dependant on your eligibility, you may be able to protect your No Claims Discount. Please see your documents or speak to your insurance adviser for more information.



What Is Not Insured?

For a full list of what is and isn't covered please refer to the policy booklet.

If you have Comprehensive or Accidental Damage, Fire and Theft cover the following applies:

- X We won't cover claims if your car is stolen or damaged because you left it open, unlocked, or you left your keys in or on it.
- X Any changes or modifications to your car that have not been disclosed to us and agreed by us.
- X Amounts above the market or agreed value (where applicable) and specified limits.
- X General wear and tear – including any failure of your car's equipment, electrics or mechanics.
- X Acts of war or terrorism.
- X We won't pay a claim if your car is stolen or damaged by anyone you know that uses your car without your permission – unless you've reported them to the police for doing so.
- X Any excesses, these can be found on your schedule.
- X We won't pay claims if you, or any named drivers use your car for any purpose not listed as acceptable on your certificate of motor insurance.
- X We won't give you a courtesy vehicle while your car is being repaired.

If you have Accidental Damage, Fire and Theft cover the following applies:

- X We won't pay third party liability claims as you are not covered to drive your car on a public road.



Are there any restrictions on cover?

For a full list please refer to the policy booklet.

- ! We will not pay more than market or agreed value (where applicable) of your car at the time of the loss or damage, less any excesses that may apply.
- ! Property claims against you or other named drivers are limited to £20 million including costs and expenses.
- ! Driving your car abroad is restricted to the European Union for up to 90 days in one policy period. Check your policy wording for details.
- ! New car benefit – if the same car is not available, we will give you the amount you paid for your car when you bought it.
- ! There is a limit of £150 to windscreen cover if you do not use our approved repairer.
- ! If your permanently fitted stereo, sat nav and entertainment equipment was not fitted by your car manufacturer or approved dealer, we will only pay the cost of the standard manufacturer stereo, sat nav and entertainment equipment.
- ! There is a limit for personal belongings of £200.
- ! There is a limit for replacement locks and keys of £750.
- ! There is no cover for driving any other vehicle other than the one shown on your certificate of motor insurance.



Where am I covered?



You and any named drivers are covered to drive in the UK, Channel Islands and Isle of Man. You and any named drivers are also covered to drive in the European Union for up to 90 days. Additional countries may be available on request and for an additional premium, please



What are my obligations?

- You must inform us without delay of any changes in your situation, including any named drivers. In the event of a claim, you must notify us as soon as possible.
- It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or cause us to suffer a financial loss, is fraud and pushes up the cost of insurance for all customers.
- Looking after your car - you need to make sure that your car is road worthy and safe to drive at all times, this includes ensuring all software or vehicle systems are updated as per manufacturer instructions. You must protect your car and its accessories from being stolen or damaged.
- You must meet the terms of any endorsements. Endorsements are additional terms that apply to your policy; you'll find details on your policy schedule.
- You must use your car's equipment in accordance with the manufacturers' instructions, such as electric charging cables and tow bars.



When and how do I pay?

Please refer to your insurance advisor for details.



When does the cover start and end?

Please refer to your recent schedule for your cover start and end date.



How do I cancel the contract?

You're able to cancel your policy at any time. To do so, you need to get in contact with the insurance adviser who sold you this policy. How much money you get back will depend on how long you've had the policy for, and whether or not a claim has been made, or may be made on your policy.

Cancelling before the policy starts

If you cancel the policy before the start date, we'll refund you your entire premium.

Cancelling after the policy starts

If you cancel the policy after the start date of your policy, we'll refund you for a percentage of the premium depending on how much time is left on the policy, as long as no claim has been made, or may need to be made on your policy. Your insurance adviser may make an administration charge for cancelling your policy, on top of our charge.

We will work out the on-cover time used in the current policy period and refund a percentage of your remaining premium based on the following scale:

Within the first 14 days after your policy starts – Pro-rata*

Up to one month's cover – 75%

Up to two months' cover – 62.5%

Up to three months' cover – 50%

Up to four months' cover – 37.5%

Up to six months' cover – 25%

Up to eight months' cover – 12.5%

Over eight months' cover – No refund

*Pro-rata means you'll receive a refund for the remaining time on cover calculated by multiplying the premium per day by the remaining days on cover.

If a claim has been made on this policy, or something has happened which might lead to a claim – then you won't receive any

Our information that you need to know about

How do I report a claim?

Call our 24 hour claims helpline

If you've been involved in an accident, or the vehicle has been damaged or stolen, call us on 0345 122 3018 (or +44 23 8062 1982 if you're calling from abroad).

If you're calling to make a claim for damage to your windscreen or glass, call our glass helpline on 0800 174 764 (or +44 800 174 764 if you're calling from abroad).

How do I make a complaint?

If your complaint is about the way your policy was sold to you, please contact your insurance intermediary to report your complaint.

If you've a complaint regarding your claim, please telephone us on 0345 122 3018.

Alternatively, for claims or any other type of complaint, you can also write to us at the address shown below or email us through

our website at www.ageas.co.uk/complaints (please include your policy number and claim number if appropriate).

Our address:

Customer Services Advisor,
Ageas House,
Hampshire Corporate Park,
Templars Way,
Eastleigh,
Hampshire,
SO53 3YA.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS).

In the very unlikely event that Ageas was to go bust, your insurance policy would still remain valid in the event that you needed to

make a claim. For more details about the scheme visit www.fscs.org.uk or telephone 0800 678 1100 or 020 7741 4100.

What are our charges?

Cancellation

If you decide to cancel your policy during the policy period we will not make an administration charge. Your insurance adviser may make an administration charge for cancelling your policy.

Changes to your policy

If you make any changes to your policy, such as add a new driver or change your vehicle, we will not make an administration charge. We will charge the additional premium or provide a refund of premium for the change. This will be on top of any charges that your insurance adviser may apply. Don't forget that any changes you make on your policy could result in changes to your excesses or endorsements, please check your schedule for details.