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 Commercial Vehicle 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 commercial vehicle 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 vehicle – we will cover accidental damage to your vehicle and its accessories.
- ✓ New vehicle benefit – provided, if we decide not to repair your vehicle and it is a year or less old and the mileage at time of purchase was under 250.
- ✓ Loss of or damage to your vehicles stereo and sat nav equipment permanently fitted in your vehicle.
- ✓ Repair or replacement of the windscreen or window glass in your vehicle.
- ✓ Replacement locks and keys if your vehicle keys or any other device used to unlock your vehicle has been lost or stolen.
- ✓ Replacement child vehicle seats if they were damaged as a result of an accident.

If you have Comprehensive or Third Party Fire and Theft cover the following applies:

- ✓ Loss of or damage to your vehicle by fire, theft or attempted theft.
- ✓ Claims against you or other named drivers if someone dies or is injured in an accident involving your vehicle.
- ✓ Someone else's property being damaged as a result of an accident involving your vehicle.
- ✓ Driving abroad - you and anyone on the policy can drive your vehicle in the European Union for up to 90 days in any one policy period and only for domestic and pleasure purposes.
- ✓ New vehicle benefit – provided if your vehicle is damaged by fire, theft or attempted theft and we decide not to repair your vehicle, it is a year or less old and the mileage at time of purchase was under 250.
- ✓ Loss of or damage to your vehicles stereo and sat nav caused by fire, theft or attempted theft.
- ✓ Replacement child vehicle seats if they are damaged as a result of fire, theft or attempted theft.

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 Third Party Fire and Theft cover the following applies:

- X We won't cover claims for loss or damage to your vehicle when no-one is in it, because you left it open, unlocked, or you left your keys in or on it.
- X Amounts above the market value and specified limits.
- X Any changes or modifications to your vehicle that have not been disclosed to us and agreed by us.
- X General wear and tear - including any failure of your vehicle's equipment, electrics or mechanics.
- X Acts of war or terrorism.
- X We won't pay a claim if your vehicle is stolen or damaged by anyone you know that uses your vehicle 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 vehicle for any purpose not listed as acceptable on your certificate of motor insurance.
- X We won't cover damage to your vehicle stereo or sat nav if it is not permanently fitted to your vehicle.
- X We won't cover loss of or damage to any tools of the trade, documents or goods.

If you have Third Party Fire and Theft cover the following applies:

- X We won't cover claims for accidental damage to your vehicle.

Are there any restrictions on cover?

For a full list please refer to the policy booklet.

If you have Comprehensive cover the following applies:

- ! There is a limit for replacement locks and keys of £750.
- ! There is a limit to windscreen cover of £150 if Ageas Glassline is not used.

If you have Comprehensive or Third Party Fire and Theft cover the following applies:

- ! We will not pay more than market value of your vehicle 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 vehicle abroad is restricted to the European Union for up to 90 days in any one policy period and only for domestic and pleasure purposes; check your certificate of motor insurance for details. These restrictions do not apply to Republic of Ireland, where full policy cover will apply for the full duration of any one policy period.
- ! New vehicle benefit - if the same vehicle is not available, we will get you a similar vehicle with the same list price, or we will give you the amount you paid for your vehicle when you bought it.
- ! 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, Republic of Ireland and Isle of Man. You and any named drivers are also covered to drive in the European Union for up to 90 days in any policy period for domestic and pleasure purposes.

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 vehicle - you need to make sure that your vehicle is road worthy and safe to drive at all times. You must protect your vehicle 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 vehicle'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 intermediary for details.

When does the cover start and end?

Please check your most 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 advisor 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 start of the policy

If you cancel after the start date of your policy, we'll refund you for the time that is left on the policy, minus our administration charge of £24 (plus insurance premium tax, where applicable), as long as no claim has been made or may need to be made on your policy. Your insurance advisor may also make an administration charge for cancelling your policy, on top of our charge. 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 refund.

Ageas Insurance Limited

Registered address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA

ageas.co.uk

Registered in England and Wales Company No 354568

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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 3260 (or +44 238 062 4112 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 make an administration charge of £24 plus Insurance Premium Tax. This will be on top of any charges that your insurance adviser may apply.

Changes to your policy
If you make any changes to your policy, such as add a new driver or change your vehicle, we will make an administration charge of £9 (plus Insurance Premium Tax where applicable) as well as the additional premium or 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.

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