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: Optima Motorhome

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 motorhome insurance policy that is underwritten by Ageas Insurance Limited. The cover that you have selected is **Comprehensive** cover.

What Is Insured?

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

- ✓ Damage to the motorhome – we will cover accidental damage to the motorhome.
- ✓ Claims against you or other named drivers if someone dies or is injured in an accident involving the motorhome.
- ✓ Someone else's property being damaged as a result of an accident involving your motorhome.
- ✓ Driving abroad - whilst driving the motorhome abroad, you will be covered by the same sections that you have in the UK.
- ✓ New motorhome benefit – provided if we decide not to repair the motorhome or the motorhome has been stolen and not found and it is under 1 year old and you are the first and only keeper, unless registered by a main agent of the motorhome's manufacturer first.
- ✓ Loss of or damage to the motorhome by fire, theft or attempted theft.
- ✓ Permanently fitted equipment in the motorhome, such as sat navs, stereos and entertainment equipment.
- ✓ Camping equipment and personal belongings in the motorhome, such as awnings, toilet tents and general camping equipment.
- ✓ Repair or replacement of the windscreen or window glass in the motorhome.
- ✓ Replacement locks and keys if the motorhome keys or any other device used to unlock the motorhome has been lost or stolen. Including the removal of any axle lock, wheel clamp or similar device.
- ✓ Replacement child car seats if they were in the motorhome at the time of the incident.

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.

- X We won't cover claims if your motorhome is stolen 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 General wear and tear - including any failure of the motorhome's equipment, electrics or mechanics.
- X Acts of war or terrorism.
- X We won't pay a claim if the motorhome is stolen or damaged by anyone you know who uses the motorhome without your permission – unless you've reported them to the police for doing so.
- X Any excesses.
- X We won't pay claims if you, or anyone allowed to drive under this policy, deliberately damages the motorhome. And we won't pay claims if you allow your motorhome to be used for anything to do with crime.
- X We won't pay claims caused by rot, fungus, mildew, insects, vermin, domestic animals, atmospheric or weather conditions.
- X We won't pay claims if you or any named drivers use the motorhome for any purpose not listed as acceptable on your certificate of motor insurance.

Are there any restrictions on cover?

- ! We will not pay more than market value of the motorhome 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 and £5 million for costs and expenses.
- ! Driving the motorhome abroad is restricted to the European Union for up to 180 days in any one policy period; check your certificate of motor insurance for details. If we agree to cover you in any other country we will give you an international certificate (green card) for an additional premium.
- ! New motorhome benefit - if the same motorhome is not available, we will get you a similar motorhome with the same list price, or we will give you the amount you paid for your motorhome when you bought it.
- ! There is a limit to windscreen cover if Ageas Glassline is not used.
- ! There is a limit for permanently fitted audio, navigation and entertainment equipment of £1,000 manufacturer fitted equipment and £300 for non-manufacturer fitted.
- ! There is a limit for camping equipment of £1,000 and £2,000 for personal belongings.

Where am I covered?

✓ You and any named drivers are covered in England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands. You and any named drivers are also covered to drive in the EU for up to 180 days. Additional countries may be available on request and for an additional premium, please refer to your insurance adviser.

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 the motorhome - you need to make sure that the motorhome is road worthy and safe to drive at all times. You must protect the motorhome and any equipment 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.

When and how do I pay?

Please refer to your insurance adviser for details.

When does the cover start and end?

- Your policy will be effective from the date you have requested, shown on your Proposal Form or Statement of Fact, and will run for the term agreed with your insurance advisor. Please see your latest available schedule for details.

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 the policy. Your adviser may charge you for this.
How much money you get back will depend on how long you've had the policy for, and whether a claim has been, or may be made.

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

Cancelling within 14 days from the start of the policy
If you cancel within the first 14 days we'll refund you for the time that is left on the policy, providing a claim has not been, or may be made.

Cancelling after the 14 day period
During the first year of the policy if you cancel after the first 14 days and as long as a claim has not been, or may be made, we will refund part of your premium on the following basis.
Between 15 days and 1 months cover - 87%
Up to 2 months cover - 77%
Up to 3 months cover - 67%
Up to 4 months cover - 57%
Up to 5 months cover - 47%
Up to 6 months cover - 37%
Up to 7 months cover - 32%
Up to 8 months cover - 22%
Up to 9 months cover - 12%
Over 10 months cover - no refund

After the first year we'll refund you for the time that is left on the policy, minus our £7.50 administration charge (plus insurance premium tax, where applicable).
If you've made a claim while your policy was in force, or something has happened which might lead to a claim - then you won't receive any refund.

How do I report a claim?

Call our 24 hour claims helpline
If you've been involved in an accident, or your car 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 **+44 800 174 174** 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 adviser 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**.

Underwritten by **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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