Ageas Insurance

Insurance Product Information Document

Company: Ageas Insurance - 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 Plus 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. 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 your car – we will cover accidental damage to your car and its accessories.
- ✓ Charging cable – we will cover accidental damage to your charging cable.
- ✓ 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 - whilst driving the car abroad, you will be covered by the same sections that you have in the UK.
- ✓ New car benefit – provided, if we decide not to repair your car or your car 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 cars manufacturer first.
- ✓ Loss of or damage to your car, charging cable and accessories by fire, theft or attempted theft.
- ✓ Manufacturer fitted equipment in your car, such as sat navs and stereos.
- ✓ 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.
- ✓ Your policy may allow you to drive other cars, check your certificate of motor insurance to see if this cover is included.
- ✓ Courtesy car - if you use our approved repairers we will provide you with a courtesy car.

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.

- ✗ We won't cover claims if your car is stolen because you left it open, unlocked, or you left your keys in or on it.
- ✗ Amounts above the market value and specified limits.
- ✗ Any changes or modifications to your car that have not been disclosed to us and agreed by us.
- ✗ General wear and tear - including any failure of your car's equipment, electrics or mechanics.
- ✗ Acts of war or terrorism.
- ✗ We won't pay a claim if your car is stolen or damaged by anyone you know who uses your car without your permission – unless you've reported them to the police for doing so.
- ✗ Any excesses.
- ✗ We won't pay claims if you, or anyone allowed to drive under this policy, deliberately damages your car.
- ✗ We won't pay claims if you or any named drivers use the car 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 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 the car abroad is restricted to the European Union for up to 90 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.
- ! Driving other cars, if applicable, is restricted to third party cover only; this means we will only cover the cost of injury to other people or damage to their property. The car must be registered in the UK, Channel Islands or Isle of Man. This cover does not extend abroad. This cover is only provided to you and not to named drivers.
- ! New car benefit - if the same car is not available, we will get you a similar car with the same list price, or we will give you the amount you paid for your car when you bought it. We will not replace your car if your car is a grey import.
- ! There is a limit to windscreen cover if Ageas Glassline is not used. Panoramic windscreens are not covered. If your car is a grey import the maximum amount we will pay after taking off any excess is £450.
- ! A temporary replacement car will be provided for a maximum of 28 days if the car is being repaired by our approved repairer. We do not offer this service if: the car is stolen, we have decided not to repair your car, you have taken it to a garage of your choice, or your car is a grey import.

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

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 made 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 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 providing a claim has not been made or may be made.
You will not be entitled to any refund if a claim has been made on the policy.

Underwritten by **Ageas Insurance Limited**
Registered address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA

ageas.co.uk

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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 your car has been damaged or stolen, call us on **0345 126 2596**
(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 126 2596.**
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

Should we be unable to meet our liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. This depends on the type of insurance, the size of your business and the circumstances of the claim.

Further information is available from the Financial Services Compensation Scheme. Their telephone number is **0800 678 1100** or **020 7741 4100**. Alternatively, more information can be found at **www.fscs.org.uk**.

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