ageas

Private Car

Policy Wording

Save these details in case you need to make a claim

Report online 24/7 at
ageas.co.uk/claims

Claims helpline:
0345 122 3018

Glass helpline:
0800 174 764

Contents

Welcome	4
Your policy in a nutshell	5
Making sense of your policy	6-7
Things you need to tell us about	8
Step by step guide to making a claim	9-11
What your policy doesn't cover	12
What your policy does and doesn't cover	14-20
Section A: Damage	15
Section B: Fire & theft	16
Section C: Damaged windscreens and glass	17
Section D: Replacement locks and keys	17
Section E: Claims against you or others named on the policy	18
Section F: Driving other cars	18
Section G: Personal accident	19
Section H: Personal belongings	20
Section I: Using your car abroad	20
Other things you are covered for	21
Car sharing	
When your car is in the garage being repaired	
Uninsured driver promise	
No claim discount	21
No claim discount protection	21
How to cancel your policy	22
How to make a complaint	23
How we look after your personal information	24-25

Welcome

Thanks for buying a car insurance policy with Ageas. We're one of the UK's largest insurers, protecting millions of people and businesses across the country – so you can have peace of mind that you're in safe hands.

This policy document – along with two documents called your policy schedule and certificate of motor insurance – make up your agreement with us. The agreement is based on the information that you provided when you applied for the policy, so it's important that you read through your documents and check this is correct.

The policy document, schedule and certificate of motor insurance tells you what is and isn't covered. We've tried to make it as clear as possible when your policy will cover you and when it won't. But if anything's not clear to you – or is incorrect – please call the insurance adviser who sold you the policy.

Hopefully, you'll never need us. But if you do make a claim, we promise to deal with it as quickly as possible – leaving you one less thing to worry about.

Thanks again for choosing Ageas.

Your policy in a nutshell

We've designed our car insurance policy to cover you against the unexpected. Like all insurance policies, there are limits to what we will and won't cover – and you can find all the details in the later sections of this document.

Here's a brief overview of the main things that your policy will and won't pay out for. Bear in mind that you may not be covered for everything listed in the examples below if you've only bought third party, fire and theft cover.

Just to be clear, the incident must happen during the time your vehicle is covered by us.

The most common reasons people claim on their car insurance policy are:

They've been involved in a car accident	Their windscreen has been damaged	Their car has been stolen

The most common things people try to claim for, which aren't covered are:

- Their car was stolen while the keys were left in their car or it was left unlocked.
- Their car breaks down due to an electrical or mechanical fault.

If your car has been modified

You must tell us if your car has been modified. If you have not told us, the policy may be cancelled, which may result in your claim not being paid. More details are given on page 13, point 17 – Equipment and modifications to your car.

Making sense of your policy

We've tried to make this document easy to understand and navigate. But there may still be a handful of words and phrases that you may not be familiar with. Some words also have a technical meaning – so while they may sound straightforward, they have a specific meaning when we mention them in your policy.

Wherever possible, we've defined key words and phrases at the point where we mention them – but there are a few that come up regularly, so it's worth familiarising yourself with these before you read on.

Certificate of motor insurance – This is a document that you'll be sent after you've bought your policy. It shows which car is covered, who is allowed to drive your car, and what your car can be used for. It also shows the start and end dates of your cover.

Endorsements – Endorsements are additional terms that apply to your individual policy. You'll find details of them on your policy schedule, which will have been sent to you when you took out your policy.

So, for example, if you have an additional security device fitted to your car, we may agree to lower your premium, but we'll also add some extra terms to your policy.

These terms are your endorsement. In this example, your endorsement may say that we won't cover you if your car was stolen and you didn't have the security device switched on at the time.

Policy schedule – This is a document that you will have been sent when you set up your policy. It contains all the specific details of your policy, such as the level of cover you have, the maximum claim limits, excesses and the dates when the policy starts and ends. It will also include the details of your car along with details of the people who are insured to drive it. We will issue you a new schedule each time you renew your policy or if your policy is changed.

Your car – When we use the term 'your car' we mean any car that's covered under this policy. This includes any equipment in your car (such as sat navs, accessories, spare parts), fitted as standard by your car manufacturer or an approved dealer. We will also cover child seats, any electric battery*, charging cables†, accessories or spare parts when they are in or connected to your car or locked in your own garage.

*Electric battery – The battery used to power the electric motor of an electric or hybrid vehicle.

†Charging cable – Any compatible cable that must be connected to a charging point or socket in order to charge the electric battery of your car.

We, our, us – If we use the words 'we', 'our' or 'us' – then we're talking about Ageas Insurance Limited.

You or your – Where we use the words 'you' or 'your' – we're talking about the policyholder named on the policy schedule.

Finally this policy is between you and us; it is not our intention that the Contracts (Rights of Third Parties) Act 1999 gives anyone else the right to enforce this policy. English Law will apply to this policy unless you live in Scotland, Northern Ireland, Isle of Man or the Channel Islands, in which case the law where you live will apply. We will communicate with you in English.

Cyber Acts

Cyber Attack means unauthorised and/or malicious access to computer or electronic components and systems.

Cyber Incident means non-malicious error or omission in computer or electronic components and systems (eg a software bug).

Cyber Terrorism means an action which causes damage to property, endangers a person's life, risks the health or safety of the public or is designed to interfere with or seriously disrupt electronic systems which is designed to influence the Government or to intimidate the public or is carried out for the purpose of advancing a political, religious or ideological cause, whether or not it is declared to be terrorism by the UK Government.

Making sense of your policy *continued*

Your obligations to us

1 You must pay, or agree to pay, the policy premium. In return we will provide cover under this policy.

2 You need to make sure that your car is roadworthy and safe to drive at all times. You must protect your car and its accessories from being stolen or damaged. If you don't look after your car and ensure that it has a valid MOT (if required), we may not be able to pay your claim.

3 You need to ensure that all your personal possessions are placed out of sight and your car is locked at all times when unattended.

4 You must use your car's equipment in accordance with the manufacturers' instructions, such as electric charging cables and tow bars. You must ensure that any vehicle automation or driver aids (eg Auto Lane Keep Systems) are used in line with manufacturer instructions and with due care and attention at all times.

5 Sometimes we are able to recover costs for a claim from another party, or we may need to defend a claim in court. If we do this, you or any other person covered must provide any documents or information that we request. We may also request documents and/or other information to assist us in validating a claim.

6 You must keep your car's software up to date by installing any safety critical and/or security updates made available by your car manufacturer. If you fail to do this or you modify, install or allow the installation of software other than the software provided and/or approved by your manufacturer, we may not be able to pay your claim.

7 You must take reasonable care when buying a policy, making a change, or making claims to provide complete and accurate information to us.

Things you need to tell us about

It's important you keep us up to date with changes that may affect your insurance policy. If any of the information that you gave your insurance adviser has changed, then you must let them know. If you don't, it could mean that we won't pay your claim and your policy may be cancelled.

The kind of things that we need to hear about are:

- A change of car or a change in your car's registration number.
- A change of address or a change to the place where you keep your car overnight.
- Any modifications or additions to your car – such as changes to the bodywork, suspension, brakes or any changes that affect the performance of your car.
- Any driver on the policy passes their driving test.
- There is a change to who drives your car the most.
- You or anyone else on this policy changes their job, takes a second job or changes how they use your car.
- You or anyone else on this policy who drives your car has their driving licence taken away or suspended.

Please remember that if you don't tell us about changes, it may affect any claim you make. If you're not sure whether you need to tell us about a change, give your insurance adviser a call.

If you do tell us something has changed, we can increase or reduce your premium as well as any excesses. This may also mean that a new endorsement could apply.

If your premium goes up or down as a result of the change, we'll charge you £9 (plus insurance premium tax, where applicable). Your insurance adviser may also make an administration charge for changing your policy on top of our charge.

REPORT INSURANCE FRAUD CheatLine

The Insurance Fraud Bureau's Cheatline is independent to us and is a free and confidential way for anyone to report insurance fraud.

Each month, around 500 reports are received by the IFB, via either the free-phone number, which is powered by Crimestoppers, or through the online form.

Information submitted to the Cheatline complements the wide array of data from the insurance industry and other agencies, giving us a unique insight into organised insurance fraud in the UK. Together, this information helps us identify fraudsters and work with others to bring them to justice, as well as help insurers avoid having to pay out fraudulent claims.

0800 422 0421

insurancefraudbureau.org/cheatline

Step by step guide to making a claim

1 Before you report an incident

If your car has been involved in an accident, make sure you take down the registration number of any other vehicles involved, as well as the contact details of any other drivers and any witnesses.

If your car has been stolen, something's been stolen from it, or it has been vandalised, you should start by calling the police. You need to make sure you get a crime reference number.

Finally, you mustn't negotiate or settle any claims made against you. Even if you think the accident is your fault, it is our job to investigate for you and to put you in the best position possible.

2 Report your claim 24/7

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).

You can also start a claim online by visiting
https://claims.ageas.co.uk/carinsurance

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).

Our helplines are always open to get your claim started.

3 How we'll handle your claim

After an incident, we will decide if your car can be repaired. You will then need to decide whether you want us to arrange the repairs for you, or whether you want to arrange it yourself. We may choose to pay you a cash amount equal to the repair.

Step by step guide to making a claim *continued*

If your car is being repaired

Whether you use our approved garage or your own, we have the right to inspect the car to carry out a full forensic examination of its computer or electronic components and systems and any mobile device connected to it.

Using our approved garage	Using your own garage
If your car's not safe to drive, we'll arrange for it to be collected from the scene of the incident. We'll arrange for your car to be securely stored if it can't be taken to a garage straight away. If your car is safe to drive, we'll arrange for it to be collected at a convenient time to carry out the repair. We'll agree the costs of the repairs with our approved garage. If you have comprehensive cover we'll aim to get you a courtesy car on the next working day after we've agreed to repair your car – and we'll let you keep it for as long as the repairs take. When the repairs are finished, we'll deliver your car back to you. Our approved garages may use recycled parts as well as new parts which are not supplied by the manufacturer. All parts used to repair your car come with a guarantee. All workmanship is guaranteed for as long as you continue to own your car. We will ensure that the computer or electronic components and systems are recalibrated in accordance with manufacturers specifications following repair.	If your car's not safe to drive, you may have to arrange for it to be collected from the scene of the incident. If a garage can't take your car straight away, you may have to arrange for it be stored. If your car is safe to drive, you may have to arrange collection from home with your own garage. You will have to send us estimates for the cost of repairs, and we'll need to agree this before the work starts. We don't give you a courtesy car while your car is in the garage. You may have to arrange for your car to be returned to you once the repairs are complete. We don't guarantee the repair work. You must ensure that the computer or electronic components and systems are recalibrated in accordance with manufacturers specifications following repair.

When we can get you a courtesy car

If your car is being repaired by one of our approved garages in the UK, Channel Islands or Isle of Man, and you have comprehensive cover, then we'll offer you a small courtesy car for as long as your car is being repaired. But we don't offer this if it has been stolen and unrecovered, or if we have decided not to repair your car, or if you have taken it to a garage of your choice.

If you have an electric car we may not be able to get you an electric courtesy car. If your car is adapted or modified to meet your needs, we may not be able to get you an equally adapted or modified courtesy car.

Step by step guide to making a claim *continued*

If your car isn't being repaired

If we don't repair your car, we'll assess its market value.

We calculate the market value by using industry recognised guides and assessing what the cost would be to replace your car with one of a similar age, type and mileage. We will also take into account the condition of your car just before the incident.

If there is any outstanding loan, lease or contract hire agreement on your car, we will pay the finance, leasing or contract company. Should our settlement be less than the amount you owe, then the loan, leasing or contract company may contact you for the shortfall.

Once we've paid the claim, your car will belong to us. If you have a private registration plate, please let us know.

If you bought your car new and it is a year or less old and the mileage at the time of purchase was under 250 miles – we will arrange to get you a new one of the same make, model and specification if you want us to. If the same car is not available, we will ask you to supply your purchase invoice and give you the amount you paid for your car when you bought it. We will do this if the repair costs are more than 60% of replacing with a new identical one.

Acting on your behalf

If someone takes legal action against you, or anyone else named on this policy after an accident, you need to let us know. We may carry out the defence on your behalf, including representing you in court.

You may also need to let us take legal action against other people involved in an accident on your behalf. We can do this in the name of anyone claiming on this policy.

What is an excess and how does it work?

This is the amount that you'll have to pay towards any claim you make. For example, if we agree to settle your claim for £1,000 and you have an excess of £100 on your policy – we would pay you £900.

If we are repairing the car, you may have to pay the £100 excess directly to the garage.

There are different excesses for different parts of your policy – and you'll find the details of these in your policy schedule. You also need to remember that sometimes more than one excess will apply, and we will add them together. For example, if the policy has an accidental damage excess of £100 and a young driver excess of £150, a young driver making an accidental damage claim would have to pay £250.

Just to be clear, you only pay an excess when you are claiming for loss or damage to your car.

What your policy doesn't cover

There are some circumstances in which your policy won't pay out. You'll see a detailed list of what is and isn't covered in the later sections of this policy.

But there are some things we won't pay out for regardless of the circumstances. We've laid these out below.

1 We won't pay for general wear and tear to your car, or any damage that happens gradually.

2 We will not pay claims where another insurance policy already covers the same claim.

3 We won't pay for failures of your car's equipment, electrics or mechanics if they don't work – for example, if your sunroof, hood mechanism, bonnet or electric windows won't open or close.

4 We won't pay claims which happen because you let someone drive your car who isn't insured to drive it under this policy.

5 We won't pay claims if you allow someone to drive your car who you know doesn't hold a valid driving licence or who doesn't meet all the conditions of their licence.

6 We won't pay claims if your car is being used for racing, or is driven on any kind of racetrack – including the Nürburgring in Germany.

7 We won't pay claims if you, or anyone allowed to drive under this policy drives recklessly, or without due care and attention and deliberately causes any loss or damage to your car this includes purposely driving through flood water.

8 We won't pay claims if you allow your car to be used for anything to do with crime which results in a criminal conviction.

9 We won't pay claims that are the result of war or terrorism. By terrorism, we mean any act that the UK government declares to be an act of terrorism.

10 We won't pay claims that have been caused by ionising radiation or radioactive contamination from any nuclear fuel or any nuclear waste.

11 We won't pay claims that are the result of you, or anyone allowed to drive under this policy driving your car anywhere that the public are not permitted, such as airfields or military sites.

12 We won't provide cover for any person driving at the time of the incident who is found to have a higher level of alcohol or drugs in their body than is allowed by law.

13 We won't provide cover for any person driving at the time who is given a driving ban as a result of the incident.

14 We won't pay claims if you use your car for any other purpose that is not listed on your certificate of motor insurance, such as using your car as a taxi, minicab or fast food delivery.

What your policy doesn't cover *continued*

15 We won't pay claims for damage to your car caused by putting the incorrect fuel in.

16 We won't pay claims caused by you or anyone else not using your car's equipment, such as electric charging cables and tow bars, in the way your car manufacturer tells you to, or it has been used in an unsafe way.

17 We will only cover equipment and modifications on and in your car, if fitted by your car manufacturer or an approved dealer. If you fit new equipment to your car, or make a modification which is not on your manufacturer's list, we won't cover you for the cost, unless you have told us about the equipment or modification and we have accepted it.

18 We won't cover your uninsured losses, such as your excesses.

19 We will not pay for any injury or death where the vehicle is used for a deliberate or reckless act with the intention of self-harm or suicide.

20 We won't pay claims where the vehicle is being used while carrying passengers in an unsafe, insecure or illegal manner.

21 We won't pay for any incident that has arisen if you rent your car out under a car hire agreement. This can be between you and another person whether this be a business or individual, formal or informal. This is also known as a peer to peer hire scheme

22 We won't pay claims for any consequence whatsoever which is directly or indirectly, wholly or in part, the result of, caused by, or in connection with any Cyber Act due to the failure of accepting, installing, or refusing OTA, Advanced driver-assistance systems (ADAS), or security updates from the manufacturer.

What your policy does and doesn't cover

If you've got a comprehensive policy, you're covered under all the sections below. If you have a third party, fire and theft policy, you'll just be covered under **Sections B, E, F & I**.

Policy Cover

Section name	**Comprehensive**	**Third Party, Fire & Theft**
Section A: Damage	✓	
Section B: Fire & theft	✓	✓
Section C: Damaged windscreens and glass	✓	
Section D: Replacement locks and keys	✓	
Section E: Claims against you or others named on the policy	✓	✓
Section F: Driving other cars, if shown on your certificate of motor insurance	Check your certificate	Check your certificate
Section G: Personal accident	✓	
Section H: Personal belongings	✓	
Section I: Using your car abroad	✓	✓

What your policy does and doesn't cover *continued*

Section A: Damage

What's covered	What's not covered under Sections A and B
We will pay a claim for your car if it is damaged in the UK, Channel Islands or Isle of Man. We will also pay claims to repair or replace your car stereo or sat nav if damaged. Cover is unlimited if fitted by your car manufacturer or an approved dealer. If it hasn't, but is permanently fitted we will only pay the cost of the standard manufacturer fitted stereo or sat nav. If your car can't be driven after it has been damaged, we can help you and your passengers get to your home or any other destination within the UK – as long as we have accepted the claim. Or, if you can't complete your journey until the next day, we'll pay for overnight accommodation. There's a limit to how much we'll pay for transport from the scene of an accident and for overnight accommodation of £50 per person, with a maximum limit of £250 for any one incident.	We won't pay claims if your car is stolen or damaged because it was left open or unlocked. We won't pay claims if your car is stolen or damaged because you didn't take care of your car keys or any other device used to unlock your car, such as leaving the keys in, or nearby your car. We won't cover tyre damage sustained during normal use of your vehicle, such as punctures or bursts. We won't cover damage to your car stereo or sat nav if it is not permanently fitted to your car. If your car is worth less after being stolen or repaired, we won't cover this loss in value. We won't pay claims caused by you allowing someone to deceive you. For example, if you allow someone to test drive your car unaccompanied and they steal it, we wouldn't pay the claim. 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. This doesn't apply to people named on your policy schedule. We won't pay for damage if your car is confiscated or destroyed under order of the police or any other authority. We won't cover any costs associated with you being unable to use your car, such as getting to and from work. Just to be clear, we'll never pay more than the market value of your car.

Child car seats

If you're involved in an accident, or your car is stolen, or damaged as a result of fire, we'll cover the cost of replacing any child car seats, as long as they were in your car at the time of the accident, fire or theft. There is a separate limit for child car seats of a maximum of £250 per incident.

What your policy does and doesn't cover *continued*

Section B: Fire & Theft

What's covered	What's not covered under Sections A and B
We will pay your claim if your car is stolen or damaged by fire or attempted theft in the UK, Channel Islands or Isle of Man. We will also pay claims to repair or replace your car stereo or sat nav if stolen or damaged by fire or attempted theft. Cover is unlimited if fitted by your car manufacturer or an approved dealer. If it hasn't, but is permanently fitted we will only pay the cost of the standard manufacturer fitted stereo or sat nav. If you have comprehensive cover and your car can't be driven or has been stolen, we can help you and your passengers get to your home or any other destination within the UK – as long as we have accepted the claim. If you can't complete your journey until the next day and you have comprehensive cover, we'll also pay for overnight accommodation. There's a limit to how much we'll pay for transport from the scene of an accident and for overnight accommodation of £50 per person, with a maximum limit of £250 for any one incident. You should keep receipts for overnight accommodation and travel expenses.	We won't pay claims if your car is stolen or damaged because it was left open or unlocked. We won't pay claims if your car is stolen or damaged because you didn't take care of your car keys or any other device used to unlock your car, such as leaving the keys in, or nearby your car. We won't cover tyre damage sustained during normal use of your vehicle, such as punctures or bursts. We won't cover damage to your car stereo or sat nav if it is not permanently fitted to your car. If your car is worth less after being stolen or repaired, we won't cover this loss in value. We won't pay claims caused by you allowing someone to deceive you. For example, if you allow someone to test drive your car unaccompanied and they steal it, we wouldn't pay the claim. 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. This doesn't apply to people named on your policy schedule. We won't pay for damage if your car is confiscated or destroyed under order of the police or any other authority. We won't cover any costs associated with you being unable to use your car, such as getting to and from work. Just to be clear, we'll never pay more than the market value of your car.

What your policy does and doesn't cover continued

Section C: Damaged windscreens and glass

What's covered	What's not covered
We will pay for the repair or replacement of your car windscreen or car window as long as it is made of glass. And we'll also pay for any damage to your car's bodywork caused by the broken glass. We don't use car manufacturer glass, but we will use glass of a similar quality and standard. If you don't use our approved repairer, there's a separate limit for these types of claim of £150 after taking off the excess. You'll find the details of your excesses in your policy schedule. A claim under this section of your policy won't affect your no claims discount.	We won't cover any costs associated with you being unable to use your car, such as getting to and from work. Just to be clear, we'll never pay more than the market value of your car.

Section D: Replacement locks and keys

What's covered	What's not covered
If your car key, or any other device used to unlock your car, is lost or stolen in the UK, Channel Islands or Isle of Man, we will pay for the cost of replacing these, as well as the cost of replacing any locks that they open. We'll only do this if it's necessary to keep your vehicle safe. We'll also cover the cost of protecting your car and will pay for it to be taken to and from your address to be repaired if needed. There is a separate limit for replacement locks and keys of £750 after taking off the excess. You'll find the details of your excesses in your policy schedule. A claim under this section of your policy won't affect your no claims discount.	We won't cover any costs associated with you being unable to use your car – such as being able to get to and from work. Just to be clear, we'll never pay more than the market value of your car. We won't cover cost of device replacement where your vehicle uses a mobile phone, smartphone or smartwatch as a digital key.

Your car's safety features

Where possible we try to repair windscreens at a place which is convenient for you. However, if your car has a built in safety system, such as an advanced driver assistance system, this may need to be reset once a windscreen has been replaced. If this is the case, we'll arrange for this to be carried out.

What your policy does and doesn't cover *continued*

Section E: Claims against you or others named on the policy

What's covered	What's not covered
If someone dies or is injured in a car accident caused by or arising out of you using your car in the UK, Channel Islands or Isle of Man, we will cover you for any amount that you're legally obliged to pay. We'll also cover you for any amount you're legally obliged to pay due to someone else's property being damaged. This section of your insurance policy will also cover other people driving your car if you have given them permission, but only if your certificate of motor insurance says they are allowed to drive it. We'll also provide this cover for anyone getting into or out of your car.	We won't cover any damage to property which is owned by, or is in the care of the person who is claiming under this section – including any vehicle, trailer or caravan. If a claim is made under this section for loss or damage to property, we won't pay any more than £20 million for any single claim or series of claims that relate to one incident, including all costs and expenses. There is a separate limit of £1.45m for any single pollution or contamination incident, including all costs and expenses. We won't cover claims arising from misuse or unsafe use of charging cables.

Section F: Driving other cars

What's covered	What's not covered
Your policy may cover you for driving someone else's car. You'll need to check your certificate of motor insurance to see whether this cover is included. The car you are driving must be a motor car manufactured to carry up to a maximum of eight passengers, which is designed solely for private use and has not been constructed or adapted to carry goods or loads. The vehicle has valid road tax and valid MOT certificate (if applicable). If you are insured to drive other cars and someone dies or is injured in a car accident caused by or arising out of you using that car, we'll cover you for any amount that you are legally obliged to pay. We'll also cover you for any amount you're legally obliged to pay due to someone else's property being damaged. If you're driving someone else's car you must have the owner's permission, and the car must be insured and registered within the UK, Channel Islands or Isle of Man.	We won't cover the cost of any damage to the car you're driving. We won't cover any other vehicles that you own, lease or hire. We won't cover any other drivers under this section other than you. We won't provide cover outside of the UK, Channel Islands or Isle of Man. If a claim is made under this section for loss or damage to property, we won't pay any more than £20 million for any single claim or series of claims that relate to one incident, including all costs and expenses. There is a separate limit of £1.2m for any single pollution or contamination incident.

What your policy does and doesn't cover *continued*

Section G: Personal accident

What's covered	What's not covered
We will provide cover if you or your partner are accidentally killed or injured whilst travelling in any car or whilst getting into or out of any car. To be clear we only cover the following specific injuries: • Total and permanent loss of sight in one eye or both eyes – £1,500. • Total and permanent loss of one hand or both hands – £1,500. • Total and permanent loss of one foot or both feet – £1,500. • Death – £2,500. The direct cause of death or injury must have been an accident that happened in the UK, Isle of Man or Channel Islands. The death or injury must also happen within three months of the accident. By partner, we mean someone you're in a personal relationship with – such as your husband, civil partner or wife, and not a business partner.	We won't pay a claim for any person who was driving while above the legal limit for drugs or alcohol. We won't pay a claim for any person who is not wearing a seat belt when they are required to by law. The most we will pay for one accident is £6,000 and the most we will pay to any one person is £3,000 for one accident. Finally, we won't pay out under this section if the policy is held in the name of a company or other organisation.

What your policy does and doesn't cover *continued*

Section H: Personal belongings

What's covered	What's not covered
We will pay for any personal belongings in your car that are lost or damaged if your car is involved in an accident or fire – or if your car is stolen or broken into, in the UK, Channel Islands or Isle of Man. There is a separate limit for claims under this section of £150 per incident.	We won't cover your personal belongings if they are stolen or damaged because your car was left open or unlocked. We also won't cover you if your belongings are stolen because you or anyone else on the policy didn't take care of your car keys or other devices used to unlock your car, such as leaving the keys in, or nearby your car. We won't pay for loss or damage to anything that relates to a trade, business or profession. That means things such as tools or office equipment. And we won't cover money, gift cards, vouchers or any portable electronic devices, such as mobile phones.

Section I: Using your car abroad

What's covered	What's not covered
If you or anyone else on the policy drives your car within the European Union, you'll be covered for any amount you're legally obliged to pay to someone else because of an accident. In addition we will cover you for a total of 90 days under the sections of this policy that are shown on your schedule, even though you are not in the UK, Channel Islands or Isle of Man. We also extend this cover to a few countries outside of the European Union. These are Andorra, Iceland, Norway, Serbia, Switzerland and Liechtenstein. If you want to extend your policy to drive in a country which is not covered, or you want cover for more than 90 days, we may be able to do this. Please talk to your insurance adviser to arrange this. All of the things listed under the 'What's not covered' parts of your policy will still apply while you're driving abroad. For example, if you have comprehensive cover and your car is damaged while you're overseas, we'll treat you as if you're making a claim under **Section A** of this policy. The list of things we won't cover under **Section A** will apply.	We won't cover you for Section F: Driving other people's cars – when you are abroad. We'll only accept claims made while using your car abroad, if they would have been accepted if the incident had happened in the UK, Channel Islands or Isle of Man. For example, if you have comprehensive cover and your car is damaged while you're on holiday, we'd only cover you if it met our criteria in **Section A** of this policy.

Other things you are covered for

Car sharing

We will also cover you for carrying passengers as part of a car share scheme, but you cannot be paid to do this, aside from recouping your own costs, or do it as a business.

When your car is in the garage being repaired

We expect that your garage will already cover you for this, but just in case they don't and you have Comprehensive cover, we will provide cover whilst your car is in the garage being repaired or having a MOT. This cover only applies when your car is being driven or worked on by the garage for the purpose of the repairs or MOT.

Uninsured driver promise

If an uninsured driver hits your car, and it's not your fault, we'll refund any excess paid and your no claim discount will be restored. You'll need to give us the other vehicle's registration number and the details of the accident including the name of the driver, for us to do this.

No claim discount

If a claim has not been made since you bought or last renewed your insurance policy, we'll offer you a discount in your price for next year when it's time to renew.

If you have made a claim, your no claim discount may be reduced. But this doesn't include claims for damaged windscreens and glass, or replacement locks and keys.

We also won't reduce your discount if we manage to recoup all the costs of your claim from someone else – for example, from the insurance company of someone else involved in the accident.

Having a no claim discount will reduce the price that we offer you when it's time to renew your policy. However, the overall cost of your insurance may still increase and you may have to pay a higher excess.

For details of what will happen to your no claims discount if you have an incident that leads to a claim, go to **www.ageas.co.uk/claims/no-claims-discount**.

No claim discount protection

If you are eligible, this is a cover that you can request and pay a premium to protect your no claim discount. This protection will mean you can keep your discount as long as you do not make more than two claims in any consecutive three year period. After a second claim is made you won't be eligible to protect your no claims discount. Check your no claim protection discount document for details of your no claim information. For details of what will happen to your no claim discount if you have an incident that leads a claim, go to **www.ageas.co.uk/claims/no-claims-discount**.

How to cancel your policy

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

Cancelling after the start of the policy

If you or we 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 be made on your policy. Your insurance adviser may also make an administration charge for cancelling your policy on top of our charge.

So if you pay annually, we'll work out the cost of your insurance per day, and refund you for the days that you haven't yet used.

If you pay monthly, you may have to continue your payments even after your policy has been cancelled. Check with the insurance adviser who sold you the policy. It's important to be aware that your policy won't be cancelled if you simply stop your direct debit.

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. And if you pay for your insurance on a monthly basis, you will need to pay the remainder of the year's premium.

Our right to cancel your policy

We or your insurance adviser have the right to cancel this policy at any time by giving you 7 days' notice in writing, as long as we have a valid reason. We'll tell you the reason why.

Reasons why we may decide to cancel your policy include:

- Changes to the information that you provided us when you purchased the policy, which are shown on your proposal form, statement of fact or policy schedule, that mean we no longer wish to insure you.
- There's been a deliberate or reckless misrepresentation which means we no longer wish to insure you. We would class a deliberate or reckless misrepresentation as a person or anyone acting on their behalf knowingly, or without care:
  - providing answers to questions which are dishonest, inaccurate or misleadingly incomplete, or
  - misleading us or your insurer in any way for the purpose of obtaining insurance, or more favourable insurance terms, or a reduced premium.
- We're unable to take a payment from your account, although we will give you the chance to make the missing payment.
- You, or someone representing you, is abusive to our staff or anyone acting on our behalf.
- You won't give us information that we ask for.

If we suspect fraud on this or another related insurance policy we may choose to cancel your policy immediately.

If we discover that you have deliberately withheld information from us, or you gave us wrong information because you didn't take care when communicating with us or your adviser, we may be entitled to void your policy. This means we would treat the policy as though it had never been issued. We may also refuse to pay any claim and keep any premium you've paid.

If we discover that you have committed fraud when a claim is being made we may refuse to pay the claim and make you repay any money we've already paid out in claims.

How to make a complaint

Should there ever be an occasion where you need to complain, we'll do our best to address this as quickly and fairly as possible.

If we can't, then we'll:

- Write to you to acknowledge your complaint.
- Let you know when you can expect a full response.
- Let you know who is dealing with the matter.

In most instances, we'll be able to address your complaint within the first few days of this being notified to us. On occasion, further investigation may be necessary, but we'll provide you with a full written response to your complaint within eight weeks of notification.

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 Adviser
Ageas House
Hampshire Corporate Park
Templars Way
Eastleigh
Hampshire
SO53 3YA

What to do if you're not happy with our response

In the unlikely event that we haven't responded to your complaint within eight weeks or you're not happy with our final response you have the right to take your complaint onto the Financial Ombudsman Service but you must do so within six months of the date of our final response.

The Ombudsman is an impartial complaints service, which is free for customers to use and taking your complaint to the Ombudsman does not affect your right to take your dispute to the courts.

You can find out more information about how to complain to the Ombudsman online at: **www.financial-ombudsman.org.uk**.

Alternatively, you can write to the Ombudsman at:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

By phone: **0800 023 4567**

By email:
complaint.info@financial-ombudsman.org.uk

Please note that if you don't refer your complaint within the six months, the Financial Ombudsman Service won't have our permission to consider your complaint and therefore will only be able to do so in very limited circumstances, for example, if it believes that the delay was as a result of exceptional circumstances.

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**.

How we look after your personal information

The details provided here are a summary of how we collect, use, share, transfer and store your information. If you'd like to read our full Privacy Notice please visit our website **www.ageas.co.uk/privacy-notice** or contact our Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA, or by emailing **thedpo@ageas.co.uk**.

Your insurance adviser will have their own uses for your personal data and this will be covered in their terms and conditions document, commonly known as a terms of business agreement. Please ask your insurance adviser if you'd like more information about how they use your personal information.

Collecting your information

When you take out a policy with Ageas, we ask you to share lots of information, such as your name, address, contact details, date of birth, credit history, criminal offences, claims information and IP address (which is a unique number identifying your computer). We may also ask you to share special categories of personal information such as information about your health.

We also collect information from a number of different places, for example: publicly available sources such as social media and networking sites; third party databases available to the insurance industry; firms, loss adjustors and/or suppliers appointed in the process of handling a claim.

Using your information

The main reason we collect your personal information and/or special categories of personal information is because we need it to provide you with an appropriate insurance quotation, policy and price. We may also need it to manage your policy, such as when we deal with a claim or send your documents to you. When you apply for insurance, our decision to provide you with a quotation may involve an automated decision. If you object to this being done, we won't be able to provide you with an insurance quotation.

We'll also use your information where we feel there is a good reason for doing so, for example: to prevent and detect fraud and financial crime (which may include processes which profile you); collecting information about previous insurance policies you may have bought; carrying out research and analysis; and recording and monitoring calls with you.

If you've given us this information about someone else, you must have their permission to do so.

Sharing your information

We share your information with a number of different organisations. This may include, but is not limited to: other brands within Ageas UK, Ageas Retail Limited; other insurers; regulatory bodies; carefully selected third parties providing a service to us or on our behalf; fraud prevention and credit reference agencies and other companies, for example, when we're trialling their products and services which we think may improve our service to you or our business processes.

Unless required to by law, we'd never share your personal information without the appropriate care and protection in place.

Keeping your information

We'll only keep your information for as long as is necessary in providing our products and services to you and/or to fulfil our legal and regulatory obligations.

We also keep your information for a number of years after the expiry of your policy in order to respond to any queries or concerns that may be raised at a later date with respect to the policy or handling of a claim. Please refer to our full Privacy Notice for more information.

Use and storage of your personal information overseas

Your personal information may be transferred to, stored and processed outside the United Kingdom (UK). We or our service providers may use cloud-based computer systems (ie network of remote servers hosted on the internet which process and store your information) to which foreign law enforcement agencies may have the power to access. However, we will not transfer your information outside the UK unless it is to a country

How we look after your personal information *continued*

which is considered to have sound data protection laws or we have taken all reasonable steps to ensure the firm has suitable standards in place to protect your information.

Your rights

You have a number of rights in relation to the information we hold about you including: asking for access to and a copy of your personal information, objecting to the use of your personal information or to an automated decision including profiling, asking us to correct, delete, restrict or withdraw any previously provided permission for the use of your personal information, and complaining to the Information Commissioner's Office if you object to the way we use your personal information. A full list of your rights can be found in the full Privacy notice, already stated earlier in this notice.

There may be times when we won't be able to delete your information. This might be because we need to fulfil our legal and regulatory obligations or if there is a minimum period of time for which we have to keep your information. If we're unable to fulfil a request, we'll always let you know our reasons.

Ageas Insurance Limited
Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA

ageas.co.uk

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