

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: Short Period Optima 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 a short term 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.
- ✓ 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 your 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 by fire, theft or attempted theft.
- ✓ Radio and audio equipment permanently fitted 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.



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 for loss or damage to your car 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, these can be found on your schedule.
- ✗ 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.
- ✗ Personal accident benefits.
- ✗ Hotel and travel expenses.
- ✗ Temporary replacement car.



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 your car abroad is restricted to the European Union and the United Kingdom; check your certificate of motor insurance for details.
- ! 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.
- ! There is a limit for radio and audio cover if it is not manufacturer fitted of £500 if permanently fitted.
- ! There is a limit for replacement locks and keys of £400.
- ! There is a limit to windscreen cover of £150 if Ageas Glassline is not used. Panoramic windscreens are not covered.
- ! 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; check your certificate of motor insurance for details.



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. 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.



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 intermediary who sold you the policy. Your intermediary may charge you for this.

Due to the short nature of this policy there will be no refund of premium.

Ageas Insurance Limited

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

ageas.co.uk

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ageas®

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 126 2596.

If you're calling to make a claim for damage to your windscreen or glass, call our glass helpline on 0800 174 764.

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 3260.

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.

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The logo for Ageas, featuring the word "ageas" in a lowercase, sans-serif font. The letter "a" is stylized with a horizontal bar that extends to the right, ending in a small registered trademark symbol (®).