

The below Endorsements amend the policy booklet Optima Car (MUGR040). They should be read in conjunction with the Policy booklet, Schedule and the Certificate of Motor Insurance.

Endorsement 1 a

The 'Cooling-off period' shown on page 4 of the policy booklet does not apply.

Endorsement 1 b

Policy condition 6 'Cancelling your cover', shown on page 13 of your policy booklet is removed and replaced by the following;

6 Cancelling your cover If you want to cancel your policy you must write to tell us and send us your certificate of motor insurance at the same time. Due to the short term nature of this policy there will be no return of premium.

We or your insurance broker or intermediary can cancel this policy by sending you seven days' notice to your last known address. The reason for cancellation will be set out clearly in the communication with you. Valid reasons include, but will not be limited to, those listed below;

- Changes to the information detailed on your proposal, statement of insurance or statement of fact, schedule or certificate of motor insurance which result in us no longer wishing to provide cover.
- Where the circumstances of a new claim, or an incident we have become aware of, result in us no longer wishing to provide cover.
- Where we suspect fraud on this or any other related policy.
- Where you, a person acting on your behalf, or any person covered to drive the vehicle uses threatening, intimidating or abusive behaviour or language towards our staff, suppliers or agents acting on our behalf, including your insurance adviser.
- Where any person claiming cover under this policy fails to provide us with any reasonable information we ask for.
- Where a misrepresentation has been made that results in us no longer wishing to provide cover.

You must return the certificate of motor insurance to us. It is an offence under the Road Traffic Act not to return your certificate of motor insurance.

If you sell or get rid of your car, you must tell us immediately. All cover under this policy will stop from the date the car is no longer in your possession.

Endorsement 2

The following sections do not apply to our contract with you:

- Section 3 - Personal accident benefits.
- Section 7 - Hotel or travel expenses.
- Section 10 - No claim discount.
- Section 11 - Temporary replacement car.

Endorsement 3

The below has been added to Section 2 – Loss of, or damage to, your car.

Compulsory excess

If your car or any of its accessories and spare parts are lost, stolen or damaged. A compulsory £500 excess will apply to all drivers. This will be in addition to any other compulsory and voluntary excesses set out in your schedule.

Ageas Insurance Limited

Registered office address

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

Registered in England and Wales No 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.