

ageas.

VAN INSURANCE THAT'S easy as.

Policy booklet
Including
optional cover



Keep this policy booklet in a safe place

VAN INSURANCE

CONTENTS

Welcome	4
Your policy in a nutshell	5
Making sense of your policy	6
Step by step guide to making a claim	9
What your policy doesn't cover	12
What your policy does and doesn't cover	13
Section A: Damage	14
Section B: Fire & Theft	14
Section C: Damaged windscreens and glass	16
Section D: Personal accident	17
Section E: Medical expenses	18
Section F: Personal belongings	18
Section G: Claims against you or others named on this policy	19
Section H: Using your vehicle abroad	20
Section I: Replacement locks and keys	20
Other things you are covered for	21
Things you'll need to tell us about	22
How your policy can be cancelled	24
How to make a complaint	26
Your information and what we do with it – Putting your mind at rest	28

IMPORTANT CONTACT INFORMATION



3

For van insurance claims only

Report the claim online or by calling from the UK

0345 125 2450

Calling from abroad

+44 1242 715929

For windscreen and window glass claims

0345 165 0581

24 hours a day - 365 days a year

You can manage your documents, make ad hoc payments and renew online 24/7, with no administration fee via your online account at **my.ageas.co.uk**.

If you need to make any other changes to your policy please contact us on 0345 165 5751.

Please note, changes to your policy may result in either an additional premium being charged for the remainder of your policy term or a refund being provided.

Need to make a claim?



0345 125 2450

Please save this number to your mobile phone

WELCOME

Thanks for buying a van 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 Statement of Fact 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 this is correct.

The policy document, Statement of Fact and Certificate of Motor Insurance tell 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. If anything's not clear to you, or is incorrect, please let us know.

It's important that you understand who 'we' are, so that you know who to contact about your policy or if you need to make a claim. When we use the words 'Ageas', 'we', 'our' or 'us' we mean Ageas, which is a trading name of Ageas Retail Limited and its sister company Ageas Insurance Limited. Each company has a different purpose and is here to help you in different ways:

Ageas Retail Limited – we sold you the policy and are here to help you manage it. We should therefore be your point of contact regarding anything to do with your policy, such as making changes, renewal or cancellation.

Ageas Insurance Limited – Underwriters of your insurance policy and also your point of contact in the event of a claim.

If you're ever not sure who to contact, don't worry, as we will provide the relevant contact details as we guide you through each part of the policy. You can also find out more about us in your Terms of Business Agreement (TOBA) or on our website www.ageas.co.uk

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

Thanks again for choosing Ageas.

Your Ageas Team

YOUR POLICY IN A NUTSHELL

We've designed our van 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.

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 insurance policy are:

- They've been involved in an accident.
- Their windscreen has been damaged.
- Their vehicle has been stolen.

Common things people try to claim for, which aren't covered are:

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

If your vehicle has been modified

You must tell us if your vehicle has been modified. If you have not told us, the policy may be cancelled, which may result in your claim not being paid.

MAKING SENSE OF YOUR POLICY

We've tried to make this document easy to navigate and understand. 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.

As explained in the welcome note, don't worry if you are unsure who to contact, we will provide the relevant contact details as we guide you through each part of the policy. You can also find out more about us in your Terms of Business Agreement or on our website www.ageas.co.uk

Certificate of Motor Insurance

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

Statement of Fact

This is a document that you'll 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, endorsements and the dates when the policy starts and ends. It will also include the details of your vehicle along with details of the people who are insured to drive it. We will issue you a new Statement of Fact each time you renew your policy or if your policy is changed.

Your vehicle

When we use the term 'your vehicle' we mean any vehicle that's covered under this policy. This includes any equipment in your vehicle (such as sat navs, accessories, spare parts), fitted as standard by your vehicle manufacturer or an approved dealer and, if your vehicle is electric, this also includes your charging cables and the charger installed at your home

You or your

Where we use the words 'you' or 'your' – we're talking about the policyholder named on the Statement of Fact.

Endorsements

Endorsements are additional terms that apply to your individual policy.

You'll find details of them on your Statement of Fact, 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 vehicle, 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 vehicle was stolen and you didn't have the security device switched on at the time.

Revenue Weight

As it is shown on your UK registration (V5c) certificate. We will cover vehicles up to 3.5 tonnes revenue weight.

Dangerous or Hazardous goods

Any substance within the United Nations Hazard Classes (including any sub division) such as Explosives, Gases, Flammable Liquids, Flammable Solids, Oxidizing Substances, Toxic and Infectious Substances, Radioactive Material, Corrosives.

Excess

This is the amount that you'll have to pay towards any claim you make. There are different excesses for different parts of your policy – and you'll find the details of these in your Statement of Fact. You also need to remember that sometimes more than one excess will apply, and we will add them together.

Market Value

The cost of replacing your vehicle, with one that is of similar make, model, year, mileage and condition. We base this on market prices at the time of the loss.

Period of insurance

The length of time that this policy applies for. This is shown in the Statement of Fact.

Geographical limits

United Kingdom (England, Wales, Scotland, Northern Ireland), the Channel Islands and the Isle of Man (and, if you are a permanent resident of Northern Ireland, the Republic of Ireland) and while the vehicle is being transported between any of these countries.

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 and the Isle of Man, in which case the law where you live will apply. We will communicate with you in English.

Your obligations to us

- 1 You must pay your premium, or have agreed to pay via instalments in order to make a claim under this policy.
- 2 You need to make sure that your vehicle is roadworthy and safe to drive at all times. You must protect your vehicle and its accessories from being stolen or damaged. If you don't look after your vehicle and ensure that it has a valid MOT (if required), we may not be able to pay your claim or limit what they pay out.
- 3 You need to ensure that all your personal possessions are placed out of sight and your vehicle is locked at all times when unattended.
- 4 You must use your vehicle's equipment in accordance with the manufacturers' instructions, such as tow bars.
- 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 they request.

Always tell the truth

It's really important that you're honest with us when you're buying a policy, updating the 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.

If we do find that you have defrauded us to obtain or change a policy, we may void the policy and you may not get a refund. This means that we would treat the policy as though it had never been issued. If you have carelessly provided misleading information we may leave your policy in place but only pay part of any claim you make. If you commit fraud when making a claim we may refuse to pay the claim or make you repay any money we have already paid out in claims. For more details please see page 23.

We will also tell other insurers and anti-fraud databases, which could affect your ability to get access to insurance and other financial services in the future. We may also let the police know, who may choose to bring charges against you that could ultimately result in a prosecution. So please do make sure that you're always honest with us, so that we can pay claims you make, and keep the cost of our insurance down for all our customers.



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 contact us

If your vehicle 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 you have any video footage of the accident (such as dashcam footage) or photos of the damage, please send these to us as it may help us deal with your claim quicker.

Please try not to admit fault at the scene of an accident.

If your vehicle 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.

2

Call the claims helpline

If you've been involved in an accident, or your vehicle has been damaged or stolen, call us on the number below or alternatively report your claim online:

0345 125 2450

(or **+44 1242 715 929** if you're calling from abroad).

If you have comprehensive cover and you're calling to make a claim for damage to your windscreen or glass, call the glass helpline on:

0345 165 0581

(or **+44 0800 800 8000** if you're calling from abroad).

3

How we will handle your claim

After an incident, if you have cover for the damage, we will decide if your vehicle 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 (CONT.)

If your vehicle is being repaired

Using our approved garage	Using your own garage
<p>If your vehicle's not safe to drive, we will arrange for it to be collected from the scene of the incident.</p> <p>We will arrange for your vehicle to be securely stored if it can't be taken to a garage straight away.</p> <p>If your vehicle is safe to drive, we will arrange for it to be collected at a convenient time to carry out the repair.</p> <p>Your insurer will agree the costs of the repairs with an approved garage.</p> <p>If you have comprehensive cover we will get you a courtesy vehicle on the next working day after we have agreed to repair your vehicle. We will let you keep it for 7 days or until the repair is complete (whichever is shorter).</p> <p>When the repairs are finished, your insurer will deliver your vehicle back to you.</p> <p>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 vehicle come with a guarantee. All workmanship is guaranteed for as long as you continue to own your vehicle.</p>	<p>If your vehicle's not safe to drive, you may have to arrange for it to be collected from the scene of the incident.</p> <p>If a garage can't take your vehicle straight away, you may have to arrange for it be stored.</p> <p>If your vehicle is safe to drive, you may have to arrange collection from home with your own garage.</p> <p>You will have to send us estimates for the cost of repairs, and your insurer will need to agree this before the work starts.</p> <p>We won't give you a courtesy vehicle while your vehicle is in the garage.</p> <p>You may have to arrange for your vehicle to be returned to you once the repairs are complete.</p> <p>We won't guarantee the repair work.</p> <p>You may have to pay an additional excess.</p>

When we can get you a courtesy vehicle

If you have comprehensive cover and your vehicle is being repaired by one of our approved garages in the UK then we will offer you a courtesy vehicle for 7 days or until the repairs are complete (whichever is shorter). But we won't offer this if your vehicle has been stolen and unrecovered, or if your insurer has decided not to repair your vehicle, or if you have taken it to a garage of your choice.

The courtesy vehicle will be a car-derived style van where your vehicle was a light goods vehicle that weighs up to 1.8 tonnes revenue weight. If you had a larger vehicle (between 1.8 and 3.5 tonnes revenue weight) we will supply a panel van as your courtesy vehicle. We can't supply any specialist vehicles such as tippers or dropside vehicles.

STEP BY STEP GUIDE TO MAKING A CLAIM (CONT.)

If your vehicle isn't being repaired (Applies to fully comprehensive and Third Party, Fire and Theft policies only).

If we won't repair your vehicle, but have accepted your claim, we will assess its market value. We will calculate the market value by looking at what the cost would be to replace your vehicle with one of a similar age, type and mileage. We will also take into account the condition of your vehicle just before the incident.

If there is any outstanding loan, lease or contract hire agreement on your vehicle, 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. Please note that if you have paid your premium by instalments we may subtract any outstanding premium owed to us when settling this type of claim.

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

If you bought your vehicle new and it is less than a year old and the mileage at the time of purchase was less than 250 miles – we will arrange to get you a new one of the same make, model and specification if you want them to. If the same vehicle is not available, we will ask you to supply your purchase invoice and give you the amount you paid for your vehicle when you bought it. We will always do this if the repair costs are more than 60% of replacing with a new identical one and they have permission from anyone with a financial interest in the vehicle.

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 vehicle, 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 Statement of Fact. 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 vehicle.

Acting on your behalf

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

WHAT YOUR POLICY DOESN'T COVER

There are some circumstances where 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 cover you for regardless of the circumstances. We've laid these out below.

- 1** We won't pay for general wear and tear to your vehicle, 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 vehicle'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 when your vehicle is being driven by someone who is not insured to drive under this policy and shown on the certificate. Even with your permission.
- 5** We won't pay claims if you allow someone to drive your vehicle 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 vehicle is being used for racing, time trials 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 vehicle.
- 8** We won't pay claims if you allow your vehicle 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. Terrorism is defined as per the UK Terrorism Act 2000 or if outside of the UK an equivalent legislation. If no equivalent legislation is in place then as per the UK Terrorism Act 2000.
- 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 vehicle anywhere that the public are not permitted, such as airfields or military sites.
- 12** We won't provide cover when the vehicle is being driven by someone named in the Certificate of Motor Insurance if the driver is convicted of driving whilst under the influence of alcohol or drugs. Where we are required to make payments in these circumstances, we can recover these from you.
- 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 vehicle for any other purpose that is not listed on your certificate of motor insurance, such as using your vehicle as a taxi.
- 15** We won't pay claims caused by you or anyone else not using your vehicle's equipment, such as tow bars, in the way your vehicle or accessory manufacturer tells you to, or it has been used in an unsafe way or not for its intended purpose.
- 16** We will only cover equipment and modifications on and in your vehicle, if fitted by your vehicle manufacturer or an approved dealer. If you fit new equipment to your vehicle, or make a modification which is not on your manufacturer's list, your insurer won't cover you for the cost, unless you have told us about the equipment or modification and your insurer has accepted it.
- 17** We won't cover your uninsured losses, such as your excesses. These excesses are shown in your Statement of Fact.
- 18** We won't cover you or other drivers named on this policy to drive any other vehicle other than that shown on your Certificate of Motor Insurance.

WHAT YOUR POLICY DOES AND DOESN'T COVER

Cover types

The type of cover you have selected applicable policy sections will be displayed in your Statement of Fact.

Please read through this explanation of the different levels of cover we offer to ensure that the level of cover you have selected meets your needs.

Comprehensive –

This is the highest level of cover we offer which comes with a range of benefits including covering your vehicle for accidental damage even if the damage is your fault.

You will be covered under all sections A, B C, D, E, F, G, H and I

Third Party Fire and Theft –

As well as covering you against liabilities to third parties, this level of cover also covers your vehicle if it was damaged by fire or if it was stolen as per the policy wording.

You will only be covered under sections B, G and H

Third Party Only -

This is the minimum level of cover that the law requires for you to drive your vehicle. This does not provide cover if your own vehicle is damaged but will cover other people if you were to injure them or damage their property.

You will only be covered under sections G and H

WHAT YOUR POLICY DOES AND DOESN'T COVER (CONT.)

Section A: Damage

What's covered

We will pay a claim for your vehicle if it is damaged in the UK, Channel Islands or Isle of Man. For cover available in Europe, please see section H.

We will also pay claims to repair or replace your vehicle stereo or sat nav if damaged. Cover is unlimited if fitted by your vehicle's manufacturer or an approved dealer. If it hasn't, but is permanently fitted we will only pay up to the value shown in your Statement of Fact.

If your vehicle can't be driven after it has been damaged, your insurer can help you and your passengers get to your home or any other planned 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 will pay for overnight accommodation up to the limits shown in your Statement of Fact.

There's a limit to how much we will pay for transport from the scene of an accident. Please find these limits within your Statement of Fact.

If you accidentally put the wrong type or grade of fuel into your vehicle's fuel tank we will provide cover for:

- Any damage to your vehicle's engine, if it's proven that the damage is a direct result of accidental misfueling.
- The cost to drain the fuel tank and flush the vehicle's fuel system.

Section B: Fire & Theft

What's covered

We will pay your claim if Your vehicle is stolen or damaged by fire or attempted theft in the UK, Channel Islands or Isle of Man. For cover available in Europe, please see section H.

We will also pay claims to repair or replace your vehicle stereo or sat nav if stolen or damaged by fire or attempted theft. Cover is unlimited if fitted by your vehicle's manufacturer or an approved dealer. If it hasn't, but is permanently fitted we will only pay up to the value shown in your Statement of Fact.

WHAT YOUR POLICY DOES AND DOESN'T COVER (CONT.)

What's not covered under sections A&B

Your insurer won't pay for any claims or damage due to the following:

- If your vehicle is stolen or damaged because it was left open or unlocked.
- If your vehicle is stolen or damaged because you didn't take care of your vehicle keys or any other device used to unlock your vehicle.
- Tyre damage sustained during normal use of your vehicle, such as punctures or bursts.
- Damage to your vehicle stereo or sat nav if it is not permanently fitted to your vehicle.
- Loss in value if your vehicle is worth less after being stolen or repaired.
- Damage caused by you carelessly allowing someone to deceive you. For example, if you allow someone to test drive your vehicle unaccompanied and they steal it, we wouldn't pay the claim.
- Loss or damage to the vehicle caused by a member of your immediate family, or a person living in your home or known to you taking the vehicle without permission unless you report the person to the Police for taking the vehicle without your permission and assist the Police in prosecution. This includes your partner, your boyfriend or girlfriend, your children (including step and foster children) and domestic staff in your employment or anyone who normally lives with you.
- If your vehicle is confiscated or destroyed under order of the police or any other authority.
- Any costs associated with you being unable to use your vehicle, such as getting to and from work or the loss of earnings.
- The theft of any tools or other items left in the vehicle under this section.
- The cost of any fuel that is drained from the tank or replacement fuel to refill it.

Just to be clear, your insurer will never pay more than the market value of your vehicle.

WHAT YOUR POLICY DOES AND DOESN'T COVER (CONT.)

Section C: Damaged windscreens and glass

What's covered	What's not covered
<p>We will pay for the repair or replacement of your vehicle's windscreen or window. And your insurer will also pay for any damage to your vehicle's bodywork caused by the broken glass.</p> <p>We won't use your vehicle's manufacturer glass, but we will use glass of a similar quality and standard.</p> <p>If you don't use our approved glass repairer, there's a separate limit for these types of claims. You'll find details of your excesses and limits on your Statement of Fact.</p> <p>A claim under this section of your policy won't affect your no claims discount.</p>	<p>We won't cover any costs associated with you being unable to use your vehicle, such as getting to and from work. It also won't cover any loss of earnings arising from these claims.</p> <p>Just to be clear, we will never pay more than the market value of your vehicle.</p>

Your vehicle's safety features
<p>Where possible we will try to repair windscreens at a place which is convenient for you. However, if your vehicle 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 will arrange for this to be carried out.</p>

WHAT YOUR POLICY DOES AND DOESN'T COVER (CONT.)

Section D: Personal accident

What's covered		What's not covered
<p>We will provide cover if you or your partner are accidentally killed or injured whilst travelling in any vehicle or whilst getting into or out of any vehicle.</p> <p>To be clear we only cover the following specific injuries:</p>		<p>We won't pay a claim for any person who was driving while above the legal limit for drugs or alcohol.</p> <p>We won't pay a claim for any person who is not wearing a seat belt when they are required to by law.</p> <p>There is no cover for death or injury caused by suicide or attempted suicide.</p> <p>The most your insurer will pay for one accident is £10,000 and the most your insurer will pay to any one person is £5,000 for one accident.</p> <p>Finally, we won't pay out under this section if the policy is held in the name of a company or other organisation.</p>
Death	£5,000	
Total and permanent loss of sight in both eyes	£5,000	
Total and permanent loss (at or above the wrist or ankle) of both hands or both feet, or one hand together with one foot	£5,000	
Total and permanent loss (at or above the wrist or ankle) of one hand or one foot, together with the total and permanent loss of sight in one eye	£5,000	
Total and permanent loss (at or above the wrist or ankle) of one hand or one foot	£3,000	
Total and permanent loss of sight in one eye	£3,000	
<p>The direct cause of death or injury must have been an accident that happened in the UK, Isle of Man or Channel Islands.</p> <p>The death or injury must also happen within three months of the accident.</p> <p>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.</p>		

WHAT YOUR POLICY DOES AND DOESN'T COVER (CONT.)

Section E: Medical expenses

What's covered	What's not covered
We will provide cover if you or anyone in the vehicle is injured in an accident involving the vehicle, we will pay up to the value shown in your Statement of Fact in medical expenses for each injured person.	We won't pay any more than this limit. We would need evidence of the expense you incurred in writing in order to pay any claims.

Section F: Personal belongings

What's covered	What's not covered
<p>We will pay for any personal belongings in your vehicle that are lost or damaged if your vehicle is involved in an accident or fire – or if your vehicle is stolen or broken into, in the UK, Channel Islands or Isle of Man.</p> <p>There is a separate limit for claims under this section. Please see your Statement of Fact for this limit. Note that you might need to provide proof of purchase for items claimed under this section.</p>	<p>We won't cover your personal belongings if they are stolen or damaged because your vehicle 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 vehicle keys or other devices used to unlock your vehicle.</p> <p>We won't pay for loss or damage to anything that relates to a trade, business or profession. That means things such as tools, stock or office equipment.</p> <p>And we won't cover money, tickets, gift cards, vouchers or any portable electronic devices, such as mobile phones.</p>

WHAT YOUR POLICY DOES AND DOESN'T COVER (CONT.)

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

What's covered	What's not covered
<p>If someone dies or is injured in a road traffic accident caused by or arising out of you using your vehicle in the UK, Channel Islands or Isle of Man, we will cover you for any amount that you're legally obliged to pay in relation to their injury or death.</p> <p>We will also cover you for any amount (up to the agreed limits) you're legally obliged to pay due to someone else's property being damaged.</p> <p>This section of your insurance policy will also cover other people driving your vehicle if you have given them permission, but only if your certificate of motor insurance says they are allowed to drive it.</p> <p>We will also provide this cover for anyone getting into or out of your vehicle.</p> <p>We will also provide cover for anyone using (but not driving) your vehicle with your permission, for social, domestic or pleasure purposes.</p>	<p>Any amount we have not agreed in writing.</p> <p>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.</p> <p>We won't pay any claims when your vehicle is being used to carry dangerous or hazardous goods.</p> <p>Death of (or injury to) any of your employees or anyone that works with you whilst they are at work, even if the death or injury is caused by anyone named on the Certificate of Motor Insurance, if insurance cover is provided as a requirement of any compulsory Employers Liability legislation.</p> <p>If a claim is made under this section for loss or damage to property, we won't pay any more than the amount shown on your Statement of Fact.</p> <p>Finally, we won't pay for damage caused by pollution or a contamination incident.</p>

Regardless of all of the exclusions under this section, we will provide the minimum cover needed under compulsory motor insurance legislation.

WHAT YOUR POLICY DOES AND DOESN'T COVER (CONT.)

Section H: Using your vehicle abroad

What's covered	What's not covered
<p>If you or anyone else named on the policy drives your vehicle within the European Union, you'll be covered for any amount you're legally obliged to pay to someone else because of an accident.</p> <p>In addition we will cover you for a total of 90 days under the sections of this policy that are shown on your Statement of Fact, even though you are not in the UK, Channel Islands or Isle of Man.</p> <p>We also extend this cover to a few countries outside of the European Union. You'll find a full list on your Certificate of Motor Insurance.</p> <p>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 vehicle is damaged while you're overseas, we will 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.</p>	<p>We will only cover your vehicle outside of the UK, Channel Islands or Isle of Man when it is being used for social, domestic or pleasure. We won't cover it if you are using it for any work or business purposes.</p> <p>We will only accept claims made while using your vehicle abroad if we 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 vehicle is damaged while you're on holiday, we'd only cover you if it met our criteria in Section A of this policy.</p> <p>You must also have your permanent home within the UK to be covered.</p>

Section I: Replacement locks and keys

What's covered	What's not covered
<p>If your vehicle's key, or any other device used to unlock your vehicle, 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 will only do this if it's necessary to keep your vehicle safe.</p> <p>We will also cover the cost of protecting your vehicle and will pay for it to be taken to and from your address to be repaired if needed.</p> <p>There is a separate limit for replacement locks and keys after taking off the excess. You'll find details of your excesses and cover limits on your Statement of Fact.</p> <p>A claim under this section of your policy won't affect your no claims discount.</p>	<p>We won't cover any costs associated with you being unable to use your vehicle, such as getting to and from work. We also won't cover any loss of earnings arising from these claims.</p> <p>You won't be covered if the key or other device used to unlock your vehicle is left in the vehicle. We also can't cover you if the key or device used to unlock your vehicle is taken without your permission by a member of your immediate family or someone living in your home.</p> <p>Just to be clear, we will never pay more than the market value of your vehicle.</p>

OTHER THINGS YOU ARE COVERED FOR

When your vehicle is in the garage being repaired

We expect that your garage will already cover you for this, but just in case they don't: we will provide cover whilst your vehicle is in the garage being repaired or during an MOT.

This cover only applies when your vehicle is being driven or worked on by the garage for the purpose of the repairs or during an MOT.

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 and/or your excess may increase. But this doesn't include claims for damaged glass, windscreens or locks.

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.

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 Statement of Fact for details of your no claim information and whether you have this protection.

Uninsured driver promise

If an uninsured driver hits your vehicle, 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.

Proving your No Claims Discount

You must provide us with written confirmation of your entitlement to the number of years discount you told us you had within 14 days of purchase. If we do not hear from you or receive your proof we will send notification that we will cancel your policy and you will be charged an administration fee. Please refer to your Terms of Business agreement for details of fees and charges that apply.

THINGS YOU'LL 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 us has changed, then you must let us know. If you don't, it could mean that your policy may no longer be valid and we may not pay your claim.

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

A change to:

- The vehicle or a change in your vehicle's registration number.
- You or any of your named drivers names, for example if you get married.
- Your estimated annual mileage.
- Your address or a change to the place where you keep your vehicle overnight.
- Any modifications or additions to your vehicle – such as changes to the bodywork, suspension, brakes or any changes that affect the performance of your vehicle.
- Who drives your vehicle or who drives it the most.
- You or anyone else on this policy, who changes their job, takes a second job or changes how they use your vehicle.
- You or anyone else on this policy that drives your vehicle has their driving licence taken away or suspended.
- You or anyone else on this policy who drives your vehicle has any new motoring convictions.
- You or any named driver on the Statement of Fact develops a health condition, which requires notification to the DVLA.

This list is not exhaustive, if you are unsure – let us know.

You must tell us about any of these changes straight away. Failure to tell us about these changes or any changes to the information detailed on your Statement of Fact or Certificate of Motor Insurance, could result in your policy being voided (as if the policy never existed) and your insurer may not pay your claim. Any changes made to your policy may result in a change to your premium and/or excess and there may be an administration charge. You can make changes to your policy online 24/7 at my.ageas.co.uk free of any administration charge.

You can manage your documents, make ad hoc payments and renew online 24/7, with no administration fee via your online account at my.ageas.co.uk.

If you need to make any other changes to your policy please contact us on 0345 165 5751. 8.30am - 6pm Monday to Friday, 8.30am - 4pm Saturday.

Please note, changes to your policy may result in either an additional premium being charged for the remainder of your policy term or a refund being provided.

Keeping to the terms of the policy

We will only pay claims if:

Any person claiming cover has met with all the terms of the policy, as far as they apply.

The declaration and information given on a price comparison site, on our website or during a telephone conversation (or shown in the Statement of Fact), is complete and correct as far as you know.

You or any driver named on your Statement of Fact informs the DVLA of health conditions, which require notification to the DVLA.

Protection against Fraud and Misrepresentation

Fraud and misrepresentation have an impact on us and our customers, so we take certain measures to prevent them.

Fraud

A person is committing fraud if they or anyone acting on their behalf knowingly:

- Make a fraudulent or false claim in full or in part:
 - by providing false information in order to influence your insurer to accept a claim;
 - by exaggerating the amount of the claim; or
 - by supplying false or invalid documents in support of a claim.

Misrepresentation

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.

How we deal with fraud and misrepresentation to protect us and our customers

If we find that a deliberate or reckless misrepresentation has been committed, we will have the right to:

Void your policy without refund (treat it as if it never existed) and refuse to pay any claim.

Cancel all policies which you have with us and apply the relevant fee for each.

If we find that any form of claims fraud has been committed we will have the right to:

Refuse to pay the whole of a claim if any part is in any way fraudulent, false or exaggerated.

Recover any costs incurred including investigation and legal costs.

Inform the police, which could result in prosecution.

Inform other organisations as well as anti-fraud databases.

HOW YOUR POLICY CAN BE CANCELLED

How you can cancel your policy

You can cancel your policy at any time. To do so please contact us by telephone on 0345 165 5751 or write to us at the following address:

Ageas
First Floor
Everdene House
Deansleigh Road
Bournemouth
BH7 7DU

alternatively you can email us at help@ageas.co.uk

If you cancel your policy you will choose whether this takes effect immediately or from a later date, but you cannot backdate the cancellation to an earlier date.

You will also be charged a fee when your policy is cancelled. For full details of all charges please refer to your Terms of Business Agreement.

How much money you get back or have to pay when you cancel your policy will depend on the reason for cancellation, how you pay for your policy, how long you've had it for and whether or not you've made a claim or may need to make a claim.

Cancel within the first 14 days

If you cancel your policy within 14 days of the purchase date or the date at which you receive your documents (if this is later) then:

If your policy has not started we'll refund your full premium, plus Insurance Premium Tax (IPT) where applicable, minus the relevant administration fee for cancellation.

If your policy has started, as long as you've not made a claim and nothing has happened which could lead to a claim, we'll refund you for the time left on the policy (plus IPT where applicable). We'll do this by working out the cost of your insurance per day, and then refund you for the days that you haven't yet used, minus the relevant administration fee for cancellation.

If you've made a claim or something has happened which could lead to a claim, no refund will be paid. If you pay for your insurance on a monthly basis, we'll also ask you to pay the remainder of the year's premiums.

Cancel after the first 14 days

After the initial 14 days, as long as you've not made a claim and nothing has happened which could lead to a claim, we'll refund you for the time left on the policy (plus IPT where applicable). We'll do this by working out the cost of your insurance per day, and then refund you for the days that you haven't yet used, minus the relevant fee.

If you've had a claim during the cover period, or something has happened which might lead you to make a claim, then you won't receive any refund. If you pay for your insurance on a monthly basis, we'll also ask you to pay the remainder of the year's premiums.

It's important to be aware that your policy won't be cancelled if you simply stop your direct debit.

Our right to cancel or void your policy

We and your insurer have the right to cancel this policy at any time by giving you 7 days' notice in writing. We'll tell you the reason why. Reasons why we may decide to cancel your policy include, but won't be limited to:

- We're unable to take a payment from your nominated account due to insufficient funds or a Direct Debit instruction being cancelled.
- You made a mistake when providing us with the information shown on your Statement of Fact or this information has changed and we are no longer willing to cover you or you are refusing to pay the correct premium.
- You won't give us information that we ask for.
- You or someone representing you is abusive to our staff or anyone acting on our behalf.

If we cancel your policy, we will use the same method to calculate any refund and deduct the same fees as if you cancelled the policy yourself, however, there are some exceptions.

If you have withheld or given us wrong information because you didn't take care when communicating with us, we can decide to void your policy instead of cancelling it. Wherever we use the term void, we mean we'll treat your policy as though it had never existed. In these circumstances you would receive a full refund but we wouldn't have to pay any existing claims.

If we discover that you deliberately withheld or gave wrong information, or acted recklessly when communicating with us, we will void your policy and you would not receive a refund. We would also refuse to pay any claims and make you repay any money we have paid out for previous claims.

We also reserve the right not to invite you to renew your policy and/or to cancel any other policies you have with us and apply the relevant fee to each.

If we cancel or void your policy because of fraud

It's really important that you're honest with us at all times. If we find that you or anyone acting on your behalf has committed fraud, your policy will be immediately cancelled or we will declare it void from the start.

If we cancel or void your policy because of fraud, you will not receive a refund and we will refuse to pay any fraudulent claims. Similarly, we will make you repay any money we've paid out for any claims since the date the fraud first occurred, even if they were not fraudulent.

To be clear, when we make you repay any money paid out for claims, we mean all claim payments including any investigation fees or legal costs.

HOW YOUR POLICY CAN BE CANCELLED

(CONT.)

26

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. We'll try to resolve your complaint as quickly as we can.

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 us to report your complaint. You can do this by writing to us at the following address:

Customer Relations Team
Ageas
First Floor
Everdene House
Deansleigh Road
Bournemouth
Dorset
BH7 7DU

Alternatively, if you've a complaint regarding your claim, write to us at the address shown below or email us through our website at:

www.ageas.co.uk/make-a-complaint
(please include your policy number and claim number if appropriate).

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've the right to take your complaint onto the Financial Ombudsman Service but you must do so within six months of the date of our response.

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

You can find out more 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. If you choose to take a dispute to the courts, this contract is governed by English law, and you and We agree to submit to the non-exclusive jurisdiction of the courts of England and Wales.

Financial Services Compensation Scheme

We and your insurer are covered by the Financial Services Compensation Scheme (FSCS).

In the very unlikely event that Ageas were 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.

YOUR INFORMATION AND WHAT WE DO WITH IT – PUTTING YOUR MIND AT REST

Please be aware that all references to 'us', 'We' and 'our' in the following section (Your information and what We do with it) only, refer to:

- Ageas Insurance Limited (your insurer) – in relation to underwriting and claims handling activity
- Ageas Retail Limited (your Insurance Intermediary) – in relation to marketing and profiling for pricing.

You trust us to look after your personal information when you buy our products and we know we have a responsibility to protect this information. The details provided here are a summary of how we collect, use, share, transfer and store your information.

For full details of our Privacy Notice, please go to ageas.co.uk/privacypolicy 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.

Collecting your information

We collect a variety of information about you, such as:

- Your name, address, contact details and date of birth.
- Information about what and/or who you want to insure, such as vehicle details, named drivers, travel details and companions.
- Your claims and credit history.
- Any criminal offences.
- Information about your use of our website such as your IP address which is a unique number identifying your computer.

- Special categories of personal information (previously known as 'sensitive personal information'), such as details regarding your health.

This information is necessary for us to be able to provide you with a quotation and/or policy.

We also use a number of different sources to collect this information from, including:

- You or someone connected with you, as well as publically available sources of information like social media and networking.
- Third parties' databases that have been made available to the insurance industry, as well as where you have given your permission to share information with third parties like us.
- Price comparison websites, if you have used them to obtain a quotation for a policy.

Using your information

We use your personal information and/or special categories of personal information to not only provide you with our products and services, but to better understand and predict your needs and preferences, so that we can continue to improve our products and services to give you insurance that is right for you. These uses include:

- Providing you with services relating to an insurance quotation or policy, for example:
 - Assessing your insurance application and arranging your insurance policy including checking databases showing no claims discount entitlement and driving licence records.
 - Managing your insurance policy including claims handling and issuing policy documentation to you.

Our assessment of your insurance application may involve an automated decision to determine whether we are able to provide you with a quotation and/or the price. If you object to this being done, then we will not be able to provide you with insurance.

- Where We believe We have a justifiable reason to do so, such as:
 - Keeping information about your current and past policies.
 - Preventing and detecting fraud, financial crime and money laundering.
 - Carrying out processes such as research and analysis which may include computerised processes that profile you.
 - Providing sales information to third parties (for example price comparison websites) so that we fulfil our legal obligations to them.
 - Recording and monitoring calls for training purposes.
 - Contacting you if you fail to complete an online quotation to see if we can offer you any help with this.
- Please note that if you have given us information about someone connected to you, you would have confirmed that you have their permission to do so.

How we contact you about our products and services

We may contact you via post, email, SMS, telephone and/or digital methods like social media and online advertising; unless you have said you do not want us to, in order to let you know about our products and/or services which may relate to your general insurance needs.

To assist us with this, We may also use and/or share your information with carefully selected third party databases which, when combined with the

information you have given us, helps us to know what products and/or services may be of interest to you. Where products or services are not similar or where we have not contacted you for some time since you last obtained a quotation, product or service from us, then we will ask your permission to contact you about these.

We may also use our carefully selected business partners to supply our promotional offers to you and manage those offers on our behalf.

Should you no longer want us to contact you about our other products and services, just let us know by either: writing to our Data Protection Officer at the address on the previous page or, calling us – 0345 165 0570.

Use of your personal information when using our websites and email communications

When you visit one of our websites we may collect information which includes your email and/or IP address. We may also use cookies and/or pixel tags on some pages of our website. Useful information about cookies, including how to remove them, can be found on our website.

Sharing your information

We share your information with a number of different organisations such as:

- Other companies or brands within the Ageas group.
- Other insurers, business partners, agents or carefully selected third parties providing a service to us or on our behalf.
- Organisations that have a specific role laid out in law such as statutory bodies, regulatory authorities and other authorised bodies or where We have a duty to or are permitted to disclose your personal information to them by law.
- Fraud prevention and credit reference agencies.

- Third parties we use to recover money you may owe us or to whom we may sell your debt.
- Other companies when we are trialling their products and services which we consider may improve our services to you or our business processes.

Unless required to by law, we would never share your personal data without the appropriate and necessary care and safeguards being in place.

Keeping your information

We will keep your information only for as long as is reasonably necessary to provide our products and services to you and to fulfil our legal and regulatory obligations. Please see our full privacy notice on our website for more details. Use and storage of your information overseas your information may be transferred to, stored and processed outside the European Economic Area (EEA). We or our service providers may use cloud based computer systems (i.e. 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 EEA unless it is to a country 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.

Dealing with others acting on your behalf

We will deal with individuals you nominate, including third parties we reasonably believe to be acting on your behalf providing they are able to answer our security questions. For your protection though, We will need to speak to you, your legal representative, someone that you have specifically given us permission to speak to or a power of attorney should you want to change your contact address or policy coverage or cancel your policy.

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.
- Asking us to correct, delete or restrict or you can object to the use of your personal information.
- Withdrawing any previously provided permission for us to use your personal information.
- Complaining to the Information Commissioner's Office at any time if you object to the way we use your personal information.

Please note that there are times when we will not be able to delete your information, such as where we have to fulfil our legal and regulatory obligations or where there is a minimum statutory period of time for which we have to keep your information. If this is the case, then we will let you know our reasons.

OPTIONAL COVER

Your Statement of Fact will show if you have selected any of the optional cover detailed in this section.

IMPORTANT CONTACT INFORMATION

For Legal Expenses claims ONLY

0345 234 2238

For Replacement Van claims ONLY

0345 125 2450

This Optional Cover section will tell you all you need to know about the following Ageas Van Insurance Optional Cover policies:

- Legal Expenses cover
- Replacement Van cover

It also explains clearly and simply how to make a claim, should you ever need to. It's worth taking the time to read it, so you know exactly what you are covered for. Then put it somewhere safe, along with your Van Insurance policy documents, so you will know where it is should you need it. If there is anything you do not understand, please call us on 0345 165 0570 and we will be happy to help.

How to use this Optional Cover section of your policy

Part A of this section contains general information relating to all Ageas Van Insurance Optional Cover policies (such as how to cancel or make a complaint).

Part B includes the specific terms and conditions relating to each individual Optional Cover policy.

You should read Part B alongside the general information contained in Part A, for full details on what you are and are not covered for and also your rights and obligations under these policies.

The Contents page overleaf will enable you to find information in this section that is relevant to you.

CONTENTS

Part A

General information relating to all Optional Cover policies	34 to 37
How to make a complaint	34
Financial Services Compensation Scheme	35
How to cancel your Optional Cover policy	35
Fraud, misrepresentation and mis-description	36
Your information and what we do with it	37
Insurance Premium Tax	37
Authorisation	37
Governing Law and Language applicable to your policy	37

Part B

Your Optional Cover policy terms, conditions and limitations	38 to 45
Legal Expenses cover	39
How to make a claim	40
What is covered	41
General Conditions	42
 Replacement Van Cover	 45
How to make a claim	47
What is covered	48
What is not covered	48

PART A – GENERAL INFORMATION RELATING TO ALL OPTIONAL COVER POLICIES

Words with special meanings

Throughout Part A certain words have the same meaning wherever they appear and they are explained below:

Claims Handler – For Legal Expenses Insurance, this is RAC Motoring Services. For Replacement Van this is Ageas Retail Limited.

We, Us, Our – Ageas, a trading name of Ageas Retail Limited

You, Your – The person(s) named on the certificate of insurance as the insured and any other people covered by your Optional Cover policies, as determined by each individual policy wording.

Your Insurer – For Legal Expenses Insurance, this is RAC Insurance Limited, with the policy managed and provided by RAC Motoring Services (Claims Handler). For Replacement Van this is Ageas Insurance Limited.

How to Make a Complaint

If your complaint concerns the service provided by Ageas

If you are unhappy with the service that we have provided (including information or documentation issued to you), you should contact us as follows:

In writing:

Customer Relations Manager
Ageas
First Floor
Everdene House
Deansleigh Road
Bournemouth
BH7 7DU

Phone: 0345 165 0570

Email: customerrelations@ageas.co.uk

If your complaint concerns the service provided by your insurer or claims handler

To make a complaint about the service provided by your insurer or claims handler you should contact them as follows:

Legal Expenses

If your complaint concerns your Legal Expenses cover contact RAC Motoring Services as follows:

In writing:

Legal Customer Care
RAC Motoring Services,
Great Park Road,
Bradley Stoke,
Bristol
BS32 4QN

Phone: 0330 159 0610

Email: legalcustomercare@rac.co.uk

Replacement Van

If your complaint concerns a Replacement Van claim, please contact your Insurer as follows:

In writing:

Customer Services
Ageas Insurance Limited
Ageas House
Hampshire Corporate Park
Templars Way
Eastleigh
Hampshire
SO53 3YA

Phone: 0345 125 2450

Email: arlcomplaints@ageas.co.uk

Please include the following information in all emails and letters - your name, policy number, claim number, date of insured incident, van registration number.

We/your insurer/claims handler will try to resolve your complaint by the end of the third working day and will send you a summary resolution letter. If unable to do this, we/your insurer/claims handler will write to you within five working days to update you on the progress of your complaint and let you know who is dealing with the matter. Within eight weeks of receiving your complaint, you will receive a final response or, if this is not possible, a reason for the delay plus an indication of when a final response will be provided.

You have the right to ask the Financial Ombudsman Service to review your complaint, free of charge, if for any reason you are still dissatisfied with either the summary resolution or final response letter, or if we/ your insurer/claims handler have not issued a final response within eight weeks from you first raising the complaint. However, you must do so within six months of the date of the summary resolution or final response letter.

You can contact the Financial Ombudsman Service as follows:

In writing:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Phone: 0800 023 4567 or 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

Please note that if you do not refer your complaint within the six months, the Ombudsman will not have permission from us/your insurer/claims handler 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.

Following the above complaints procedure does not affect your right to take legal proceedings.

Financial Services Compensation Scheme

We/your insurer/claims handler are covered by the independent Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we/your insurer/claims handler cannot meet our/their obligations to you. This depends on the type of insurance and circumstances of the claim. Further information is available from the Financial Services Compensation Scheme. Their telephone number is 0800 678 1100 or 020 77414100. Alternatively more information can be found at www.fscs.org.uk.

How to cancel your optional cover policy

Cancellation can take effect immediately or from a later date, however it cannot be backdated to any earlier date.

Cancelling any direct debit instruction does not mean you have cancelled the policy.

Within 14 days of buying this policy

You have 14 days from either the purchase date of the policy or the date you receive your policy documents, whichever is later. You can cancel by contacting us as follows:

In writing:

Ageas
First Floor
Everdene House
Deansleigh Road
Bournemouth
BH7 7DU

Phone: 0345 165 0570

- If cover has not yet started, we will refund any premium already paid.
- If the cover has started, as long as you have not made a claim, and neither you nor anyone who may be entitled to cover under this policy is aware of any circumstances having occurred which might give rise to a claim, we will refund

any premium already paid. If any claim has been made, you must pay the full annual premium.

Cancellation after 14 days

You may cancel your policy at any time after the 14 days by telephoning or writing to us at the details shown above.

- If the cover has not yet started we will refund any premium already paid
- If the cover has started, no refund of premium will be given.

Our right to cancel your policy

We or your insurer may cancel your optional cover by giving you 7 days' notice in writing. We'll tell you the reason why. Reasons why we may decide to cancel your policy include, but won't be limited to:

- We or your insurer suspect fraud on this or another insurance policy. For more about how we deal with fraud and the consequences of it, please refer to the section titled "Fraud, Misrepresentation or Mis-description" shown later on this page.
- There's been a misrepresentation which means your insurer no longer wishes to insure you.
- We're unable to take payment from your account.
- 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.

No refund will be provided if your policy is cancelled in this instance.

Your optional cover runs concurrently with your Ageas Van Insurance policy. If your van insurance policy is cancelled for any reason any optional cover will also be cancelled.

We reserve the right not to invite you to renew your policy.

Fraud, Misrepresentation or Mis-description

Your insurer will not pay any claim if it is in any respect dishonest or fraudulent.

A person is committing fraud if they knowingly:

- Provide answers to questions which are dishonest, inaccurate or misleadingly incomplete.
- Mislead in any way for the purpose of obtaining insurance, or more favourable insurance terms, or a reduced premium or to influence an insurer to accept a claim.
- Make a fraudulent or false claim in full or in part by providing false information in order to influence an insurer to accept a claim;
 - by exaggerating the amount of the claim; or
 - by supplying false or invalid documents in support of a claim.

If we/your insurer find that fraud has been committed we/your insurer will have the right to:

- Void the policy and may not refund any premium
- Refuse to pay the whole of a claim if any part is in any way fraudulent, false or exaggerated
- Recover any cost incurred by us/ your insurer/claims handler including investigating and legal costs
- Recover the cost of any previously paid claims
- Inform the police, which could result in prosecution
- Inform other organisations as well as anti-fraud Databases

Privacy Notice

Please refer to page 28 for further details on how your data will be collected, used, shared and stored.

Insurance Premium Tax

Insurance Premium Tax, also known as IPT, is an indirect tax levied by the government on all insurance premiums, and is included in the premium you pay.

Authorisation

Legal Expenses is provided by RAC Motoring Services Ltd and underwritten by RAC Insurance Limited. Registered in England, United Kingdom; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority. RAC Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Replacement Van is underwritten by Ageas Insurance Limited, Ageas House, 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. Financial Services Register reference number 202039.

Governing Law and Language

These optional cover policies will be governed by English law, and you/we/ your insurer agree to submit to the non-exclusive jurisdiction of the courts of England and Wales.

The language for contractual terms and communication will be English.

LEGAL EXPENSES COVER

Your Statement of Fact will show if you have selected any of the optional cover detailed in this section.

PART B – LEGAL EXPENSES (OPTIONAL)

Please note: This optional cover only applies if shown on your Statement of Fact.

Your Demands and Need

This policy meets the demands and needs of Ageas Van Insurance customers who want legal cover to help resolve any disputes and recover losses following a non-fault accident.

This insurance covers legal costs and expenses as detailed under the separate sections of cover, up to the maximum amount payable which is £100,000.

Who Provides Your Legal Expenses Cover?

This insurance policy is managed and provided by RAC Motoring Services and is underwritten by RAC Insurance Ltd (202737). Registered in England, United Kingdom; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority. RAC Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Definitions applicable to your Legal Expenses Policy

Throughout this section, your legal expenses policy has certain words and phrases, which have special meanings and these are explained below:

Europe - The European Union.

Insured incident – means an incident which we accept as falling within the terms of this Van Legal Expenses Insurance policy and which, in our reasonable opinion, is the first incident that could lead to a claim being made. For example, a road traffic collision or incident that leads to a motoring prosecution.

Legal costs – The reasonable, proportionate and properly incurred fees, expenses, costs and disbursements incurred by you and agreed by us in pursuing or defending a claim;

and/or

The reasonable costs of a third party for which you are ordered to pay by the court or are agreed by us and which are incurred in connection with legal proceedings.

Legal proceedings - The pursuit or defence of civil legal cases for damages and/or injunctions or specific performance, or the defence of a motoring prosecution within a court of criminal jurisdiction within the territorial limits.

Legal Representative – means us or the solicitors or other qualified experts appointed by us to act for you provided that they agree:

- To try to recover all legal costs from the other party.
- Not to submit any claim for legal costs until the end of the case; and
- To keep us informed, in writing, of the progress of legal proceedings.

Limit of indemnity – The maximum amount payable per claim under the policy which is £100,000.

Policy – This Van Legal Expenses Insurance policy that is subject to the terms and conditions in this booklet, along with your statement of fact.

Policy Period – The length of time this policy is in force. This policy will run concurrently with your van insurance policy for a maximum of 12 months. If you arranged this policy after the start date of your van insurance policy, cover will be provided from the date you bought it and

will end on expiry of your van insurance policy.

Proportionate – The value of the claim must be greater than the costs of pursuing the claim.

Reasonable prospects of success – A 51% or greater chance that you will recover your losses or damages in pursuit of a claim (including enforcing a judgment), make a successful defence of a claim or obtain any other legal remedy that we have agreed to.

Road Traffic Collision – a collision involving your vehicle, for which you were not at fault and another party was at fault.

Standard terms of appointment – the terms and conditions which we will require the legal representative to accept in order for us to cover your legal costs. This contract sets out the amounts we will pay the legal representative under your policy and their responsibilities to report to us at various stages of the claim. A copy of these terms can be requested by contacting us.

Statement of Fact – The document outlining your level of cover.

Territorial limits

- Uninsured loss recovery and personal injury: The UK and Europe;
- For all other sections: The UK.

UK – England, Scotland, Wales, Northern Ireland, and for the purpose of this policy includes Channel Islands and the Isle of Man.

Uninsured losses – Your losses directly arising out of a road traffic collision that are not covered by insurance.

Van – The UK registered van(s) that appears on your statement of fact and includes attached trailers.

We/us/our – RAC Insurance Limited and any person employed or engaged to provide certain services on its behalf or on behalf of the RAC Group.

You/your – The person(s) named as the policyholder on the statement of fact, and for the purposes of making a claim, includes any person authorised by the policyholder to drive or to be a passenger in the van.

How to make a claim on your Legal Expenses policy

Call 0345 2342238 to discuss your Legal Expenses claim with us.

It is important that you let us know as soon as possible if you think you may need to claim. If you do not, this may prejudice your claim and may mean we are unable to cover you.

We will provide you with cover for your legal costs associated with pursuing or defending a claim that falls within the policy terms, up to limit of indemnity provided that:

- The insured incident occurs within the policy period.
- The insured incident occurs within the territorial limits and
- Your claim has reasonable prospects of success.

Any claim you make must have reasonable prospects of success and be proportionate to pursue. The legal representative will assess this and will continually review the prospects of success of your case during the life of your claim.

In some cases, you may need to provide expert evidence to support your claim at your own expense to enable the assessment to be completed. We do not cover any legal fees, costs or expenses that you have incurred before we have accepted your claim.

In the event of a dispute about whether your case has reasonable prospects of success or is proportionate to pursue, you will be asked to provide a legal opinion at your own expense confirming that your claim does have reasonable prospects

of success and/or whether your claim is proportionate. If we are unable to reach agreement, then we will arrange to get a final opinion from an independent barrister.

We will choose the legal representative, however if it becomes necessary to issue legal proceedings then you are entitled to choose your own solicitor at this point. Your solicitor would need to agree to our Standard Terms of Appointment.

Please read your full Legal Expenses policy terms for full details.

WHAT IS COVERED BY YOUR LEGAL EXPENSES POLICY

Personal Injury

What is insured

- Legal costs to pursue legal proceedings if you or your passengers are involved in a road traffic collision, and have suffered injury or death due to the negligence of a third party. You must call our helpline on 0345 2342238 as we will not be able to cover any costs that have not been agreed in advance.

If the legal proceedings are going to be decided by a court in England or Wales and the damages you are claiming are above the small claims track limit of the county court, the legal representative must enter into a Conditional Fee Agreement which waives their own fees if you fail to recover the damages that you are claiming in the legal proceedings.

What is not insured

- A personal injury claim for stress, psychological or emotional injury unless you have also suffered a physical injury.
- The defence of any claim or legal proceedings made or brought against you.

Uninsured Loss Recovery

What is insured

Legal costs to pursue legal proceedings if you or your passengers are involved in a road traffic collision, and you have uninsured losses, for example your van insurance excess or other out of pocket expenses (excluding personal injury, refer to the 'Personal Injury' section), that you need to recover. You must call the helpline on 0345 2342238 as we will not be able to cover any costs that have not been agreed in advance.

What is not insured

The defence of any claim or legal proceedings made or brought against you.

Motor Prosecution Defence

What is insured

- Legal costs to defend legal proceedings if you have received a summons, citation or requisition for prosecution to attend a court for an alleged motoring offence involving your vehicle. Your claim must have reasonable prospects of success of either;
 - Successfully defending the allegation; or
 - If you plead guilty to the offence, reducing the impact of the penalty, where it would otherwise result in you being disqualified or suspended from driving.

What is not insured

- We cannot provide help if your summons relates to violence, alcohol or drugs related offences or if you had no valid licence or no licence at all.
- Claims relating to parking offences where penalty points are not applicable to the offence.
- We will not pay fines, costs or other penalties a court of criminal jurisdiction orders you to pay.

Motor Contract Disputes

What is insured

Legal costs to pursue legal proceedings regarding a contract for the sale, purchase, servicing, repair, testing, hire or hire purchase of your van in the event you wish to claim compensation for a breach of that agreement.

Van Cloning

What is insured

Legal costs to defend legal proceedings arising from the unauthorised use of the van's identity.

What is not insured

- Claims where the van's identity has been copied by someone you live with.
- Claims where the identity theft has not been reported to the police and a crime reference number obtained.
- Claims where you have not taken reasonable steps to prevent instances of van cloning.

Motor Insurance Database Disputes

What is insured

Legal costs to defend your legal rights in a dispute with the police, local authority or government agency, following your van being seized due to incorrect information being stored on the Motor Insurance Database which is a result of your insurance company failing to update the Motor Insurers' Bureau.

What is not insured

Claims caused by you failing to provide or update your insurer with accurate information, for example incorrectly providing the van's registration number.

Telephone Legal Helpline

What is covered

We will provide a telephone legal helpline service, open 24 hours a day, 365 days a

year. Just call us on 0345 234 2238. We will give you initial advice on any private motoring matter within the UK. Where possible, we will tell you what your legal rights are, which options are available to you and how best to implement them. We will let you know if you need a lawyer.

What is not covered

- Advice where, in our reasonable opinion, we have already given you the options available;
- Advice relating to commercial matters, immigration or judicial review General exclusions.

GENERAL CONDITIONS

The following conditions apply to all sections of this policy. If you do not comply we can refuse cover and/or cancel your policy.

- You must request services directly from us, as we will only provide cover if we make arrangements to help you.
- If you do not accept an offer which the legal representative considers reasonable, we may refuse to pay any further legal costs.
- We will not cover any legal costs:
 - that have not been agreed by us or were incurred prior to us accepting the claim in writing;
 - for claims arising from:
 - a) faults in your van or faulty, incomplete or incorrect service, maintenance or repair of your van; or
 - b) a road traffic collision occurring during a race, rally or competition.
- We will not cover any claim for legal costs:
 - when in control of the van, you were not in possession of both a valid

driving licence and certificate of insurance.

- where the van was not in a roadworthy condition or did not have a valid MOT Certificate where applicable; or
- arising from the theft or attempted theft of the van.
- We will not cover legal costs that you have incurred in relation to any services supplied to you.
- We may withdraw cover if at any point your claim has less than a 51% chance of succeeding.
- You must always keep any losses you incur to a minimum. Ensure you take steps to prevent any loss in the first place and don't do anything that could unnecessarily increase your losses or prejudice your claim. If you do not, we may not cover you and it may affect your ability to claim. Please speak to us if in doubt.
- You must notify us of all offers to settle your claim. We may withdraw cover if we have not provided written authorisation to accept or reject an offer to settle your claim.
- If you do not accept an offer to settle your claim which the legal representative considers reasonable, we may refuse to pay any further legal costs.
- We will need to be able to speak directly to any legal representative appointed, or agreed by us, even if this is one you have chosen.
- Whilst we must appoint the legal representative, you may choose your own if it becomes necessary to start court proceedings, or if there is a conflict of interest. If you wish to do this, please tell us their name and address so we can consider your request. Your suggested legal representative must agree to our standard terms of appointment. A copy of which is available upon request.

You will be responsible for any legal costs which are in excess of the hourly rate that we would normally pay to our preferred legal representative. This amount is currently £120 per hour. This amount may vary from time to time.

- If for any reason we cannot agree to your suggested legal representative, we will ask the Law Society of England and Wales (or similar body) to name one.
- If you have a dispute with us or complaint about the service provided by us or a legal representative we appoint, please let us know using the complaints procedure. Please note however, this policy will not cover any advice or your legal costs in connection with this or any claim against us or your van insurer.
- We may decide not to issue legal proceedings, but instead pay you directly for your claim, for example, where the legal costs of your claim are greater than the value of your claim.
- If you have legal expenses cover with a provider other than RAC Insurance Ltd or if you are a member of a trade union and the cover or membership benefits provide cover for your claim, we will not provide cover.
- During extreme weather, riots, war, civil unrest, industrial disputes, our services can be interrupted. We will resume our service to you as soon as we can in these circumstances.

Misuse of your policy

You must not:

- Behave inappropriately towards us, including acting in a threatening or abusive manner, whether verbally or physically;
- Persuade or attempt to persuade us into a dishonest or illegal act;
- Omit to tell us important facts about a claim in order to obtain a service;

- Provide false information in order to obtain a service;
- Knowingly allow someone that is not covered by your policy to try and obtain a service under it;
- If these conditions are not complied with, we may:
- Restrict the cover available to you at the next renewal;
- Refuse to provide any services to you under this policy with immediate effect;

We may also take any of the additional steps as set out above if any claim is found to be fraudulent in any way, and the policy will be cancelled with effect from the date of the fraudulent act, and the fraudulent claim forfeited. We will not refund any premium. We will notify you in writing if we decide to take any of the above steps.

REPLACEMENT VAN COVER

Your Statement of Fact will show if you have selected any of the optional cover detailed in this section.

PART B – REPLACEMENT VAN (OPTIONAL)

Please note: This optional cover only applies if shown on your Statement of Fact.

Your Demands and Needs

This policy meets the demands and needs of Ageas Van Insurance customers who want to have access to a temporary replacement van in the event that their insured van is a total loss (a write off) or is stolen or immobilised due to a 'fault' road traffic accident, fire or theft.

This policy will cover you for the replacement van hire charges which are not recoverable from any third party.

Who provides your Replacement Van cover

This insurance is underwritten by Ageas Insurance Limited, Ageas House, 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. Financial Services Register no 202039.

The claims handling for this Replacement Van policy is provided by Ageas Retail Limited. Ageas Retail Limited is authorised and regulated by the FCA. Authorisation number 312468.

You may check all the above details on the Financial Conduct Authority's Register by visiting this website: <https://register.fca.gov.uk>

Definitions

Throughout this section, your Replacement Van policy has certain words which have special meanings which are shown below.

Act of nature – A naturally occurring environmental event that includes but is not limited to storm, flood, earthquake or landslide.

Claims handler – Ageas Retail Limited.

Geographical limits – England, Scotland, Wales, Northern Ireland, the Isle of Man, the Channel Islands and while the insured van is being transported between any of these countries.

Hire company – The vehicle hire company which we have appointed to provide you with a replacement hire vehicle.

Insured incident – A fault road traffic accident, theft, attempted theft, fire, vandalism, act of nature or an act of malicious damage within the geographical limits that renders the insured van a total loss (a write off) or immobilised (as determined or accepted by your van insurer or by a garage who is a member of the Vehicle Builders & Repairers Association (VBRA) or Motor Vehicle Repairers Association (MVRA) or another similar recognised body).

Insured person – A full driving licence holder and up to two named persons who hold full driving licences, all aged 25 or over, and who are authorised under your van insurance policy to drive the insured van (as shown on the current certificate of van insurance issued by your van insurer) as at the date of the insured incident.

Insured van – The van specified in the van insurance policy issued by your van insurer, for which you hold a current Certificate of Motor Insurance at the time of the insured incident.

Van insurance policy – The van insurance policy which you have taken out through your van insurer to cover your insured van.

Period of insurance – This Replacement Van policy will run concurrently with your van insurance policy for a maximum of 12 months. If the policy was arranged after the start date of your Van insurance policy, cover will be provided from the date you bought it and will end on the expiry date of your van insurance policy.

Replacement van – A replacement van which is provided to you on a temporary basis in the event of an insured incident. The actual make and model of the replacement van will be decided by the hire company. The replacement van will, where possible, be of a similar size to the insured van and will not exceed 3.5 tonnes in weight.

Replacement Van policy – This Replacement Van policy which is a separate and stand-alone insurance contract to your van insurance policy.

Statement of Fact – The latest Statement of Fact issued to you, which details the period of insurance and confirms the optional cover you have selected.

Third party – The other person(s) responsible for the insured incident, excluding any insured person.

We/us/our – Ageas Insurance Limited, who underwrite this policy.

You, your – Any insured person.

Your Van Insurer – Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA, registered in England and Wales No 354568.

How to make a claim on your Replacement Van policy

If you need to make a claim for a replacement van due to an insured incident then please call the claims handler on 0345 125 2450. The claims line is open 8am–9pm Monday to Friday, 9am–5pm Saturday.

Important:

You must notify the claims handler of the

insured incident and make your claim within 14 days of the insured incident taking place, and in any case within 5 days of the insured van being determined by your van insurer to be a total loss (write-off) or immobilised.

You will need to provide as much information as possible, including:

1. Your name, address and policy number;
2. The circumstances, date, time and location of the insured incident which resulted in your claim for a replacement van; and
3. Confirmation that you have made a valid claim with your van insurer for the insured incident.

If you are claiming due to theft or attempted theft, you must first report the incident to the police or local authorities, and obtain a crime reference number or other reference or documentation. You will need to provide the claims handler with this in addition to the above.

The claims handler will then follow this process:

- Agents will validate your policy details and check you are claiming for a valid insured incident;
- Subject to availability and once your claim has been accepted, the claims handler will aim to provide you with a replacement van within 1 working day.
- You will be required to present the following to the hire company:
 - The driving licence(s) for yourself and any other insured drivers you wish to drive the replacement van; and
 - A valid credit or debit card, which must be in your name, for the hire company to release the van for your use. You may be charged a fee of £1, which will be refunded when you return the replacement van as long as you have met all the conditions of this policy. Please note it may take up to 2 working weeks for the money to be returned to your account.

If you are unable to provide the documents our agents requested or the above to the hire company, the claims handler and/or the hire company will not be able to provide you with a replacement van, and your claim will not be covered under this policy.

The replacement van will be provided with fuel, and it is your responsibility to replenish the tank to the same level as you received it, ready for the hire company to collect (from any UK registered address). Any excess fuel over the level that was in the replacement van when you collected it cannot be refunded. You will be responsible for any additional, necessary costs that are incurred in delivering or collecting the replacement van (e.g. tolls, water crossings), and any expenses you incur while using the replacement van, including any road traffic or parking fines you may incur while driving the replacement van.

What is covered by your Replacement Van Policy

This insurance cover provides you with a replacement van to use, within the geographical limits for up to 14 continuous days, to help keep you on the road following an insured incident.

If the insured van is stolen but later recovered in a drivable condition before the 14-day hire period expires, the replacement van hire period will terminate on the day on which your insured van is available to you again.

Important; There is a limit of two (2) claims within the period of insurance.

Only one replacement van will be provided per insured incident. The claims handler will arrange for delivery of the replacement van, or collection if you prefer, and you will be responsible for arranging its return.

The replacement van will come with a collision damage waiver included in the hire company's agreement and will not cover the first amount of any claim ('the

excess') for damage caused to the hire vehicle. You will be responsible for paying the excess amount of any claim. The level of excess will vary according to your age and driving history and will be notified to you by the hire company at the time you get the hire vehicle.

What is not covered by your Replacement Van policy

1. Any claim for a replacement van where your van insurer has not agreed to pay your claim for loss or damage to your insured van under the terms of your van insurance policy following an insured incident which gives rise to a claim under this replacement van policy.
2. Any claim where the insured van was being used for hire or reward, racing, competitions, rallies or trials, or being driven under the influence of alcohol or drugs (other than if prescribed by a registered medical practitioner), or by someone without a valid driving licence for the insured van, or by someone who was not insured to drive it, or being driven illegally, at the time of the insured incident
3. Any claim where the insured van has been stolen, vandalised or theft was attempted, if you have not reported the incident to the police.
4. Any sea transit charges for the delivery and collection of the replacement van.
5. All fees, fines, fares and fuel relating to the replacement van during the hire period, including any charges imposed by the hire company for your failure to return the van at the agreed time/place.
6. Any further hire charges due after:
 - the first 14 days or hire; or
 - the date on which the insured van is repaired or replaced under the terms of your van insurance policy; or
 - the date on which your stolen insured van was recovered in a driveable condition; or

- the seventh day since receiving the first settlement from your van insurer

whichever happens first.

7. Any insurance excess payable to the hire company in the event of a claim arising out of an accident involving the replacement van.

8. Any claim which you report to the claims handler more than 14 days after the insured incident or more than 5 days after the insured van has been determined by your van insurer to be a total loss (a write off) or immobilised.

9. Any claim:

- a) where the insured incident was due to a deliberate or criminal act of an insured person;
- b) which is fraudulent, false or exaggerated; or
- c) which is genuine, but which an insured person has used fraudulent means or false statements to make.

In these circumstances the insured person will be held responsible for any costs paid or due to the hire company.

10. Any insured incident taking place outside the period of insurance.

11. Any claim for a replacement van which is covered under any other policy, or any claim that would have been covered or provided by another policy, if this replacement van policy did not exist.

12. Any claim for a replacement van where it is possible to recover the amount paid to you under your van insurance policy for the loss or damage to your insured van and the cost of a replacement van from a third party.

13. Any further claims over the limit of 2 (two) claims in the period of insurance.

14. Providing a replacement van of the same make and/or model as your insured van.

15. Reimbursement or benefit of any kind for claims arising as a consequence of war, invasion, act of foreign enemies, terrorism, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, coup, riot or civil disturbance, ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or its nuclear component.

16. Reimbursement or benefit of any kind if doing so would expose us to any sanction, prohibition or restriction under United Nations resolutions, or the trade or economic laws, sanctions or regulations of the European Union, United Kingdom or United States of America.

Notes

Notes

Notes



You can receive this policy booklet in other formats.

Just call us or go online to speak to a member of our team.

ageas is a trading name of Ageas Retail Limited (Company Reg. No. 1324965) and Ageas Insurance Limited (Company Reg. No. 354568). Registered in England and Wales. Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. ageas car, home and van insurance are arranged and administered by Ageas Retail Limited and underwritten by Ageas Insurance Limited, who also provide the claims service. Insurance provided by Ageas Retail Limited is not available in the Channel Islands. Ageas Retail Limited is authorised and regulated by the Financial Conduct Authority, Financial Services Register reference number: 312468. 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 reference number: 202039.