



Schedule

Insurance Advisor: Tempcover Ltd
Address of Issuing Office: 2nd Floor Admiral House, Harlington Way, Fleet, Hampshire GU51 4BB

This schedule should be retained and read in conjunction with your policy wording

Details of Policyholder:			Additional drivers:		
Address:					
Proposer's Occupation:			NCD Years Given:	N/A	
Policy Number:			Product:	Private Car	
Effective From:			To		
Vehicle Details:					
Make:		Model:		Body Type:	N/A
CC:	N/A	Year of Make:	N/A	No. of seats:	N/A
Vehicle Value including accessories and modifications:		Date of Purchase:	N/A	Reg No:	
Cover Applying					
	Please refer to the current Certificate of Motor Insurance for permitted drivers and limitations as to use.				
Sections Applying	See policy wording				
Premium Details					
Premium:	Inclusive of IPT:				
NOTIFICATION OF CHANGES TO THE RISK					
All changes to information previously supplied to us must be notified to your insurance advisor shown above.					
If you do not, your policy may be treated as if it never existed, or your claim rejected or not fully paid.					
Due to the short term nature of this policy, changes, additions or refunds are not available.					
For details see the Policy Conditions section of your policy wording.					
Endorsements Applying (Please also refer to your policy wording for full details of cover)					
Code:	Description (see page 2 for the full endorsement wordings)				
1.a	Cooling-off Period				
1.b	Cancelling your cover				
2	Excluded sections				
3	Compulsory Excess				
Policy Excess:					
Any compulsory, voluntary and young / inexperienced driver accidental damage excesses must be added together to arrive at the total for each driver.					
The levels of young / inexperienced driver excess are detailed in your policy wording					
	Accidental Damage	Malicious Damage	Fire	Theft	Windscreen
Voluntary Excess	£0.00	-	-	-	-
Compulsory Excess	£500.00	£500.00	£500.00	£500.00	£50.00
Young Driver	please see your policy wording				

Reason for Issue	New Business	Date of Issue	08/11/2025	Policy Booklet Ref:	MUGR040 March 2014
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Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templers Way, Eastleigh, Hampshire, SO53 3YA

The below Endorsements amend the policy booklet Optima Car (MURBR04) They should be read in conjunction with the Policy booklet, Schedule and the Certificate of Motor Insurance.

Endorsement 1 a

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

Endorsement 1 b

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

6 Cancelling your cover

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

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

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

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

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

Endorsement 2

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

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

Endorsement 3

The following has been added to Section 2 - Loss of, or damage to, your car:

Compulsory excess

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

Ageas Insurance Limited

Registered Office address

*Agna House, 2 Steventon Corporate Park,
Templeton Way, Reading, Berkshire, RG5 3YA*

Registered in England and Wales No 3078615

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

MU46 July 2014