

# Fleet Legal Guard

## Policy Summary

This policy summary provides key details of Ageas Fleet Legal Guard. It does not contain the full policy terms and conditions which can be found in the policy wording.

Ageas Fleet Legal Guard is an annual insurance policy underwritten by Ageas Insurance Limited. You should review and update the cover periodically to ensure it remains adequate.

### **Ageas Fleet Legal Guard**

Ageas Fleet Legal Guard - is suitable if you require cover for you or your passengers to claim compensation for:

- personal injury following a road traffic accident and
- uninsured losses following a road traffic accident

where the accident was someone else's fault.

# Significant Features, Benefits, Exclusions and Limitations

Features and Benefits	Significant Exclusions and Limitations	Policy Section
<p><b>Personal Injury Claims and Uninsured Loss Recovery</b> £100,000 worth of cover to enable you to claim compensation for personal injury and/or uninsured losses following a road traffic accident within the EU or any other country which has agreed to follow Article (8) of the EU Directive on Insurance of Civil Liabilities arising from the use of motor vehicles (number 2009/103/EC) from the person responsible for the accident. Ageas Fleet Legal Guard, if considered necessary, will appoint a specialist solicitor to pursue your claim.</p>	<p>Cover is not available if you appoint a solicitor without first contacting the Claims Helpline.</p>	<p>Claims for Compensation Page 10-11</p>
<p><b>Physiotherapy Cover</b> Ageas Fleet Legal Guard will pay for physiotherapy treatment (up to a maximum of £375 for each injured person) following a non-fault road traffic accident where in the opinion of a medical expert physiotherapy treatment will assist in the recovery from the injury sustained.</p>	<p>The physiotherapy treatment is only available from an Ageas Fleet Legal Guard appointed provider and if the insured person is pursuing a claim through Ageas Fleet Legal Guard's panel of solicitors.</p>	<p>Claims for Physiotherapy Page 12</p>

# Procedures

## Cancellation Procedure

### 14 day cooling off:

- You have 14 days from the receipt of your policy wording to cancel cover subject to you having not made any claims under the policy. To exercise your right to cancel please contact the person from whom you purchased the policy who, where applicable, will also arrange a refund of your premium.

### The policy can be cancelled mid-term:

- By you phoning your insurance adviser; or
- By us giving you seven days' notice in writing sent to your last known address. If we do this, where applicable, we will return the unused premium.

Reasons for cancellation may include but are not limited to:

- a change to the risk which make it one that we would not normally accept
- non receipt of confirmed claims experience within the required timescales
- if the information supplied on the proposal or statement of fact is not as advised to us.

## Claims Procedure

If you need to make a claim please call our 24 Hour Claims Helpline on 0345 322 0157. You will be asked to provide information concerning the accident circumstances, parties involved and details

of your losses.

## Complaints Procedure

Should there ever be an occasion where you need to complain, we will sort this out as quickly and fairly as possible.

If your complaint is about the way your policy was sold to you, please contact your insurance adviser to report your complaint. If you have a complaint regarding your claim, please telephone us on the number shown in your claims documentation.

Alternatively, for claims or any other type of complaint, you can also write to us at the address shown below or email us through our website at [www.ageas.co.uk/complaints](http://www.ageas.co.uk/complaints) (please include your policy number and claim number if appropriate).

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

We will try to resolve your complaint by the end of the next working day. If we are unable to do this, we will write to you within five working days to either:

- tell you what we have done to resolve the problem; or
- acknowledge your complaint and let you know when you can expect a full response. We will also let you know who is dealing with the matter.

## Procedures - continued

We will always aim to resolve your complaint within four weeks of receipt. If we are unable to do this we will give you the reasons for the delay and indicate when we will be able to provide a final response. If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service if:

- you have an annual turnover of less than EUR 2million and fewer than 10 employees and,
- if for any reason you are still dissatisfied with our final response, or
- if we have not issued our final response within eight weeks from you first raising the complaint.

You can contact the Financial Ombudsman Service at the address below, however they will only consider your complaint once you have tried to resolve it with us.

Financial Ombudsman Service, Exchange Tower, London, E14 9SR

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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

### **Financial Services Compensation Scheme**

If we cannot meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme.

You can get more information from the Financial Services Compensation Scheme at [www.fscs.org.uk](http://www.fscs.org.uk) or by calling 0800 678

**To make a claim, call 0345 322 0157**

Please save this number to your mobile phone

### **Ageas Insurance Limited**

#### *Registered office address*

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

[www.ageas.co.uk](http://www.ageas.co.uk)

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.

**ageas**<sup>®</sup>