

1. Cover Summary

- Ageas Van Guard is a standard risk Commercial Vehicle insurance policy with 3 star Defaqto rating. It offers Comprehensive and Third Party, Fire & Theft (TPFT) cover for the standard perils of accidental damage, malicious damage, fire and theft. Some other items are also included, for example, cover for windscreen damage, replacement locks, and driving abroad. No Claims Discount (NCD) can be used and earned on Van Guard, with the option to protect NCD if certain criteria are met.
- Terms, conditions and exclusions apply to Van Guard.
 Full details are shown in the Policy Wording and IPID documents.

2. Identified Target Market

- Individuals or businesses with drivers between 21 and 70 years old who'd like comprehensive or TPFT cover for a privately owned or leased commercial vehicle under 3.5Ts and valued up to £30,000 for Comprehensive cover, £5,000 for TPFT.
- Must be resident in the UK for at least 3 years and have held a UK/EEA licence continually for at least 1 year.

3. Customers for Whom the Product is Not Appropriate

- Drivers who require third party only cover.
- Drivers of vehicles are valued at over £30,000 for Comprehensive, and £5,000 for TPFT.

4. Distribution Channel

 This product is sold through intermediaries and is digitally traded on the following platforms: Acturis, Applied, CDL, Open GI, SSP, TGSL and Datamatters.

5. Conflicts of Interest

 There are no circumstances we are aware of that will cause a conflict of interest.

For more information about this product and our wider broker offering, please visit ageasbroker.co.uk.



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