

Ageas Insurance

Insurance Product Information Document

Company: Ageas Insurance Limited - 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 Number 202039.

Product: Ageas Motorhome Policy

This document provides a summary of the key information for this product. For full details of your cover, please read your policy booklet, certificate of motor insurance and schedule.

What is this type of insurance?

This is an annual motorhome insurance policy that is underwritten by Ageas Insurance Limited. The cover that you have selected is **Comprehensive** cover.



What Is Insured?

For a full list of what is and isn't covered please refer to the policy booklet.

- ✓ Damage to your motorhome – we will cover accidental damage to your motorhome and its accessories and spare parts.
- ✓ Claims against you or other named drivers if someone dies or is injured in an accident involving your motorhome.
- ✓ Someone else's property being damaged as a result of an accident involving your motorhome.
- ✓ Driving abroad - you and anyone on the policy can drive your motorhome in the European Union abroad. The cover level shown on your schedule will continue to apply when driving abroad.
- ✓ New motorhome benefit provided if we decide not to repair your motorhome or your motorhome has been stolen and not found, as long as it is less than a year old, had under 250 miles at the time of purchase, and you are the first and only keeper (except if the motorhome manufacturer's main dealer registered it first).
- ✓ Loss of or damage to your motorhome by fire, theft or attempted theft.
- ✓ Loss of or damage to your motorhome stereo and sat nav equipment permanently fitted in your vehicle.
- ✓ Loss of or damage to solar panels installed on your motorhome.
- ✓ Personal belongings in your motorhome and camping equipment, such as awnings, toilet tents and general camping equipment.
- ✓ Repair or replacement of the windscreen or window glass in your motorhome.
- ✓ Replacement locks and keys if your motorhome keys or any other accepted device used to unlock your motorhome has been lost or stolen.
- ✓ Replacement child car seats if they were in your motorhome at the time of the incident.

Optional Cover

- Dependant on your eligibility, you may be able to protect your No Claims Discount. Please see your documents or speak to your insurance adviser for more information.



What Is Not Insured?

For a full list of what is and isn't covered please refer to the policy booklet.

- ✗ We won't cover claims if your motorhome is stolen or damaged because you left it open, unlocked, or you left your keys in or on it.
- ✗ Any changes or modifications to your motorhome that have not been disclosed to us and agreed by us.
- ✗ Amounts above the market or agreed value and specified limits.
- ✗ General wear and tear - including any failure of your motorhome's equipment, electrics or mechanics.
- ✗ Acts of war or terrorism.
- ✗ We won't pay a claim if your motorhome is stolen or damaged by anyone you know that uses your motorhome without your permission – unless you've reported them to the police for doing so.
- ✗ Any excesses, these can be found on your schedule.
- ✗ We won't pay claims if you, or anyone allowed to drive under this policy, deliberately damages your motorhome. We won't pay claims if you allow your motorhome to be used for anything to do with crime.
- ✗ We won't pay claims for damage caused by insects, parasites and vermin.
- ✗ We won't pay claims if you or any named drivers use your motorhome for any purpose not listed as acceptable on your certificate of motor insurance.



Are there any restrictions on cover?

For a full list please refer to the policy booklet.

- ! We will not pay more than market or agreed value of your motorhome at the time of the loss or damage, less any excesses that may apply.
- ! Property claims against you or other named drivers are limited to £20 million including costs and expenses.
- ! Driving your motorhome abroad is restricted to the European Union for up to 180 days in any one policy period. Check your policy wording for details.
- ! New motorhome benefit - if the same motorhome is not available, we will give you the amount you paid for your motorhome when you bought it.
- ! There is a limit of £1,000 to windscreen cover if you do not use our approved repairer.
- ! There is a limit for permanently fitted stereo, sat nav and entertainment equipment of £1,000 manufacturer fitted equipment and £300 for non-manufacturer fitted.
- ! There is a limit for camping equipment of £1,000 and £2,000 for personal belongings.
- ! There is a limit for replacement locks and keys of £750.
- ! There is a limit for solar panels of £2,000.
- ! There is no cover for driving any other vehicle other than the one shown on your certificate of motor insurance.



Where am I covered?

- ✓ You and any named drivers are covered to drive in the UK, Channel Islands and Isle of Man. You and any named drivers are also covered to drive in the European Union for up to 180 days. Additional countries may be available on request and for an additional premium, please refer to your insurance adviser.



What are my obligations?

- You must inform us without delay of any changes in your situation, including any named drivers. In the event of a claim, you must notify us as soon as possible.
- It's really important that you're honest with us when you're buying a 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.
- Looking after your motorhome - you need to make sure that your motorhome is road worthy and safe to drive at all times, this includes ensuring all software or vehicle systems are updated as per the manufacturer instructions. You must protect your motorhome and any equipment from being stolen or damaged.
- You must meet the terms of any endorsements. Endorsements are additional terms that apply to your policy; you'll find details on your policy schedule.
- You must use your vehicle's equipment in accordance with the manufacturers' instructions, such as electric charging cables and tow bars.



When and how do I pay?

Please refer to your insurance adviser for details.



When does the cover start and end?

Please refer to your recent schedule for your cover start and end date.



How do I cancel the contract?

You're able to cancel your policy at any time. To do so, you need to get in contact with the insurance adviser who sold you this policy. How much money you get back will depend on how long you've had the policy for, and whether or not a claim has been made, or may be made on your policy.

Cancelling before the policy starts

If you cancel the policy before the start date, we'll refund you your entire premium.

Cancelling after the policy starts

If you cancel after the start date of the policy, we'll refund you for the time left on the policy, minus our administration charge of £7.50 (plus insurance premium tax, where applicable), as long as no claim has been made, or may need to be made on your policy. Your insurance adviser may also make an administration charge for cancelling your policy, on top of our charge. If a claim has been made on this policy, or something has happened which might lead to a claim – then you won't receive any refund.

Insurance underwritten by Ageas Insurance Limited

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

Registered in England and Wales, Company Registration Number
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.

ageas®

Our information that you need to know about

How do I report a claim?

Call our 24 hour claims helpline

If you've been involved in an accident, or the vehicle has been damaged or stolen, call us on 0345 122 3260 (or +44 238 062 4112 if you're calling from abroad).

If you're calling to make a claim for damage to your windscreen or glass, call our glass helpline on 0800 174 764 (or +44 800 174 764 if you're calling from abroad).

How do I make a complaint?

If your complaint is about the way your policy was sold to you, please contact your insurance intermediary to report your complaint. If you've a complaint regarding your claim, please telephone us on 0345 122 3018.

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 (please include your policy number and claim number if appropriate).

Our address: Customer Services Advisor, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

Financial Services Compensation Scheme

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

In the very unlikely event that Ageas was 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.

What are our charges?

Cancellation

If you decide to cancel your policy during the policy period we will make an administration charge of £7.50 plus Insurance Premium Tax. This will be on top of any charges that your insurance adviser may apply.

Changes to your policy

If you make any changes to your policy, such as add a new driver or change your vehicle, we will make an administration charge of £7.50 (plus Insurance Premium Tax where applicable) as well as the additional premium or refund of premium for the change. This will be on top of any charges that your insurance adviser may apply. Don't forget that any changes you make on your policy could result in changes to your excesses or endorsements, please check your schedule for details.

Insurance underwritten by Ageas Insurance Limited

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

Registered in England and Wales, Company Registration Number
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.

The logo for Ageas, featuring the word "ageas" in a lowercase, sans-serif font. The letter "a" is stylized with a horizontal bar extending to the left. A registered trademark symbol (®) is located at the top right of the letter "s".