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 no 202039. Registered in the UK.

Product: Optima Mastercover Tuition Car 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 private car 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 car – we will cover accidental damage to your car and its accessories.
- ✓ Claims against you or other named drivers if someone dies or is injured in an accident involving your car.
- ✓ Someone else's property being damaged as a result of an accident involving your car.
- ✓ Driving abroad - whilst driving your car abroad, you will be covered by the same sections that you have in the UK.
- ✓ Loss of or damage to your car by fire, theft or attempted theft.
- ✓ New car benefit – provided, if we decide not to repair your car or your car has been stolen and not found and it is under 1 year old and you are the first and only keeper, unless registered by a main agent of the cars manufacturer first.
- ✓ Manufacturer fitted equipment in your car, such as sat navs and stereos.
- ✓ Repair or replacement of the windscreen or window glass in your car.
- ✓ Replacement locks and keys if your car keys or any other device used to unlock your car has been lost or stolen.
- ✓ Replacement child car seats if they were in your car at the time of the incident.
- ✓ Your policy may allow you to drive other cars, check your certificate of motor insurance to see if this cover is included.
- ✓ Fire damage to your garage.

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.

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

Are there any restrictions on cover?

- ! We will not pay more than market value of your car 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 car abroad is restricted to the European Union and the United Kingdom; check your certificate of motor insurance for details.
- ! Driving other cars, if applicable is restricted to third party cover only; this means we will only cover the cost of injury to other people or damage to their property. Your car must be registered in the UK, Channel Islands or Isle of Man. This cover does not extend abroad. This cover is only provided to you and not to named drivers.
- ! New car benefit - if the same car is not available, we will get you a similar car with the same list price, or we will give you the amount you paid for your car when you bought it.
- ! There is a limit to windscreen cover if Ageas Glassline is not used. Panoramic windscreens are not covered.

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; check your certificate of motor insurance for details.

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 car - you need to make sure that your car is road worthy and safe to drive at all times. You must protect your car and its accessories 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.

When and how do I pay?

Please refer to your insurance adviser for details.

When does the cover start and end?

Your policy will be effective from the date you have requested, shown on your Proposal Form or Statement of Fact, and will run for the term agreed with your insurance advisor. Please see your latest available schedule for details.

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 the policy. Your adviser may charge you for this.
How much money you get back will depend on how long you've had the policy for and whether a claim has been, or may be made.

Cancelling before the policy starts

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

Cancelling after the start of the policy

If you cancel after the start date of your policy we'll refund you for the time that is left on the policy, providing a claim has not been, or may be made.
If you've made a claim while your policy was in force, or something has happened which might lead to a claim - then you won't receive any refund.

Underwritten by **Ageas Insurance Limited**
Registered address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA

ageas.co.uk

Registered in England and Wales Company No 354568

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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 your car has been damaged or stolen, call us on **020 8236 3600** (or **00 44 20 8236 3600** 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 **+44 800 174 174** 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 adviser to report your complaint.
If you've a complaint regarding your claim, please telephone us on **0345 126 2596.**
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**.

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