

# Ageas Insurance

## Insurance Product Information Document

**Company: Ageas Insurance Limited**

**Product: Optima Car Policy**

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.

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 **Third Party Fire and Theft** Cover.



#### What Is Insured?

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

- ✓ Loss or damage to your car by fire, theft or attempted theft
- ✓ 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
- ✓ Permanently fitted equipment in your car, such as sat navs and stereos
- ✓ 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 damaged as a result of fire or theft
- ✓ Your policy may allow you to drive other cars, check your certificate of motor insurance to see if this cover is included

#### Optional Cover

Dependent 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 car is stolen because you left it open, unlocked, or you left your keys in or on it
- ✗ We won't pay claims if you, or anyone allowed to drive under this policy, deliberately damages your car
- ✗ Any changes or modifications to your car that have not been disclosed to us and agreed by us
- ✗ General wear and tear - including any failure of your car's equipment, electrics or mechanics
- ✗ Acts of war or terrorism
- ✗ 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
- ✗ Any excesses
- ✗ We won't pay claims if you or any named drivers use your car for any purpose not listed as acceptable on your Certificate of motor insurance
- ✗ We won't cover claims for accidental damage to your car



#### 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. The 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



## 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 roadworthy 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. You will not be entitled to any refund if a claim has been made on the policy.

**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 0345 126 2596 (or +44 23 8062 1982 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](http://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](http://www.fscs.org.uk) or telephone 0800 678 1100 or 020 7741 4100.

Underwritten by Ageas Insurance Limited

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

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

Registered in England and Wales Company No 354568

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