

# Ageas Insurance

## Insurance Product Information Document

**Company:** Ageas Insurance - 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:** Ageas Short Period Private 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 a temporary 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 the car – we will cover accidental damage to the car and its accessories.
- ✓ Claims against you or other named drivers if someone dies or is injured in an accident involving the car.
- ✓ Someone else's property being damaged as a result of an accident involving the car.
- ✓ Driving abroad – whilst driving the car abroad, you will be covered by the same sections you have in the UK.
- ✓ New car benefit – provided, if we decided not to repair the car or the car has been stolen and not found and it is under 1 year old and the current owner is the first and only keeper, unless registered by a main agent of the car's manufacturer first.
- ✓ Loss of or damage to the car by fire, theft or attempted theft.
- ✓ Radio and audio equipment permanently fitted in the car

#### 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 for loss or damage to the car because you left it open, unlocked or you left the keys in or on it.
- ✗ Amounts above the market value and specified limits.
- ✗ 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 the car's equipment, electrics or mechanics.
- ✗ Acts of war or terrorism.
- ✗ We won't pay a claim if the car is stolen or damaged by anyone you know who uses the car 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 any named drivers use the car for any purpose not listed as acceptable on your certificate of motor insurance.
- ✗ Personal accident benefits.
- ✗ Hotel and travel expenses.
- ✗ Temporary replacement car
- ✗ Windscreen/glass cover
- ✗ Replacement locks

#### Are there any restrictions on cover?

- ! We will not pay more than the market value of the 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.
- ! 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 the car when the current owner bought it.
- ! There is a limit for radio and audio cover if it is not manufacturer fitted of £500 if permanently fitted.
- ! 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; 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 the car – you need to make sure that the car is road worthy and safe to drive at all times. You must protect the 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?

Please check your most 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 intermediary who sold you the policy. Your intermediary may charge you for this.

Due to the short-term nature of this policy, there will be no refund of premium.

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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Prudential Regulation Authority, Financial Services Register No  
202039

**ageas**<sup>®</sup>

## 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 3018

### 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](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 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.

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The logo for Ageas, featuring the word "ageas" in a lowercase, sans-serif font with a registered trademark symbol (®) to the upper right.