

# 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: Van Guard Commercial Vehicle 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 commercial vehicle 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 vehicle – we will cover accidental damage to the vehicle and its accessories.
- ✓ Claims against you or other named drivers if someone dies or is injured in an accident involving the vehicle.
- ✓ Someone else's property being damaged as a result of an accident involving the vehicle.
- ✓ Driving abroad - whilst driving the vehicle abroad, you will be covered by the same sections that you have in the UK.
- ✓ Damage to the vehicle by fire, theft or attempted theft.
- ✓ New vehicle replacement – provided, if we decide not to repair the vehicle and it is under 1 year old, and mileage was under 250 at time of purchase and you are the first and only keeper, unless registered by a main agent of the vehicle manufacturer first.
- ✓ Replacement vehicle cover following an incident that we have accepted the claim for (not glass claims).
- ✓ Permanently fitted equipment in the vehicle, such as sat navs and stereos.
- ✓ Repair or replacement of the windscreen or window glass in the vehicle.
- ✓ Replacement locks and keys if your vehicle keys or any other device used to unlock the vehicle has been lost or stolen.

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



#### Are there any restrictions on cover?

- ! Accidental damage to the vehicle is subject to an excess and is restricted to market value.
- ! Property claims against you or other named drivers are limited to £2 million including all costs, expenses and indirect losses.
- ! Driving the vehicle abroad is restricted to the European Union for up to 90 days in any one policy period and only for domestic and pleasure purposes; check your certificate of motor insurance for details. These restrictions do not apply to Republic of Ireland, where full policy cover will apply for the full duration of any one policy period.
- ! New vehicle replacement - if the same vehicle is not available, we will get you a similar vehicle with the same list price, or we will give you the amount you paid for the vehicle when you bought it.
- ! There is a limit to windscreen cover if Ageas Glassline is not used.
- ! A replacement vehicle will only be provided for up to 7 consecutive days following an incident. This is available whilst the vehicle is being repaired or until a settlement offer is made.
- ! 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 in the Great Britain, Northern Ireland, Republic of Ireland, the Isle of Man and the Channel Islands. You and any named drivers are also covered to drive in the European Union for up to 90 days in any policy period for domestic and pleasure purposes.



### 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 vehicle - you need to make sure that the vehicle is road worthy and safe to drive at all times. You must protect the vehicle 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 adviser who sold you the policy. Your adviser may charge you for this, on top of our £7.50 administration charge (plus insurance premium tax where applicable).

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, minus our £7.50 administration charge (plus insurance premium tax, where applicable), 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 vehicle has been damaged or stolen, call us on **0345 122 3260** (or **+44 23 8062 1982** 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 122 3260**.

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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The logo for Ageas, featuring the word "ageas" in a lowercase, sans-serif font. The letter "a" is stylized with a horizontal bar that extends to the right, ending in a registered trademark symbol (®).