



Commercial Vehicle

Policy Wording



Claims helpline:

0345 122 3260

Glass helpline:

0800 174 764

Please add these numbers
to your mobile phone



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Welcome

Thanks for buying a commercial vehicle insurance policy with Ageas. We're one of the UK's largest insurers, protecting millions of people and businesses across the country – so you can have peace of mind that you're in safe hands.

This policy document – along with two documents called your policy schedule and certificate of motor insurance – make up your agreement with us. The agreement is based on the information that you provided when you applied for the policy, so it's important that this is correct.

The policy document, schedule and certificate of motor insurance tells you what is and isn't covered. We've tried to make it as clear as possible when your policy will cover you and when it won't. But if anything's not clear to you – or is incorrect – please call the insurance adviser who sold you the policy.

Hopefully, you'll never need us. But if you do make a claim, we promise to deal with it as quickly as possible – leaving you one less thing to worry about.

Thanks again for choosing Ageas.

Your policy in a nutshell

We've designed our commercial vehicle insurance policy to cover you against the unexpected. Like all insurance policies, there are limits to what we will and won't cover – and you can find all the details in the later sections of this document.

Here's a brief overview of the main things that your policy will and won't pay out for. Bear in mind that you may not be covered for everything listed in the examples below if you've only bought third party, fire and theft cover.

Just to be clear, the incident must happen during the time your vehicle is covered by us.

The most common reasons people claim on their commercial vehicle insurance policy are:

		
They've been involved in a vehicle accident	Their windscreen has been damaged	Their vehicle has been stolen

The most common things people try to claim for, which aren't covered are:

- Their vehicle was stolen while the keys were left in their vehicle, or it was left unlocked.
- Their vehicle breaks down due to an electrical or mechanical fault.

If your vehicle has been modified

You must tell us if your vehicle been modified. If you have not told us, the policy may be cancelled, which may result in your claim not being paid. More details are given on page 12, point 17 – Equipment and modifications to your vehicle.

Making sense of your policy

We've tried to make this document easy to understand and navigate. But there may still be a handful of words and phrases that you may not be familiar with. Some words also have a technical meaning – so while they may sound straightforward, they have a specific meaning when we mention them in your policy.

Wherever possible, we've defined key words and phrases at the point where we mention them – but there are a few that come up regularly, so it's worth familiarising yourself with these before you read on.

Certificate of motor insurance – This is a document that you'll be sent after you've bought your policy. It shows which vehicle is covered, who is allowed to drive your vehicle, and what your vehicle can be used for. It also shows the start and end dates of your cover.

Policy schedule – This is a document that you will have been sent when you set up your policy. It contains all the specific details of your policy, such as the level of cover you have, the maximum claim limits, excesses and the dates when the policy starts and ends. It will also include the details of your vehicle along with details of the people who are insured to drive it. We will issue you a new schedule each time you renew your policy or if your policy is changed.

Your vehicle – When we use the term 'your vehicle' we mean any vehicle that's covered under this policy. This includes any equipment in your vehicle (such as sat navs, accessories, spare parts), fitted as standard by your vehicle manufacturer or an approved dealer, when they are with the vehicle or locked in your own garage. If your vehicle is electric, this also includes your charging cables and the charger installed at your home. We will also cover child seats.

We, our, us – If we use the words 'we', 'our' or 'us' – then we're talking about Ageas Insurance Limited.

You or your – Where we use the words 'you' or 'your' – we're talking about the policyholder named on the policy schedule.

Finally this policy is between you and us; it is not our intention that the Contracts (Rights of Third Parties) Act 1999 gives anyone else the right to enforce this policy. English Law will apply to this policy unless you live in Scotland, Northern Ireland, Isle of Man or the Channel Islands, in which case the law where you live will apply. We will communicate with you in English.

Endorsements

Endorsements are additional terms that apply to your individual policy. You'll find details of them on your policy schedule, which will have been sent to you when you took out your policy.

So, for example, if you have an additional security device fitted to your vehicle, we may agree to lower your premium, but we'll also add some extra terms to your policy.

These terms are your endorsement. In this example, your endorsement may say that we won't cover you if your vehicle was stolen and you didn't have the security device switched on at the time.

Making sense of your policy continued

Your obligations to us

- 1 You must pay, or agree to pay, the policy premium. In return we will provide cover under this policy.
- 2 You need to make sure that your vehicle is roadworthy and safe to drive at all times. You must protect your vehicle and its accessories from being stolen or damaged. If you don't look after your vehicle and ensure that it has a valid MOT (if required), we may not be able to pay your claim.
- 3 You need to ensure that all your personal possessions are placed out of sight and your vehicle is locked at all times when unattended.
- 4 You must use your vehicle's equipment in accordance with the manufacturers' instructions, such as electric charging cables and tow bars.
- 5 Sometimes we are able to recover costs for a claim from another party, or we may need to defend a claim in court. If we do this, you or any other person covered must provide any documents or information that we request.

Always tell the truth

It's really important that you're honest with us when you're buying a policy, updating the 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.

If we do find that you have defrauded us to obtain or change a policy, we may void the policy and you may not get a refund. This means that we would treat the policy as though it had never been issued. If you have carelessly provided misleading information we may leave your policy in place but only pay part of any claim you make. If you commit fraud when making a claim we may refuse to pay the claim or make you repay any money we've already paid out in claims.

We will also tell other insurers and anti-fraud databases, which could affect your ability to get access to insurance and other financial services in the future. We may also let the police know, who may choose to bring charges against you that could ultimately result in a prosecution. So please do make sure that you're always honest with us, so that we can pay claims you make, and keep the cost of our insurance down for all our customers.



CheatLine

The Insurance Fraud Bureau's Cheatline is independent to us and is a free and confidential way for anyone to report insurance fraud.

Each month, around 500 reports are received by the IFB, via either the free-phone number, which is powered by Crimestoppers, or through the online form.

Information submitted to the Cheatline complements the wide array of data from the insurance industry and other agencies, giving us a unique insight into organised insurance fraud in the UK. Together, this information helps us identify fraudsters and work with others to bring them to justice, as well as help insurers avoid having to pay out fraudulent claims.

0800 422 0421

insurancefraudbureau.org/cheatline

Step by step guide to making a claim



1 Before you call us

If your vehicle has been involved in an accident, make sure you take down the registration number of any other vehicles involved, as well as the contact details of any other drivers and any witnesses.

If your vehicle has been stolen, something's been stolen from it, or it has been vandalised, you should start by calling the police. You need to make sure you get a crime reference number.

Finally, you mustn't negotiate or settle any claims made against you.



2 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 8068 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).

Our helplines are always open to get your claim started.

Step by step guide to making a claim continued

3 How we'll handle your claim

After an incident, we will decide if your vehicle can be repaired. You will then need to decide whether you want us to arrange the repairs for you, or whether you want to arrange it yourself. We may choose to pay you a cash amount equal to the repair.

If your vehicle is being repaired

Using our approved garage	Using your own garage
If your vehicle's not safe to drive, we'll arrange for it to be collected from the scene of the incident. We'll arrange for your vehicle to be securely stored if it can't be taken to a garage straight away. If your vehicle is safe to drive, we'll arrange for it to be collected at a convenient time to carry out the repair. We'll agree the costs of the repairs with our approved garage. If you have comprehensive cover we'll get you a courtesy vehicle for a maximum duration of seven days. When the repairs are finished, we'll deliver your vehicle back to you. Our approved garages may use recycled parts as well as new parts which are not supplied by the manufacturer. All parts used to repair your vehicle come with a guarantee. All workmanship is guaranteed for three years.	If your vehicle's not safe to drive, you may have to arrange for it to be collected from the scene of the incident. If a garage can't take your vehicle straight away, you may have to arrange for it be stored. If your vehicle is safe to drive, you may have to arrange collection from home with your own garage. You will have to send us estimates for the cost of repairs, and we'll need to agree this before the work starts. We don't give you a courtesy vehicle while your vehicle is in the garage. You may have to arrange for your vehicle to be returned to you once the repairs are complete. We don't guarantee the repair work. You may have to pay an additional excess.

When we can get you a courtesy vehicle

If your vehicle is being repaired by one of our approved garages in the UK, Channel Islands or Isle of Man, and you have comprehensive cover, then we'll offer you a courtesy vehicle for a maximum duration of seven consecutive days in all circumstances. But we don't offer this if it has been stolen and unrecovered, or if we have decided not to repair your vehicle, or if you have taken it to a garage of your choice.

The courtesy vehicle will be a car-derived style van, where the vehicle is a light goods vehicle that weighs up to 1.8 tonnes revenue weight (the revenue weight is shown on your UK registration certificate V5C). or a panel van where the vehicle is a light goods vehicle that weighs between 1.8 and 3.5 tonnes revenue weight.

Courtesy vehicles will be of standard type and will not include specialist vehicles such as pick-up trucks, tippers or refrigerated vans or any trailers or semi-trailers.

This service depends on a suitable courtesy vehicle being available from the supplier. While we will do what we can to make a courtesy vehicle available, neither we nor the supplier will be liable to pay any compensation or to provide a vehicle from any other source if a suitable vehicle is not available.

Step by step guide to making a claim continued

If your vehicle isn't being repaired

If we don't repair your vehicle, we'll assess its market value.

We calculate the market value by looking at what the cost would be to replace your vehicle with one of a similar age, type and mileage. We will also take into account the condition of your vehicle just before the incident.

If there is any outstanding loan, lease or contract hire agreement on your vehicle, we will pay the finance, leasing or contract company. Should our settlement be less than the amount you owe, then the loan, leasing or contract company may contact you for the shortfall.

Once we've paid the claim, your vehicle will belong to us. If you have a private registration plate, please let us know.

If you bought your vehicle new and it is a year or less old and the mileage at the time of purchase was under 250 miles – we will arrange to get you a new one of the same make, model and specification if you want us to. If the same vehicle is not available, we will ask you to supply your purchase invoice and give you the amount you paid for your vehicle when you bought it. We will do this if the repair costs are more than 60% of replacing with a new identical one.

Acting on your behalf

If someone takes legal action against you, or anyone else named on this policy after an accident, you need to let us know. We may carry out the defence on your behalf, including representing you in court.

You may also need to let us take legal action against other people involved in an accident on your behalf. We can do this in the name of anyone claiming on this policy.

What is an excess and how does it work?

This is the amount that you'll have to pay towards any claim you make. For example, if we agree to settle your claim for £1,000 and you have an excess of £100 on your policy – we would pay you £900.

If we are repairing the vehicle, you may have to pay the £100 excess directly to the garage.

There are different excesses for different parts of your policy – and you'll find the details of these in your policy schedule. You also need to remember that sometimes more than one excess will apply, and we will add them together. For example, if the policy has an accidental damage excess of £100 and a young driver excess of £150, a young driver making an accidental damage claim would have to pay £250.

Just to be clear, you only pay an excess when you are claiming for loss or damage to your vehicle.

What your policy doesn't cover

There are some circumstances in which your policy won't pay out. You'll see a detailed list of what is and isn't covered in the later sections of this policy.

But there are some things we won't pay out for regardless of the circumstances. We've laid these out below.

- 1** We won't pay for general wear and tear to your vehicle, or any damage that happens gradually.
- 2** We will not pay claims where another insurance policy already covers the same claim.
- 3** We won't pay for failures of your vehicle's equipment, electrics or mechanics if they don't work – for example, if your sunroof, hood mechanism, bonnet or electric windows won't open or close.
- 4** We won't pay claims which happen because you let someone drive your vehicle who isn't insured to drive it under this policy.
- 5** We won't pay claims if you allow someone to drive your vehicle who you know doesn't hold a valid driving licence or who doesn't meet all the conditions of their licence.
- 6** We won't pay claims if your vehicle is being used for racing, or is driven on any kind of racetrack – including the Nürburgring in Germany.
- 7** We won't pay claims if you, or anyone allowed to drive under this policy drives recklessly, or without due care and attention and deliberately causes any loss or damage to your vehicle.
- 8** We won't pay claims if you allow your vehicle to be used for anything to do with crime which results in a criminal conviction.
- 9** We won't pay claims that are the result of war or terrorism. By terrorism, we mean any act that the UK government declares to be an act of terrorism.
- 10** We won't pay claims that have been caused by ionising radiation or radioactive contamination from any nuclear fuel or any nuclear waste.
- 11** We won't pay claims that are the result of you, or anyone allowed to drive under this policy driving your vehicle anywhere that the public are not permitted, such as airfields or military sites.
- 12** We won't provide cover for any person driving at the time of the incident who is found to have a higher level of alcohol or drugs in their body than is allowed by law.
- 13** We won't provide cover for any person driving at the time who is given a driving ban as a result of the incident.
- 14** We won't pay claims if you use your vehicle for any other purpose that is not listed on your certificate of motor insurance, such as using your vehicle as a taxi, minicab or fast food delivery.
- 15** We won't pay claims for damage to your vehicle caused by putting the incorrect fuel in.

What your policy doesn't cover continued

- 16** We won't pay claims caused by you or anyone else not using your vehicle's equipment, such as electric charging cables and tow bars, in the way your vehicle manufacturer tells you to, or it has been used in an unsafe way.
- 17** We will only cover equipment and modifications on and in your vehicle, if fitted by your vehicle manufacturer or an approved dealer. If you fit new equipment to your vehicle, or make a modification which is not on your manufacturer's list, we won't cover you for the cost, unless you have told us about the equipment or modification and we have accepted it.
- 18** We won't cover your uninsured losses, such as your excesses.
- 19** We won't provide cover for any loss or damage caused by loading or unloading the vehicle when it is not on a public road.
- 20** We won't provide cover for any loss or damage caused by using the vehicle, or any machinery attached to it, as a tool of trade.
- 21** We won't pay claims for loss of or damage to any bridge, weighbridge, viaduct, road or surface which the vehicle is being driven on, or anything under the road surface, caused by vibration or by the weight of the vehicle or its load.
- 22** We won't cover you for any amount for any one claim or series of claims arising from one event that causes loss of or damage to property while the vehicle is being used to carry dangerous goods.

By dangerous goods we mean those detailed in:

- the Dangerous Substances (Conveyance by Road in Road Tankers and Tank Containers) Regulations 1992;
- the Carriage of Dangerous Goods (Classification Packaging and Labelling) and Use of Transportable Pressure Receptacles Regulations 1996;
- the Carriage of Explosives by Road Regulations 1996; and
- the approved List of Dangerous Substances published by the Health and Safety Executive and any similar legislation.

What your policy does and doesn't cover

If you've got a comprehensive policy, you're covered under all the sections below. If you have a third party, fire and theft policy, you'll just be covered under **Sections B, E & H**.

Policy Cover

Section name	Comprehensive	Third Party, Fire & Theft
Section A: Damage	✓	
Section B: Fire & theft	✓	✓
Section C: Damaged windscreens and glass	✓	
Section D: Replacement locks and keys	✓	
Section E: Claims against you or others named on the policy	✓	✓
Section F: Personal accident	✓	
Section G: Personal belongings	✓	
Section H: Using your vehicle abroad	✓	✓

What your policy does and doesn't cover continued

Section A: Damage

What's covered	What's not covered
We will pay a claim for your vehicle if it is damaged in the UK, Channel Islands, Isle of Man or the Republic of Ireland. We will also pay claims to repair or replace your vehicle stereo or sat nav if damaged. Cover is unlimited if fitted by your vehicle manufacturer or an approved dealer. If it hasn't, but is permanently fitted we will only pay the cost of the standard manufacturer fitted stereo or sat nav. If your vehicle can't be driven after it has been damaged, we can help you and your passengers get to your home or any other destination within the UK – as long as we have accepted the claim. Or, if you can't complete your journey until the next day, we'll pay for overnight accommodation. There's a limit to how much we'll pay for transport from the scene of an accident and for overnight accommodation of £50 per person, with a maximum limit of £250 for any one incident.	We won't pay claims if your vehicle is stolen or damaged when no-one is in it, because it was left open or unlocked. We won't pay claims if your vehicle is stolen or damaged when no-one is in it, because you didn't take care of your vehicle keys or any other device used to unlock your vehicle, such as leaving the keys in your vehicle. We won't cover tyre damage sustained during normal use of your vehicle, such as punctures or bursts. We won't cover damage to your vehicle stereo or sat nav if it is not permanently fitted to your vehicle. If your vehicle is worth less after being stolen or repaired, we won't cover this loss in value. We won't cover loss of or damage to tools of trade, personal belongings, documents or goods. We won't pay claims caused by you carelessly allowing someone to deceive you. For example, if you allow someone to test drive your vehicle unaccompanied and they steal it, we wouldn't pay the claim. We won't pay a claim if your vehicle is stolen or damaged by anyone you know that uses your vehicle without your permission – unless you've reported them to the police for doing so. This doesn't apply to people named on your policy schedule. We won't pay for damage if your vehicle is confiscated or destroyed under order of the police or any other authority. We won't cover any costs associated with you being unable to use your vehicle, such as getting to and from work. Just to be clear, we'll never pay more than the market value of your vehicle.



Child car seats

If you're involved in an accident, or your vehicle is stolen, or damaged as a result of fire, we'll cover the cost of replacing any child car seats, as long as they were in your vehicle at the time of the accident, fire or theft. There is a separate limit for child car seats of a maximum of £250 per incident.

What your policy does and doesn't cover continued

Section B: Fire & Theft

What's covered	What's not covered
We will pay your claim if your vehicle is stolen or damaged by fire or attempted theft in the UK, Channel Islands, Isle of Man or the Republic of Ireland. We will also pay claims to repair or replace your vehicle stereo or sat nav if stolen or damaged by fire or attempted theft. Cover is unlimited if fitted by your vehicle manufacturer or an approved dealer. If it hasn't, but is permanently fitted we will only pay the cost of the standard manufacturer fitted stereo or sat nav. If you have comprehensive cover and your vehicle can't be driven or has been stolen, we can help you and your passengers get to your home or any other destination within the UK – as long as we have accepted the claim. If you can't complete your journey until the next day and you have comprehensive cover, we'll also pay for overnight accommodation. There's a limit to how much we'll pay for transport from the scene of an accident and for overnight accommodation of £50 per person, with a maximum limit of £250 for any one incident.	We won't pay claims if your vehicle is stolen or damaged when no-one is in it, because it was left open or unlocked. We won't pay claims if your vehicle is stolen or damaged when no-one is in it, because you didn't take care of your vehicle keys or any other device used to unlock your vehicle, such as leaving the keys in your vehicle. We won't cover tyre damage sustained during normal use of your vehicle, such as punctures or bursts. We won't cover damage to your vehicle stereo or sat nav if it is not permanently fitted to your vehicle. If your vehicle is worth less after being stolen or repaired, we won't cover this loss in value. We won't cover loss of or damage to tools of trade, personal belongings, documents or goods. We won't pay claims caused by you carelessly allowing someone to deceive you. For example, if you allow someone to test drive your vehicle unaccompanied and they steal it, we wouldn't pay the claim. We won't pay a claim if your vehicle is stolen or damaged by anyone you know that uses your vehicle without your permission – unless you've reported them to the police for doing so. This doesn't apply to people named on your policy schedule. We won't pay for damage if your vehicle is confiscated or destroyed under order of the police or any other authority. We won't cover any costs associated with you being unable to use your vehicle, such as getting to and from work. Just to be clear, we'll never pay more than the market value of your vehicle.

What your policy does and doesn't cover continued

Section C: Damaged windscreens and glass

What's covered	What's not covered
We will pay for the repair or replacement of your vehicle windscreen or vehicle window as long as it is made of glass. And we'll also pay for any damage to your vehicle's bodywork caused by the broken glass. We don't use vehicle manufacturer glass, but we will use glass of a similar quality and standard. If you don't use our approved glass repairer, there's a separate limit for these types of claim of £150 after taking off the excess. You'll find the details of your excesses in your policy schedule. A claim under this section of your policy won't affect your no claims discount.	We won't cover any costs associated with you being unable to use your vehicle, such as getting to and from work. Just to be clear, we'll never pay more than the market value of your vehicle.

Your vehicle's safety features

Where possible we try to repair windscreens at a place which is convenient for you. However, if your vehicle has a built in safety system, such as an advanced driver assistance system, this may need to be reset once a windscreen has been replaced. If this is the case, we'll arrange for this to be carried out.

What your policy does and doesn't cover continued

Section D: Replacement locks and keys

What's covered	What's not covered
If your vehicle key, or any other device used to unlock your vehicle, is lost or stolen in the UK, Channel Islands, Isle of Man or the Republic of Ireland, we will pay for the cost of replacing these, as well as the cost of replacing any locks that they open. We'll only do this if it's necessary to keep your vehicle safe. We'll also cover the cost of protecting your vehicle and will pay for it to be taken to and from your address to be repaired if needed. There is a separate limit for replacement locks and keys of £750 after taking off the excess. You'll find the details of your excesses in your policy schedule. A claim under this section of your policy won't affect your no claims discount.	We won't cover any costs associated with you being unable to use your vehicle – such as being able to get to and from work. Just to be clear, we'll never pay more than the market value of your vehicle.

What your policy does and doesn't cover continued

Section E: Claims against you or others named on the policy

What's covered	What's not covered
If someone dies or is injured in a vehicle accident caused by or arising out of you using your vehicle in the UK, Channel Islands, Isle of Man or the Republic or Ireland, we will cover you for any amount that you're legally obliged to pay. We'll also cover you for any amount you're legally obliged to pay due to someone else's property being damaged. We will also cover legal liability for the death of or injury to any person and damage to property caused by or arising out of any single drawbar trailer or semi-trailer, trailer-caravan or broken-down vehicle while it is attached to the vehicle and if allowed by law, as well as goods falling from the vehicle, or loading and unloading from the the vehicle. This section of your insurance policy will also cover other people driving your vehicle if you have given them permission, but only if your certificate of motor insurance says they are allowed to drive it. We'll also provide this cover for anyone getting into or out of your vehicle. We will also provide cover for anyone using (but not driving) the vehicle with your permission, for social domestic or pleasure purposes. Regardless of all of the exclusions under this this section, we will provide the minimum cover needed under compulsory motor insurance legislation.	We won't cover any damage to property which is owned by, or is in the care of the person who is claiming under this section – including any vehicle, trailer or caravan. If a claim is made under this section for loss or damage to property, we won't pay any more than £20 million for any single claim or series of claims that relate to one incident, including all costs and expenses. There is a separate limit of £1.45m for any single pollution or contamination incident, including all costs and expenses.

What your policy does and doesn't cover continued

Section F: Personal accident

What's covered	What's not covered
We will provide cover if you or your partner are accidentally killed or injured whilst traveling in the vehicle or whilst getting into or out of the vehicle. To be clear we only cover the following specific injuries: • Total and permanent loss of sight in one eye or both eyes – £1,500. • Total and permanent loss of one hand or both hands – £1,500. • Total and permanent loss of one foot or both feet – £1,500. • Death – £2,500. The direct cause of death or injury must have been an accident that happened in the UK, Isle of Man, Channel Islands of the Republic or Ireland. The death or injury must also happen within three months of the accident. By partner, we mean someone you're in a personal relationship with – such as your husband, civil partner or wife, and not a business partner.	We won't pay a claim for any person who was driving while above the legal limit for drugs or alcohol. We won't pay a claim for any person who is not wearing a seat belt when they are required to by law. There is no cover for death or injury caused by suicide or attempted suicide. The most we will pay for one accident is £5,000 and the most we will pay to any one person is £2,500 for one accident. Finally, we won't pay out under this section if the policy is held in the name of a company or other organisation.

What your policy does and doesn't cover continued

Section G: Personal belongings

What's covered	What's not covered
We will pay for any personal belongings in your vehicle that are lost or damaged if your vehicle is involved in an accident or fire – or if your vehicle is stolen or broken into, in the UK, Channel Islands, Isle of Man or the Republic of Ireland. There is a separate limit for claims under this section of £100 per incident.	We won't cover your personal belongings if they are stolen or damaged when no-one is in the vehicle, because your vehicle was left open or unlocked. We also won't cover you if your belongings are stolen when no-one is in the vehicle, because you or anyone else on the policy didn't take care of your vehicle keys or other devices used to unlock your vehicle, such as leaving the keys in your vehicle. We won't pay for loss or damage to anything that relates to a trade, business or profession. That means things such as tools or office equipment. And we won't cover money, gift cards, vouchers or any portable electronic devices, such as mobile phones.

What your policy does and doesn't cover continued

Section H: Using your vehicle abroad

What's covered	What's not covered
If you or anyone else on the policy drives your vehicle within the European Union, you'll be covered for any amount you're legally obliged to pay to someone else because of an accident. In addition we will cover you for a total of 90 days under the sections of this policy that are shown on your schedule, even though you are not in the UK, Channel Islands, Isle of Man or the Republic of Ireland. Please note that the cover provided is only for social, domestic or pleasure purposes. We also extend this cover to a few countries outside of the European Union. These are Andorra, Iceland, Norway, Serbia, Switzerland and Liechtenstein. The cover provided is only for social, domestic or pleasure purposes. If you want to extend your policy to drive in a country which is not covered, or you want cover for more than 90 days, or for business use, we may be able to do this. Please talk to your insurance adviser to arrange this. An additional premium may be charged. All of the things listed under the 'What's not covered' parts of your policy will still apply while you're driving abroad. For example, if you have comprehensive cover and your vehicle is damaged while you're overseas, we'll treat you as if you're making a claim under Section A of this policy. The list of things we won't cover under Section A will apply.	We'll only accept claims made while using your vehicle abroad, if they would have been accepted if the incident had happened in the UK, Channel Islands, Isle of Man or the Republic of Ireland. For example, if you have comprehensive cover and your vehicle is damaged while you're on holiday, we'd only cover you if it met our criteria in Section A of this policy.

Other things you are covered for

When your vehicle is in the garage being repaired

We expect that your garage will already cover you for this, but just in case they don't and you have Comprehensive cover, we will provide cover whilst your vehicle is in the garage being repaired or having a MOT. This cover only applies when your vehicle is being driven or worked on by the garage for the purpose of the repairs or MOT.

Uninsured driver promise

If an uninsured driver hits your vehicle, and it's not your fault, we'll refund any excess paid and your no claim discount will be restored. You'll need to give us the other vehicle's registration number and the details of the accident including the name of the driver, for us to do this.

No claim discount

If a claim has not been made since you bought or last renewed your insurance policy, we'll offer you a discount in your price for next year when it's time to renew.

If you have made a claim, your no claim discount may be reduced. But this doesn't include claims for damaged windscreens and glass, or replacement locks and keys.

We also won't reduce your discount if we manage to recoup all the costs of your claim from someone else – for example, from the insurance company of someone else involved in the accident.

Having a no claim discount will reduce the price that we offer you when it's time to renew your policy. However, the overall cost of your insurance may still increase and you may have to pay a higher excess.

No claim discount protection

If you are eligible, this is a cover that you can request and pay a premium to protect your no claim discount. This protection will mean you can keep your discount as long as you do not make more than two claims in any consecutive three year period. After a second claim is made you won't be eligible to protect your no claims discount. Check your no claim protection discount document for details of your no claim information. For details of what will happen to your no claim discount if you have an incident that leads a claim, go to **www.ageasbroker.co.uk/ncd**.

Things you need to tell us about

It's important you keep us up to date with changes that may affect your insurance policy. If any of the information that you gave your insurance adviser has changed, then you must let them know. If you don't, it could mean that we won't pay your claim and your policy may be cancelled.

The kind of things that we need to hear about are:

- A change of vehicle or a change in your vehicle's registration number.
- A change of address or a change to the place where you keep your vehicle overnight.
- Any modifications or additions to your vehicle – such as changes to the bodywork, suspension, brakes or any changes that affect the performance of your vehicle.
- Any driver on the policy passes their driving test.
- There is a change to who drives your vehicle the most.
- You or anyone else on this policy changes their job, takes a second job or changes how they use your vehicle.
- You or anyone else on this policy who drives your vehicle has their driving licence taken away or suspended.
- You or anyone else on this policy who drives your vehicle has any new motoring convictions.
- You or anyone else on this policy who drives your vehicle is involved in any accident or has a vehicle damaged or stolen, whether covered by this policy or not.
- Please remember that if you don't tell us about changes, it may affect any claim you make. If you're not sure whether you need to tell us about a change, give your insurance adviser a call.

If you do tell us something has changed, we can increase or reduce your premium as well as any excesses. This may also mean that a new endorsement could apply.

If your premium goes up or down as a result of the change, we'll charge you £9 (plus insurance premium tax, where applicable). Your insurance adviser may also make an administration charge for changing your policy on top of our charge.

How to cancel your policy

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

Cancelling after the start of the policy

If you or we cancel after the start date of your policy, we'll refund you for the time that is left on the policy, minus our administration charge of £24 (plus insurance premium tax, where applicable), as long as no claim has been made or may be made on your policy. Your insurance adviser may also make an administration charge for cancelling your policy on top of our charge.

So if you pay annually, we'll work out the cost of your insurance per day, and refund you for the days that you haven't yet used.

If you pay monthly, you may have to continue your payments even after your policy has been cancelled. Check with the insurance adviser who sold you the policy. It's important to be aware that your policy won't be cancelled if you simply stop your direct debit.

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. And if you pay for your insurance on a monthly basis, you will need to pay the remainder of the year's premium.

Our right to cancel your policy

We or your insurance adviser have the right to cancel this policy at any time by giving you 7 days' notice in writing, as long as we have a valid reason. We'll tell you the reason why.

Reasons why we may decide to cancel your policy include:

- Changes to the information that you provided us when you purchased the policy, which are shown on your proposal form, statement of fact or policy schedule, that mean we no longer wish to insure you.
- There's been a misrepresentation which means we no longer wish to insure you.
- We're unable to take a payment from your account, although we will give you the chance to make the missing payment.
- You, or someone representing you, is abusive to our staff or anyone acting on our behalf.
- You won't give us information that we ask for.

If we suspect fraud on this or another related insurance policy we may choose to cancel your policy immediately.

If we discover that you have deliberately withheld information from us, or you gave us wrong information because you didn't take care when communicating with us or your adviser, we may be entitled to void your policy. This means we would treat the policy as though it had never been issued. We may also refuse to pay any claim and keep any premium you've paid.

If we discover that you have committed fraud when a claim is being made we may refuse to pay the claim and make you repay any money we've already paid out in claims.

How to make a complaint

Should there ever be an occasion where you need to complain, we'll do our best to address this as quickly and fairly as possible.

If we can't, then we'll:

- Write to you to acknowledge your complaint.
- Let you know when you can expect a full response.
- Let you know who is dealing with the matter.

In most instances, we'll be able to address your complaint within the first few days of this being notified to us. On occasion, further investigation may be necessary, but we'll provide you with a full written response to your complaint within eight weeks of notification.

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 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 Adviser
Ageas House
Hampshire Corporate Park
Templars Way
Eastleigh
Hampshire
SO53 3YA

What to do if you're not happy with our response

In the unlikely event that we haven't responded to your complaint within eight weeks or you're not happy with our final response you have the right to take your complaint onto the Financial Ombudsman Service but you must do so within six months of the date of our final response.

The Ombudsman is an impartial complaints service, which is free for customers to use and taking your complaint to the Ombudsman does not affect your right to take your dispute to the courts.

You can find out more information about how to complain to the Ombudsman online at: **www.financial-ombudsman.org.uk**.

Alternatively, you can write to the Ombudsman at:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

By phone: **0800 023 4567**

By email: **complaint.info@financial-ombudsman.org.uk**

Please note that if you don't refer your complaint within the six months, the Financial Ombudsman Service won't have our permission to consider your complaint and therefore will only be able to do so in very limited circumstances, for example, if it believes that the delay was as a result of exceptional circumstances.

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**.

How we look after your personal information

The details provided here are a summary of how we collect, use, share, transfer and store your information. If you'd like to read our full Privacy Policy please visit our website www.ageas.co.uk/privacy-policy or contact our Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA, or by emailing thedpo@ageas.co.uk.

Your insurance adviser will have their own uses for your personal data and this will be covered in their terms and conditions. Please ask your insurance adviser if you'd like details about how they use your personal information.

Collecting your information

When you take out a policy with Ageas, we collect lots of information, such as your name, address, date of birth, credit history, criminal offences, financial details, claims information and IP address (which is a unique number identifying your computer). We may also ask you to share special categories of personal information such as details about your health.

We also collect information from a number of different places, for example: publicly available sources such as social media and networking sites; third party databases available to the insurance industry; firms, loss adjustors or suppliers appointed in the process of handling a claim.

Using your information

The main reason we collect your personal information and/or special categories of personal information is to provide you with an appropriate insurance quotation, policy and price. We may also need it to manage your policy, deal with a claim or send documents to you. When you apply for insurance, our decision to provide a quotation may involve an automated process. If you object to this being done, we won't be able to provide you with an insurance quotation.

We'll also use your information where we feel there is a valid reason for doing so, for example: preventing or detecting fraud and financial crime (which may include processes which profile you) and carrying out research and analysis.

If you've given us information about someone else, you must have their permission to do so.

Sharing your information

We share your information with a number of different organisations. This may include, but is not limited to: other insurers; regulatory bodies; carefully selected third parties providing a service to us, in partnership with us,

or on our behalf; fraud prevention and credit reference agencies and other companies, for example, when we're trialling their products and services which we think may improve our service to you or our business processes.

Unless required to by law, we'd never share your personal information without the appropriate care and protection in place.

Keeping your information

We'll only keep your information for as long as is necessary in providing our products and services to you and/or to fulfil our legal and regulatory obligations. We also keep your information for a number of years after the expiry of your policy in order to respond to any queries or concerns that may be raised at a later date with respect to the policy or handling of a claim. Please refer to our full Privacy Policy for more information.

Use and storage of your information overseas

Your personal information may be transferred to, stored and processed outside of the United Kingdom (UK). Where we do this we'll take all reasonable steps to ensure your personal information is adequately protected to the same level as if it had remained in the UK. Please note that we or our service providers may use cloud based computer systems to which foreign law enforcement agencies may have the power to access.

Your rights

You have a number of rights in relation to the information we hold about you including: asking for access to and a copy of your personal information, objecting to the use of your personal information or to an automated decision including profiling, asking us to correct, delete, restrict or withdraw any previously provided permission for the use of your personal information, and complaining to the Information Commissioner's Office if you object to the way we use your personal information. A full list of your rights can be found in the full Privacy Policy.

There may be times when we won't be able to delete your personal information. This might be because we need to fulfil our legal and regulatory obligations or if there is a minimum period of time for which we have to keep your information. If we're unable to fulfil a request, we'll always let you know our reasons.





Ageas Insurance Limited

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

ageas.co.uk

Registered in England and Wales Company No 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 No 202039.

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