

Excess Protection



Policy Document



Donations to Age UK's charitable work from Age Co sales are expected to reach £3 million each year

Age Co Excess Protection is provided by Ageas Insurance Limited.

Contents

How to make a claim.....	3
Definitions.....	4
Your cover.....	5
Eligibility.....	6
General exclusions.....	6
General conditions.....	7
Your information and what we do with it.....	8
How to make a complaint.....	12

Policy Wording

We will agree to insure **you**, subject to the terms and conditions of this policy, for the **Excess you** may incur for an **insured event** occurring during the **period of insurance** and covered by **your** Age Co **Car Insurance Policy** which you are unable to recover from a Third Party. Please take time to read this policy document, especially the section titled 'How to Make a Claim'. Please keep this document in a safe place in case **you** need to refer to it for any reason. If **you** do need to discuss any aspect of this policy then please call **us** on 0345 128 7924.

Your policy will end if:

- a) **you** do not pay the premium;
- b) **your** residential address is no longer in the **United Kingdom**;
- c) **you** or **we** cancel this policy;
- d) **your** Age Co **Car Insurance Policy** ends.

How to make a claim

We hope **you** won't suffer any misfortune that would result in **you** making a claim, but if **you** do, the following guidance may be of assistance.

1. Please read **your** policy document to check that the cause of the claim is covered.
2. Contact Ageas Services (UK) Limited on 0345 4150493 as soon as possible
3. **You** will be advised of any documents or evidence required.

Definitions

The following words or phrases have the same meaning wherever they appear in **your** policy.

Accident/accidental

Means a sudden and unexpected event which happens by chance during the **period of insurance**.

Car Insurance policy

The Age Co **Car Insurance Policy** that has been issued to **you** for the insured vehicle.

Excess

The amount which **you** are required to pay under the terms and conditions of **your** Age Co **Car Insurance Policy** following an **insured incident**.

Geographical limits

This policy only provides cover for incidents that occur within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands, and when using the insured vehicle abroad, within the European Union and any other country which the Commission of the European Communities is satisfied has made arrangements under article (8) of EC Directive 2009/103/EC relating to civil liabilities arising from the use of a motor vehicle, including transit by sea, rail or air directly between two of these places.

Under no circumstances will cover under this policy operate in any country which is not specifically covered by **your** Age Co **Car Insurance Policy**.

Insurance Premium Tax

Insurance Premium Tax, also known as IPT, is an indirect tax levied by the government on all insurance premiums, and is included in the premium **you** pay.

Insured event

Malicious damage, an accident, fire, attempted theft, recovered theft or

where the vehicle has been stolen and remains unrecovered and where no recovery of **your Excess** can be made from a third party.

Insured vehicle

The vehicle for which **you** have provided details to **us** and for which **you** have been issued with a Certificate of Motor Insurance and for which a premium has been paid for the Excess Protection cover. The vehicle registration number will be shown on **your** latest Certificate of Motor Insurance.

Period of insurance

This policy will run concurrently with **your** Age Co **Car Insurance Policy** for a maximum of 12 months. If **you** arranged this policy after the start date of **your** Age Co **Car Insurance Policy** cover will be provided from the date **you** bought it and will end on the expiry date of **your** Age Co **Car Insurance Policy**, as detailed on the Certificate of Motor Insurance.

Sum insured

Up to £500 being the maximum amount payable by us in respect of any one claim during any period of insurance.

Total loss

Where the insured vehicle is deemed beyond economic repair.

United Kingdom/UK

England, Scotland, Wales, Northern Ireland including Isle of Man & the Channel Islands.

We/us/our

Unless otherwise stated **we** and **us** and **our** mean any, or all, of:

Ageas Insurance Limited and/or Ageas Retail Limited

You/your

The Age Co **Car Insurance policy** holder.

Your Cover

What is covered

This optional cover is designed to provide reimbursement of **your Excess** in the event of an incident during the **period of insurance**:

- Where no recovery can be made from a third party
- To the value of **your Age Co Car Insurance Policy** excess up to a maximum of £500 (If **your Excess** exceeds this amount **you** will be responsible for the difference)
- A maximum of two claims in the **period of insurance**.

What is not covered

This policy will not cover:

- More than two claims in the **period of insurance**.
- Any claim where the Age Co **Car Insurance Policy** does not provide cover.
- Claims when the amount claimed on the Age Co **Car Insurance Policy** does not exceed the **Excess** amount
- Any claim for windscreen or glass damage.
- Any claim where the **Excess** has been waived or where a third party has reimbursed **you** or made good any loss or damage in respect of which **you** have or would have otherwise have claimed against **your Age Co Car Insurance Policy**.
- Any claim where the **Excess** is covered by an existing warranty or is recoverable from a third party.
- Any insured event which occurs whilst the insured vehicle is being used and/or driven on any race track, circuit or other prepared course.
- Any claim which has occurred within a country which is not specifically covered by **your Age Co Car Insurance Policy**.
- Any insured incident, which happened before this policy started.

Eligibility

You are eligible to take out Age Co Excess Protection insurance if on the start date **you** agree to pay the premium and:

- **you** are the policyholder of a valid Age Co **Car Insurance Policy**; and
- **you** are a **UK** resident with a permanent **UK** address.

General exclusions

We will not pay for:

Radioactive contamination

Excesses payable in respect of damage caused by;

- ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel; or
- the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.

War risks

Any loss or damage by any sort of war, invasion or revolution.

Sonic bangs

Loss or damage caused by pressure waves from aircraft or other flying objects travelling at or above the speed of sound.

Confiscation

Loss or damage caused by nationalisation or confiscation by any authority.

Terrorism

Excesses payable in respect of damage directly or indirectly caused by, resulting from or in connection with any act of Terrorism.

For the purpose of this exclusion, “terrorism” means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.

General conditions

False/fraudulent claims

If **you** or anyone acting on **your** behalf makes a claim under this policy and knows the claim is false or fraudulent in any way, the cover will be void and the claim will not be paid, and all monies received by **you** or **your** representatives, must immediately be repaid. **We** may also share this information with other insurers and with the appropriate law enforcement authorities.

Claims

In the event of any incident which may give rise to a claim **you** must follow the claims procedure detailed in this policy.

The Law that applies to this policy

This policy will be governed by English law, and **you** and **we** agree to submit to the non-exclusive jurisdiction of the courts of England and Wales (unless **you** live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction).

The language that applies to this policy

The contractual terms and conditions and other information relating to this contract will be in the English language.

Your information and what we do with it – Putting your mind at rest

Age Co Excess Protection Insurance is arranged and administered by Ageas Retail Limited. **You** trust **us** to look after **your** personal information when **you** buy **our** products and **we** know **we** have a responsibility to protect this information. The details provided here are a summary of how **we** collect, use, share, transfer and store **your** information.

Your information and Age UK

Age UK Enterprises Limited would like to use **your** personal information for marketing and research purposes and share it with other companies and/or charities within the Age UK Network. When **you** provide **your** information to **us**, **you** will be given the option to select **your** choices as to whether or not **you** wish to receive information from the Age Network by email, text, phone or post. **You** can change **your** marketing preferences at any time by phoning 0800 107 8977, writing to: FREEPOST Age UK Enterprises, London WC1H 9NA or emailing contact@ageuk.org.uk

The Age UK Network includes the Age UK Group (comprising of the charity Age UK and its trading subsidiaries) and its National Partners (Age Cymru, Age Scotland and Age NI).

The Age UK Network will never sell **your** data and promises to keep it safe and secure. Age UK Enterprises will not share any of the personal information with companies beyond the Age UK Network, unless the information is needed to help prevent fraud or they are required to do so by law.

You are entitled to receive a copy of the personal information Age UK Enterprises Limited hold about **you**. If **you** would like to receive a copy, or would like further information about, or would like to complain about the way that they use **your** personal information please write to FREEPOST, Age UK Enterprises London WC1H 9NA

For further information on how **your** information is used and stored by the Age UK Network please go to <http://www.ageuk.org.uk/help/privacy-policy/>

For the following information only, please note that references to '**we**', '**us**' or '**our**' refers to Ageas Retail Limited, and the underwriter.

For full details of **our** Privacy Notice, please go to www.ageas.co.uk/legal/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.

Collecting your information

We collect a variety of information about **you**, such as:

- **your** name, address, contact details and date of birth
- information about what and/or who **you** want to insure, such as vehicle details, named drivers, travel details and companions
- **your** claims and credit history
- any criminal offences
- financial details, such as bank account and card details

- information about **your** use of **our** website such as **your** IP address which is a unique number identifying **your** computer
- special categories of personal information (previously known as ‘sensitive personal information’), such as details regarding **your** health.

This information is necessary for **us** to be able to provide **you** with a quotation and/or policy.

We also use a number of different sources to collect this information from, including:

- **you** or someone connected with **you**, as well as publically available sources of information like social media and networking
- third parties’ databases that have been made available to the insurance industry, as well as where **you** have given **your** permission to share information with third parties like **us**
- price comparison websites, if **you** have used them to obtain a quotation for a policy, as well as credit reference agencies.

Using your information

We use **your** personal information and/or special categories of personal information to not only provide **you** with **our** products and services, but to better understand and predict **your** needs and preferences, so that **we** can continue to improve **our** products and services to give **you** insurance that is right for **you**. These uses include:

- providing **you** with services relating to an insurance quotation or policy, for example

- assessing **your** insurance application and arranging **your** insurance policy including checking databases showing no claims discount entitlement and driving licence records
- managing **your** insurance policy including claims handling and issuing policy documentation to **you**.

Our assessment of **your** insurance application may involve an automated decision to determine whether **we** are able to provide **you** with a quotation and/or the price. If **you** object to this being done, then **we** will not be able to provide **you** with insurance.

- where **we** believe **we** have a justifiable reason to do so, such as
 - keeping information about **your** current and past policies
 - preventing and detecting fraud, financial crime and anti-money laundering
 - carrying out processes such as research and analysis which may include computerised processes that profile **you**
 - providing sales information to third parties (for example price comparison websites) so that **we** fulfil **our** legal obligations to them
 - recording and monitoring calls for training purposes
 - contacting **you** if **you** fail to complete an online quotation to see if **we** can offer **you** any help with this.

Please note that if **you** have given **us** information about someone connected to **you**, **you** would have confirmed that **you** have their permission to do so.

Use of your personal information when using our websites and email communications

When **you** visit one of **our** websites **we** may collect information which includes **your** email and/or IP address. **We** may also use cookies and/or pixel tags on some pages of **our** website. Useful information about cookies, including how to remove them, can be found on **our** website.

Sharing your information

We may share **your** information with a number of different organisations such as:

- other companies or brands within the Ageas group
- other insurers, business partners, agents or carefully selected third parties providing a service to **us** or on **our** behalf
- organisations that have a specific role laid out in law such as statutory bodies, regulatory authorities and other authorised bodies or where **we** have a duty to or are permitted to disclose **your** personal information to them by law
- fraud prevention and credit reference agencies
- third parties **we** use to recover money **you** may owe **us** or to whom **we** may sell **your** debt
- other companies when **we** are trialling their products and services which **we** consider may improve **our** services to **you** or **our** business processes.

Unless required to by law, **we** would never share **your** personal information without the appropriate and necessary care and safeguards being in place.

Keeping your information

We will keep **your** information only for as long as is reasonably necessary to provide **our** products and services to **you** and to fulfil **our** legal and regulatory obligations. Please see **our** full privacy notice on **our** website for more details.

Use and storage of your information overseas

Your information may be transferred to, stored and processed outside the European Economic Area (EEA). **We** or **our** service providers may use cloud based computer systems (i.e. network of remote servers hosted on the internet which process and store **your** information) to which foreign law enforcement agencies may have the power to access. However, **we** will not transfer **your** information outside the EEA unless it is to a country which is considered to have sound data protection laws or **we** have taken all reasonable steps to ensure the firm has suitable standards in place to protect **your** information.

Dealing with others acting on your behalf

We will deal with individuals **you** nominate, including third parties **we** reasonably believe to be acting on **your** behalf providing they are able to answer **our** security questions. For **your** protection though, **we** will need to speak to **you**, **your** legal representative, someone that **you** have specifically given **us** permission to speak to or a power of attorney should **you** want to change **your** contact address or policy coverage or cancel **your** policy.

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
- asking **us** to correct, delete or restrict use of **your** personal information
- objecting to the use of **your** personal information or to an automated decision including profiling
- withdrawing any previously provided permission for **us** to use **your** personal information
- complaining to the Information Commissioner's Office at any time if **you** object to the way **we** use **your** personal information. For more information, please see www.ico.org.uk or call the ICO on: 0303 123 1113.

Please note that there are times when **we** will not be able to delete **your** information, such as where **we** have to fulfil **our** legal and regulatory obligations or where there is a minimum statutory period of time for which **we** have to keep **your** information. If this is the case, then **we** will let **you** know **our** reasons.

Change of circumstances

You must immediately tell **us** if any of the following circumstances change, at any point during the period of cover:

- **You** are no longer a permanent lawful resident of the **UK**;
- **You** change **your** address;

Other insurance

In the event that **your excess** is covered by another policy and **you** make a claim on that policy, **you** must notify **us**

immediately and **you** may be required to repay some or all of the payment that **you** have received from **us** under this policy.

Transferring your interest in the policy

You cannot transfer **your** interest in the policy to anyone else.

Cancellation

You can cancel by phoning **us** on 0345 1287924. Cancellation can take effect immediately or from a later date, but cannot be backdated to any earlier date. If cover has not yet started, **we** will refund any premium paid in full.

If cover has started, **you** will have to pay for any period of cover that has already been provided. If any claim has been made during the period of cover provided, **you** must pay the full annual premium and **you** will not be entitled to any refund.

If no claims have been made in the current period of insurance, **we** will refund a percentage of the premium in proportion to the period of insurance left unused.

We may cancel this policy by giving **you** at least 7 days written notice at **your** last known address for the following reasons:

- **you** make or try to make a fraudulent claim under **your** policy;
- **you** repeatedly or seriously break the terms of this policy;
- or if **you** otherwise cease to comply with the terms and conditions of this policy in any significant respect.

Where this cover forms part of **your** Age Co **Car Insurance Policy** if the car policy is cancelled then this excess protection cover will automatically cease from the same date.

How to make a complaint

If **you** are unhappy with the service that has been provided by Age Co Insurance Services (including information or documentation issued to **you**), **you** should contact;

Age Co Car Insurance (Excess Protection)

Ageas House

Hampshire Corporate Park

Templars Way

Eastleigh

Hampshire

SO53 3YA.

By telephone: 0345 128 7915

Age Co Insurance Services will try to resolve **your** complaint by the end of the third working day and they will send **you** a summary resolution letter. If they are unable to do this, they will write to **you** within five working days to let **you** know what they are doing to resolve **your** complaint and let **you** know who is dealing with the matter. Within eight weeks of them receiving **your** complaint, **you** will receive a final response or, if this is not possible, a reason for the delay plus an indication of when a final response will be provided.

You have the right to ask the Financial Ombudsman Service to review **your** complaint, free of charge, if for any reason **you** are still dissatisfied with either the summary resolution or final response letter, or if Age Co Insurance Services have not issued their final response within eight weeks from **you** first raising the complaint. However, **you** must do so within six months of the date of the summary resolution or final response letter.

You can contact the Financial Ombudsman Service as follows:

In writing:

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

By telephone: 0800 023 4567 or 0300 123 9123

Or by email: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

Please note that if **you** do not refer **your** complaint within the six months, the Ombudsman will not have Age Co Insurance Services' 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.

Following the above complaints procedure does not affect **your** right to take legal proceedings.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If **we** cannot meet **our** obligations, **you** may be entitled to compensation under the scheme. **You** can get more information from the Financial Services Compensation Scheme at www.fscs.org.uk or by calling 0800 678 1100 or 0207 741 4100.

Authorisation

Age Co Excess Protection is underwritten by 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. Where applicable, your claim may be dealt with by Ageas Services (UK) Limited, which is registered in England and Wales No.179136. Registered address for both is Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered number for Ageas Insurance Limited is 354568 England and Wales.

Age UK Enterprises Limited trades under the trading name Age Co Insurance Services. Age UK Enterprises Limited is a trading subsidiary company of Age UK (registered charity, no. 1128267) and donates its net profits to Age UK. Products offered by Age Co Insurance Services are arranged by Age UK Enterprises Limited and arranged and administered by Ageas Retail Limited, both of which are authorised and regulated by the Financial Conduct Authority. Ageas Retail Limited Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales 1324965. FS Register number: 312468. Age UK Enterprises Limited Registered office: Tavis House, 1-6 Tavistock Square, London, WC1H 9NA. Registered in England and Wales 3156159. FS Register number: 311438.

Notes

Notes

For general enquiries on products and services



Call **0800 085 3741***

Lines open 8am to 8pm Monday to Friday, 9am to 1pm Saturday.



Visit ageco.co.uk/carinsurance

**A range of products and services
designed with you in mind, including:**



Home Insurance



Motor Breakdown

Age Co Excess Protection, Home Insurance and Motor Breakdown were previously sold under the trading name Age UK Excess Protection, Home Insurance and Motor Breakdown.

Age Co Excess Protection is provided by Ageas Insurance Limited.

Age Co Home Insurance is administered by Ageas Retail Limited and provided by a limited panel of insurers.†

Age Co Motor Breakdown is provided by Call Assist Ltd.

*If you call the 0800 number you will be dealing with an Age UK office or Ageas Retail Limited.

Calls may be recorded for monitoring and training purposes.

†Details are available on request.

Age UK Enterprises Limited trades under the trading name Age Co Insurance Services. Age UK Enterprises Limited is a trading subsidiary company of Age UK (registered charity, no. 1128267) and donates its net profits to Age UK. Products offered by Age Co Insurance Services are arranged by Age UK Enterprises Limited and arranged and administered by Ageas Retail Limited, both of which are authorised and regulated by the Financial Conduct Authority. Ageas Retail Limited Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales 1324965. FS Register number: 312468. Age UK Enterprises Limited Registered office: Tavis House, 1-6 Tavistock Square, London, WC1H 9NA. Registered in England and Wales 3156159. FS Register number: 311438. Calls may be recorded for monitoring and training purposes.