

# Car Insurance

## Insurance Product Information Document

Company: Ageas Retail Limited

Product: Age Co Comprehensive Car Insurance Policy

Ageas Retail Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register no 312468. Registered in the UK.

This document provides a summary of the key information for this product. The full information is provided in the insurance schedule, certificate, policy wording and Terms of Business Agreement.

### What is this type of insurance?

This is an annual Private Car insurance policy that is underwritten by Ageas Insurance Ltd. The cover that you have requested is **Comprehensive**.



#### What is Insured?

- ✓ Accidental and malicious damage to the insured vehicle - limited to its market value at the time.
- ✓ Fire and theft damage to the insured vehicle - limited to its market value at the time.
- ✓ Accidental damage to the windows and windscreen of the insured vehicle.
- ✓ Accidental, fire and theft damage to personal belongings while in the vehicle - limited to £300.
- ✓ Third Party Liability (where the insured vehicle causes damage or injury to another person or their property, and you are legally responsible) - limited to £20 million for third party property damage.
- ✓ Accidental, fire and theft damage to the vehicle's standard permanently fitted audio, navigation and telephone equipment.
- ✓ Replacement vehicle locks following loss or theft of the vehicle keys - limited to £500.
- ✓ A guaranteed courtesy car will be provided to keep you mobile while the insured vehicle is being repaired by an approved repairer in the UK.
- ✓ A guaranteed courtesy car will also be provided for up to 14 days if the vehicle is a total loss or stolen and not found.
- ✓ If the vehicle is not roadworthy after an accident in the UK, the insurer will assist in getting you home, limited to £250. If your journey can't be completed, they will also pay up to £75 each for you and your passengers for overnight accommodation.
- ✓ Uninsured driver promise - your No Claim Discount will not be affected and any excess paid will be reimbursed if due to an accident that was the fault of an uninsured driver.
- ✓ Your policy may allow you to drive other cars that don't belong to you, on a third party only basis. Check your certificate of motor insurance to see if this cover is included.
- ✓ If eligible, your No Claims Discount will be protected. You can check if this is included on your policy schedule.



#### What is not Insured?

- ✗ The first amount of any claim - the 'excess'. These amounts will be explained or displayed to you before you buy, and are shown in the policy schedule which is issued after you buy. Specific excesses are listed below.
- ✗ The first £50 of any claim for replacement glass.
- ✗ The first £100 of any claim for replacement locks.
- ✗ Personal belongings that are money, business goods and telephones.
- ✗ Theft of the vehicle, personal belongings and permanently fitted audio, navigation and telephone equipment while the vehicle is unattended, unless all vehicle doors and windows are closed and locked, and all keys are removed from it.
- ✗ Loss or damage to the vehicle caused by someone known to you taking the vehicle without your permission, unless you report this to the police.
- ✗ Loss or damage to the vehicle caused by deception.
- ✗ Wear and tear to the vehicle, or damage to tyres caused by cuts, bursts and punctures.



#### Are there any restrictions on cover?

- ! If the insurer's approved glass repairer is not used, cover for damaged windows and windscreens will be limited to £250 after deduction of the excess.
- ! If cover for driving other cars applies (check your certificate), there is no cover for damage to the car you are driving. The car must be registered in the UK and insured. This cover does not apply abroad. This cover is only for you, not any named drivers. You must still have the insured vehicle, and it must not be a write off. This cover does not apply if you are already insured under another policy to drive the other car.



#### Where am I covered?

- ✓ You are covered to drive the insured vehicle in the UK, Channel Islands, Isle of Man and for up to 180 days in the European Union.



#### **What are my obligations?**

- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your, or any named drivers' situation.
- In the event of a claim, you must tell us as soon as possible, even if there is no damage to your vehicle. You'll need to let your insurer negotiate, defend or settle any claims on your behalf. You'll also need to let them take legal action in your name to get back any payment they've made under this policy.
- It's really important that you're honest with us and your insurer 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 us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers.



#### **When and how do I pay?**

- Annually by credit/debit card, cheque, or postal order, or;
- Monthly by Direct Debit



#### **When does the cover start and end?**

The policy runs for 12 months and starts with effect from the date you have chosen, and will run until the renewal date shown on your schedule unless you or we cancel it.



#### **How do I cancel the contract?**

You can cancel your policy by calling 0345 128 7915 or by writing to Age Co Insurance Services, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

You can cancel the policy at any time. Providing no claims have been made, you will only have to pay for the number of days you were covered.