

# Replacement Van

## Insurance Product Information Document

Company: Ageas

Product: Ageas Replacement Van Policy

Ageas is a trading name of Ageas Retail Limited. Ageas Retail Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register no 312468.

This document provides a summary of the key information for this product. The full information is provided in the policy documentation.

### What is this type of insurance?

This policy provides a replacement van in the event that your van is declared a total loss or immobilised following a fault accident, fire or theft.



#### What is Insured?

- ✓ This insurance cover provides you with a replacement van up to a maximum size of 3.5 tonnes for up to 14 days to help keep you on the road in the event of a fault road traffic accident, theft, attempted theft, fire vandalism, act of nature or act of malicious damage within the geographical limits that renders the vehicle a total loss or immobilised
- ✓ Cover is provided for the policy holder and up to two named drivers aged 25 and over with a full UK driving licence



#### What is not Insured?

- ✗ Any claim for a replacement van where the insurer does not accept a claim for your insured vehicle
- ✗ Any claim where the insured incident was due to a deliberate or criminal act of an insured person
- ✗ Any claim which is fraudulent, false or exaggerated
- ✗ Any claim which is genuine, but which an insured person has used fraudulent means or false statements to make
- ✗ Any insurance excess payable in the event of a claim arising out of an accident involving the replacement vehicle
- ✗ Any claim for a replacement vehicle which is covered under any other policy, or any claim that would have been covered by another policy, if this replacement van policy did not exist
- ✗ Any claims reported to us more than 5 days after the insured vehicle has been declared a write off or immobilised by your insurer
- ✗ Any claim reported to us more than 14 days after the insured incident.



#### Are there any restrictions on cover?

This policy does not cover:

- ! More than two claims in any one period of insurance.
- ! Any claim where the insured vehicle has been stolen or has suffered damage from attempted theft, malicious damage or vandalism, which you have not reported to the police.
- ! Any further hire charges due after, and whichever is the earliest;
  - the first 14 days of hire; or
  - after the date on which the insured vehicle is repaired or replaced under the terms of your motor insurance policy; or
  - the seventh day since receiving the first settlement offer from your insurer.
- ! The replacement van will only cover up to three drivers.



#### Where am I covered?

- ✓ England, Scotland, Wales, Northern Ireland, the Isle of Man, and while the insured vehicle is being transported between any of these countries.

**What are my obligations?**

- You must report the theft or attempted theft of your van to the police before a claim can be made.
- Claims must be reported within 14 days after the incident and within 5 days after the insured van has been determined a total loss.
- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation. In the event of a claim, you must notify us as soon as possible.
- You'll need to let us negotiate, defend or settle any disputes or claims on your behalf. You'll also need to let us take legal action in your name to get back any payment we've made under this policy.
- 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 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; or
- Monthly by instalments

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

This policy starts from the date you have chosen to add the cover and will run concurrently with your van insurance.

**How do I cancel the contract?**

You can cancel your policy any time. Simply log in to your online account at [my.ageas.co.uk](https://my.ageas.co.uk) and select the option to cancel.

Alternatively you can cancel your policy by emailing [van@ageas.co.uk](mailto:van@ageas.co.uk) or by calling 0345 165 5751.

Cancellation within 14 days

- You have 14 days from either the purchase date of the policy or the date you receive the policy document (whichever date is later) to cancel the cover. Providing a claim has not been made, you will receive a full refund.

Cancellation after 14 days

- You can cancel the policy any time after the 14 days. There will be no refund of premium.