

Car Insurance

Insurance Product Information Document

Company: Ageas

Product: Essentials Car Insurance

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. Full information is provided in the policy documentation.

What is this type of insurance?

This is a Comprehensive car insurance policy. It covers the insured car against loss or damage to it caused by accident, fire, theft and vandalism/malicious damage. The policy also covers liability for death, injury and property damage caused to third parties while the insured car is being driven or used. Cover is provided to all drivers named on the Certificate of Motor Insurance.



What is Insured?

Damage caused to your car as a result of:

- ✓ Accident
- ✓ Malicious damage
- ✓ Vandalism
- ✓ Fire
- ✓ Theft
- ✓ Attempted theft

Death or injury to other people or damage to their property caused by:

- ✓ Your car
- ✓ Driving other cars (If your policy covers this)
- ✓ A Trailer being towed

Other benefits (See policy wording for cover limits):

- ✓ Audio/Entertainment equipment
- ✓ New car replacement
- ✓ Child car seat
- ✓ Medical expenses
- ✓ Overnight accommodation
- ✓ Onward journey costs
- ✓ Death - lump sum
- ✓ Loss of sight - lump sum
- ✓ Loss of limb - lump sum

Optional Cover

See your Statement of Fact for details of the cover you have selected

Dependent on your eligibility, you may be able to protect your No Claims Discount



What is not Insured?

- ✗ Windscreen cover
- ✗ Replacement locks and keys cover
- ✗ Personal Belongings
- ✗ Wear and tear
- ✗ Mechanical breakdown
- ✗ Punctures
- ✗ Damage caused by an inappropriate type or grade of fuel being used
- ✗ Depreciation in value
- ✗ Loss of use
- ✗ Telephones
- ✗ Vandalism/Malicious damage if car not locked when unattended
- ✗ Theft by persons known to you (family etc.)
- ✗ Theft by deception (bogus buyer)
- ✗ Acts of war or terrorism
- ✗ Death, injury or damage to other peoples' property: Property Damage Limit - £20m Legal Expenses - £5m

Other benefits

Lump sums not covered for injury or death in the event of:

- ✗ Suicide/Attempted suicide
- ✗ Not wearing a seatbelt
- ✗ Excess alcohol/drugs in blood

Driving other cars

- ✗ Only applies if shown on your certificate of motor insurance
- ✗ Only applies to the policyholder
- ✗ Only offers third party cover
- ✗ Only applies in the geographical limits
- ✗ Only applies to policyholders aged between 30-75 who have held a full UK/EU driving licence in excess of two years



Are there any restrictions on cover?

- ! The most that will be paid for loss or damage to the insured car is the market value of the car at the time of the loss
- ! There is no cover for damage caused to windscreens, window glass or sunroofs unless the bodywork is damaged at the same time by something other than broken glass from the windscreens, windows or sunroof
- ! No claims will be paid if the driver is convicted of driving under the influence of alcohol or drugs
- ! Excesses - The first amount of any claim (see policy wording and your Statement of Fact for more information)

! An additional excess of £200 applies to accidental or malicious damage claims, if you do not use one of our approved repairers.



Where am I covered?

- ✓ You and any named drivers will be covered in the UK, Channel Islands and the Isle of Man
- ✓ Permanent residents of Northern Ireland are also covered in the Republic of Ireland



What are my obligations?

- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation or those of any named drivers
- 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 at all times, including when you're buying a policy or making a claim
- In the event of a claim, you must tell your insurer as soon as possible, even if there is no damage to your car. You should not admit fault, negotiate or promise to make any payment



When and how do I pay?

- Annually by credit/debit card, or
- Monthly by Direct Debit



When does the cover start and end?

This policy runs for one year from the date you select and is renewable each year unless you or we cancel it. Your policy start and end dates are confirmed in your statement of fact



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 and select the option to cancel.

Alternatively you can cancel your policy by e-mailing motor@ageas.co.uk or by calling 0345 165 0570.

It's important to be aware that your policy won't be cancelled if you simply stop your Direct Debit. Please refer to your Terms of Business Agreement for details of fees and charges.

Cancelling within the first 14 days

If you cancel your policy within 14 days of the purchase date or the date at which you receive your documents (if this is later) then:

- If your policy has not started we'll refund your full premium, plus Insurance Premium Tax (IPT) where applicable, minus the relevant administration fee for cancellation.
- If your policy has started, as long as you've not made a claim and nothing has happened which could lead to a claim, we'll refund you for the time left on the policy (plus IPT where applicable). We'll do this by working out the cost of your insurance per day, and then refund you for the days that you haven't yet used, minus the relevant administration fee for cancellation.
- If you've made a claim or something has happened which could lead to a claim, no refund will be paid. If you pay for your insurance on a monthly basis, we'll also ask you to pay the remainder of the year's premiums.

Cancelling after the first 14 days

- After the initial 14 days, as long as you've not made a claim and nothing has happened which could lead to a claim, we'll refund you for the time left on the policy (plus IPT where applicable). We'll do this by working out the cost of your insurance per day, and then refund you for the days that you haven't yet used, minus the relevant fee.
- If you've had a claim during the cover period, or something has happened which might lead you to make a claim, then you won't receive any refund. If you pay for your insurance on a monthly basis, we'll also ask you to pay the remainder of the year's premiums.