

# Fleet Guard

## Policy Summary

This is a summary of cover available under Ageas Fleet Guard. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found in the policy wording, a copy of which is available from your insurance agent or from Ageas Insurance. This summary relates to Ageas Fleet Guard policies effective from 1 September 2015.

This is an annual fleet insurance policy underwritten by Ageas Insurance Limited. The contract is based on information you gave us on the proposal or statement of fact and any other information you gave us.

The contract is made up of:

- **The policy**, this gives full details of the terms and conditions
- **The schedule**, this shows the period of insurance, which sections of the policy apply, which cover applies to each vehicle and details of applicable excesses, limits and endorsements.
- **The certificate** which shows the description of vehicles covered, who may drive and what the vehicles can be used for.

## Significant Features and Benefits (Cover)

Your insurance adviser will advise you of your level of policy cover, this will also be shown on your quotation documents and on your policy schedule when cover is issued.

Cover	Comp	TPF&T	TPO	TPRR	Significant Limitations	Policy Section
Liabilities to third parties Including: unauthorised movement principals indemnity third party contingency unauthorised use	Yes	Yes	Yes	Yes on road only	Third party property damage limits as follows: Cars, minibuses and motor cycles: £20m plus up to £5m for costs All other vehicles: £5m including costs Above limits reduced to £1m when carrying hazardous goods or in respect of pollution and contamination.	G
Use of your vehicle in EU	Yes	Yes	Yes	Yes	Full automatic policy cover.	Definitions
Accidental damage to your own vehicle	Yes	No	No	No	Market value. Subject to excesses. New vehicle replacement for cars and certain goods carrying commercial vehicles.	A
Damage to own vehicle by fire or theft	Yes	Yes	No	No	Market value. Subject to excesses. New vehicle replacement for cars and certain goods carrying commercial vehicles.	C
Personal belongings	Yes	No	No	No	Up to £250 per incident.	F
Broken windscreen and window glass	Yes	No	No	No	Subject to excesses.	B
Personal accident	Yes	No	No	No	Policyholder, driver and any passenger in the vehicle. Death £2,500. Loss of sight or limb £1,500. Accident limit £2,500 per person with policy limit £10,000.	D
Medical expenses	Yes	No	No	No	Up to £250 each person.	E
Replacement locks	Yes	No	No	No	£100 excess. Up to £500 per claim.	H

## Significant Exclusions

Cover	Significant Exclusions and Limitations	Policy Section
Loss of or damage to the vehicle and personal belongings	All loss or damage when no-one is in the vehicle unless all doors, windows, roof openings or hood are closed and locked and keys and other removable ignition devices removed from the vehicle.	A, C and F
Loss or damage to the vehicle	Extra costs due to parts or replacements not being available in the UK. Caused by deception. Loss of or damage to any radar or laser detection equipment. Vehicle being confiscated or destroyed by any government, public or local authority.	A, B and C A and C A and C A and C
Audio, navigation and entertainment equipment	Equipment not permanently fitted to the car.	A and C
Personal belongings	Money, business goods, telephones and radar or laser detection equipment.	F
Personal accident	Suicide. Failure to wear a seat belt. If a driver is convicted of driving while under the influence of drink or drugs.	D
Broken windscreen and window glass	Sun roof and hood mechanisms. Windows and windscreens unless made of glass.	B
Third party liability	Tool of trade risk. Wrongful delivery. Gradual pollution. Delivery of defective goods. Airside. Terrorism.	G

# Procedures

## Cancellation Procedure

### 14 day cooling off:

- You have 14 days from the receipt of your policy wording to cancel cover. Cancellation is subject to surrender of the certificate of motor insurance to us. We will refund the unused premium less an administration charge as shown on the schedule.

### The policy can be cancelled mid term:

- By you phoning your insurance adviser and subject to surrender of the certificate of motor insurance to us. The premium we will return to you is shown in the Policy Conditions part of the policy; or
- By us giving you seven days notice in writing sent to your last known address. If we do this we will return the unused premium less an administration charge as shown on the schedule. You must surrender the certificate of motor insurance. Reasons for cancellation may include but are not limited to:
  - a change to the risk which makes it one that we would not normally accept
  - non receipt of confirmed claims experience or non receipt of proof of No Claims Bonus within the required timescale
  - if the information supplied on the proposal or statement of fact is not as advised to us.

## How to Make a Claim

Telephone the Ageas Onecall service on **0345 125 8833**, (or +44 2380 352943 if you are calling from outside the UK) this helpline is open 24 hours a day, 365 days a year. Please have details of the incident and your policy details available. If you do not have policy details you will need to quote your registration number. Alternatively you can write to us at the address in the complaints procedure.

If you have windscreen cover and the only damage is to your windscreen or windows telephone the Ageas Insurance glassline on **0800 174764**.

## Complaints Procedure

Should there ever be an occasion where you need to complain, we will sort this out as quickly and fairly as possible.

If your complaint is about the way your policy was sold to you, please contact your insurance adviser to report your complaint.

If you have a complaint regarding your claim, please telephone us on the number shown in your claims documentation.

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](http://www.ageas.co.uk/complaints) (please include your policy number and claim number if appropriate).

Customer Services Adviser  
Ageas Insurance Limited  
Ageas House  
Hampshire Corporate Park  
Templars Way  
Eastleigh  
Hampshire SO53 3YA

We will try to resolve your complaint by the end of the next working day. If we are unable to do this, we will write to you within five working days to either:

- tell you what we have done to resolve the problem; or
- acknowledge your complaint and let you know when you can expect a full response. We will also let you know who is dealing with the matter.

We will always aim to resolve your complaint within four weeks of receipt. If we are unable to do this we will give you the reasons for the delay and indicate when we will be able to provide a final response.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service if:

- you have an annual turnover of less than EUR 2million and fewer than 10 employees and,
- if for any reason you are still dissatisfied with our final response, or
- if we have not issued our final response within eight weeks from you first raising the complaint.

You can contact the Financial Ombudsman Service at the address below, however they will only consider your complaint once you have tried to resolve it with us.

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Following the complaints procedure does not affect your rights to take legal proceedings.

# Financial Services Compensation Scheme

If we cannot meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme.

You can get more information from the Financial Services Compensation Scheme at [www.fscs.org.uk](http://www.fscs.org.uk) or by calling 0207 741 4100 or 0800 678 1100.

**To make a claim, call 0345 125 8833**  
Please add this number to your mobile phone

#### **Ageas Insurance Limited**

*Registered office address*

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

[www.ageas.co.uk](http://www.ageas.co.uk)

Registered in England and Wales No 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

ageas®