

keyfacts

Ageas Insurance Limited provides this insurance.

This document is a guide to the cover we provide. It is only a summary and does not contain the full terms and conditions of the contract. For full details of your cover, please read your policy booklet (reference code MUGR040), certificate of motor insurance and schedule.

Type of insurance: Private Car.

Length of contract: 12 months.

Private Car Comprehensive cover.

Features and benefits - summary of the cover we provide.

LOSS OF OR DAMAGE TO YOUR CAR

This policy covers loss or damage to your car, its accessories and spare parts as a result of certain events. The main events are accidents, fire and theft. Please read your policy for details of the cover, limits and exclusions.

See Section 2 and general exceptions in the policy and endorsements on your policy schedule.

INJURY AND DEATH

This policy covers you for all your legal responsibilities arising from death of or personal injury to any person as a result of an incident involving your car. Please read your policy for details of the cover, limits and exclusions. See Section 1a and general exceptions in the policy.

DAMAGE TO OTHER PEOPLE'S PROPERTY

This policy covers damage to any other people's property caused by an accident your car is involved in. The most we will pay is £20 million.

See Section 1a in the policy.

USING YOUR CAR ABROAD

This policy provides full policy cover in:

- any country that is a member of the European Union;
- the United Kingdom; and
- any other country listed on page 2 of your certificate of motor insurance. If cover is required in any other country and we agree to give you this cover we will give you an international insurance certificate (green card) for the time you will be away if you pay us the extra premium we ask for.

See Section 9 in the policy.

CAR STEREOS AND OTHER AUDIO EQUIPMENT

This policy covers loss or damage to any radio or audio equipment permanently fitted to your car.

There is no limit on the level of cover for equipment in your car which was fitted by the manufacturer at the time the car was made. We will pay up to £500 for equipment not fitted to the manufacturer's specification for your car. This limit will apply after taking off any excess that applies.

See Section 2 in the policy.

LOST CAR KEYS AND REPLACING LOCKS

This policy covers any necessary replacement of keys and locks if your car keys are lost or stolen. You are covered under this section of the policy as long as you did not leave your keys in or on your car when they were lost or stolen.

The most we will pay for any one event is £400.

See Section 8 in the policy.

MEDICAL EXPENSES

This policy covers medical expenses if you or your passengers are injured in a road accident involving your car.

The most we will pay is £100 for each injured person.

See Section 5 in the policy.

REPLACING YOUR CAR WITH A NEW ONE

We will replace your car with a new one if yours is less than 12 months old and is:

- stolen (and not found);
- damaged (in a way that is covered by the policy) and the cost of repairing the car is more than 60% of the manufacturer's United Kingdom list price (including car tax and VAT) at the time of the loss or damage for a car that is exactly the same. Your car must be less than 12 months old and:
 - a) you are the first and only registered keeper; or
 - b) you are the second registered keeper if the first registered keeper is a company we recognise as a main agent of the cars manufacturers.

If a replacement car is available that is the same make, model and specification as your car, we will replace it with that car. If no replacement car is available, we will pay you the price of your car, its fitted accessories and spare parts as shown in the manufacturer's last United Kingdom price list less any excess that may apply.

See Section 2 in the policy.

TEMPORARY CAR REPLACEMENT

We provide a free replacement car for up to 28 days when your car is being repaired under this policy. Your car must be repaired by an approved repairer. The loss or damage must have happened in the UK and you must be 18 or older at the time of the claim.

This cover is not available if;

- a) repairing your car would cost more than 60% of its market value and we declare it a total loss; or
- b) your car has been stolen and has not been found.

See Section 11 in the policy.

EMERGENCY MEDICAL TREATMENT

Under the Road Traffic Acts, we will pay emergency treatment fees.

Any payment under this section will not affect your no claim discount. See Section 1d in the policy.

EXCESS

The excess is the first amount of any claim for accidental damage that you must pay. The amount of the excess depends on the make and model of your car.

A £100 excess for fire and theft and malicious damage also applies to this policy.

A higher excess for accidental damage applies if your car is being driven by an inexperienced driver or someone who is under 25.

If you have asked for a voluntary accidental damage excess, this will apply as well as any other excesses.

See your policy and endorsements FX4, NX and XA on your policy schedule.

REPAIRING AND REPLACING GLASS

This policy covers:

- repairing or replacing broken glass in your car's windscreen, back windscreen, sunroof or side windows; and
- repairing any scratches to the bodywork caused by the broken glass (as long as there has not been any other loss or damage to your car).

A £50 excess applies if the glass is replaced (there is no excess if the glass is repaired).

If you do not use a glass company we approve, the most we will pay will be £150 after taking off any excess.

Panoramic windscreens are not covered.

See Section 6 in the policy and endorsement W06 on your policy schedule.

PERSONAL ACCIDENT BENEFITS

We provide benefits if you or your husband, wife or civil partner are accidentally injured in the European Union while travelling in or getting in or out of any car and this injury results, within three months, in:

- death;
- permanent and total loss of sight in one or both eyes; or
- loss of one or both arms (above the wrist) or legs (above the ankle) or the total loss of use of any arm or leg.

The most we will pay is £5,000 for each person for each accident. The injury must be diagnosed, or the death certified, by a doctor registered to practise in the European Union. If you or your partner have any other car insurance policy with us, we will pay the benefit under one policy only.

See Section 3 in the policy.

PERSONAL BELONGINGS

This policy covers loss of, or damage to, clothing and personal belongings caused by fire, theft or attempted theft or an accident while they are in or on your car.

The most we will pay for any one event is £200.

A list of items we do not cover is shown in the policy. We will not cover property left in a convertible car unless it is stored in a locked boot or locked glove compartment. We will not cover property left in an unoccupied car if the car is unlocked, the windows or sun roof are open or the keys are inside or on the car. We will not cover loss or damage to mobile phones or electronic navigation equipment.

See Section 4 in the policy.

HOTEL AND TRAVEL EXPENSES

If your car cannot be driven after an accident or loss covered by this policy, we will either pay:

- up to £50 for each person travelling in your car to stay in a hotel for one night if you cannot continue your journey until the next day; or
- travel expenses up to £100 in total for everyone who was travelling with you in your car.

The most we will pay for any one event is £100.

See Section 7 in the policy.

NO CLAIM DISCOUNT

If you do not make a claim, we will allow you a no claim discount. You can choose to protect your no claim discount if you have 4 years or more no claim discount and all drivers on your policy have had no more than 1 claim in the last 3 years between them. If your no claim discount is protected you can continue to protect it so long as there are no more than 2 claims (which would normally result in your discount being reduced) in any 5 years in a row that you are insured.

You cannot transfer your no claim discount to someone else.

You will not lose your no claim discount if:

- a) we can get back all the money we have paid to settle your claim from somebody else;
- b) the only claim you make is under either section 6 or section 1d of this policy; or
- c) you make a claim because your car is hit by an identified driver who is not insured and the accident is completely their fault.

See Section 10 in the policy and endorsement F01 on your policy schedule.

CAR SHARING

Your policy covers you for carrying passengers for social purposes in return for payment.

For this cover to apply:

- your car must not be built or adapted to carry more than 8 passengers (not including the driver);
- you must not be carrying the passengers as a business; and
- you must not be making a profit from the passengers' payments.

See Section 12 in the policy.

COVER WHEN YOUR CAR IS BEING SERVICED, EXAMINED OR REPAIRED.

Comprehensive cover continues to apply to your car when it is being serviced, examined or repaired at premises involved in the motor trade. At these times the limits about driving and using your car set out in your certificate of motor insurance will not apply, as long as it is only being driven or worked on by a motor trader or their employees.

See Section 13 in the policy.

REPLACING CHILDREN'S CAR SEATS

This policy covers children's car seats fitted in your car if it is involved in an accident or damaged as a result of fire or theft. We will pay up to £250 towards the cost of replacing the children's car seats. To be able to claim for your children's car seats there must be evidence that your car has been damaged or stolen.

See Section 2 in the policy.

MAIN EXCLUSIONS AND LIMITS.**LICENCE LIMITATIONS**

This policy does not cover any accidental damage if your car is being driven by any person who is driving otherwise than in accordance with the limitations of that driver's licence, unless we must provide cover under the terms of the Road Traffic Acts.

FAILURES AND BREAKDOWNS.

This policy does not cover any mechanical, electrical or computer equipment breaking or failing to work properly.

See Section 2 in the policy.

DECEPTION.

We will not cover your car being stolen by someone who claims to be a buyer or a buying or selling agent.

See Section 2 in the policy.

DELIBERATE DAMAGE

We will not cover loss, damage, injury or liability arising from any deliberate act by you or someone insured under this policy.

See General exceptions in the policy.

CARS LEFT UNOCCUPIED.

We do not cover loss of, or damage to, your car if it is left unoccupied and it is left unlocked; with the windows or roof open; or with the keys inside (or on) your car.

See Section 2 in the policy.

DRIVING OTHER CARS

Your certificate of motor insurance will tell you whether this policy covers you while you are driving any other cars. You are not allowed to use this section to release a car if it has been seized by or on behalf of any government or public authority. We will not cover loss of or damage to the car you are driving.

We will cover you as long as:

- a) you do not own the car; or
- b) you have not hired it under a hire purchase or leasing agreement.

The cover only applies if:

- a) there is no other insurance in force which covers the same claim;
- b) you have the owner's permission to drive the car;
- c) you are driving the car in the United Kingdom; and
- d) you still have the car you insured under this policy and it has not been declared a total loss.

See Section 1e in the policy and your certificate of motor insurance.

TRAILER COVER

We will not cover loss of, or damage to, any trailer, caravan or vehicle, or anything inside, while being towed by or attached to your car.

See Section 2 in the policy.

NON STANDARD ELECTRONIC EQUIPMENT

We will not cover loss of, or damage to, televisions, phones, games consoles, electronic-navigation or radar-detection equipment not permanently fitted to your car and which was not part of the manufacturer's specification when your car was first

registered. See Section 2 in the policy.

GOVERNMENT AND LOCAL AUTHORITIES

We will not cover loss or damage caused by any government, public or local authority legally taking, keeping or destroying your car.

See Section 2 in the policy.

FAMILY AND PEOPLE LIVING WITH YOU

We will not cover loss of, or damage to, your car if, at the time of the incident someone in your family or someone who is living with you was using it without your permission. (This exception does not apply if you report the person using your car to the police for taking your car without your permission).

See Section 2 in the policy.

USING YOUR CAR ON A RACETRACK.

This policy does not cover loss, damage, injury or liability arising while your car is being used on a racetrack or for completing pre-paid laps of circuits such as the Nurburgring.

See the general exceptions in the policy.

COOLING OFF PERIOD

We hope that you will be happy with your insurance policy. However, if this policy does not meet your needs, you have 14 days from the date you received your policy document to cancel the policy and get a full refund. (We will not give you a refund if you have claimed for the total loss of your car or an incident has happened where you could make a claim for a total loss).

To cancel your policy, please contact the insurance broker or intermediary who sold you your policy. To get a refund, you must return this policy and any certificate of motor insurance or cover note.

YOUR AND OUR RIGHTS TO CANCEL YOUR POLICY

After 14 days, you can cancel this policy at any time by writing to us and sending us your certificate of motor insurance. As long as you have not made a claim under the policy, we will refund part of your premium that covers the rest of the period you would have been insured for.

We will cancel your policy from the date we receive your certificate of motor insurance.

We, or your insurance broker or intermediary, may cancel this policy by giving you 7 days' notice in writing, which we will send by recorded delivery to the most recent address we have for you. You must send us the certificate of motor insurance before we can refund any premium.

MAKING A CLAIM

If you want to make a claim, please phone 0845 126 2596 (+44 8062 1982 if you are phoning from outside the United Kingdom) as soon as possible. Lines are open 24 hours a day.

For broken glass, please phone 0800 174 764

HOW TO COMPLAIN

We are committed to treating our customers fairly. However, we realise that there may be times when things go wrong. If this happens, please use the most suitable contact from the following.

If you have a complaint about your claim, please telephone us on the number shown in your claims documents. Alternatively you can write to us at the address below or email us through our website at www.ageas.co.uk/complaints.

If your complaint is about the way the policy was sold to you, please contact your insurance agent to report your complaint. If you are not happy with our final response, you may be able to pass your complaint to the Financial Ombudsman Service. 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.

Their address is:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR.

FINANCIAL SERVICES COMPENSATION SCHEME

We, Ageas Insurance Limited, are covered by the Financial Services Compensation Scheme (FSCS). If we fail to carry out our responsibilities under this policy, you may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at www.fscs.org.uk or by phone on 0207 741 4100.

Ageas Insurance Limited Registered Number 354568 Registered in England and Wales

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