

# keyfacts

## **AGEAS VAN GUARD - POLICY SUMMARY**

This is a summary of cover available under Ageas Van Guard. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found in the policy booklet, a copy of which is available from your insurance adviser or from Ageas Insurance. This summary relates to Ageas Van Guard policies effective from 1 October 2013 onwards.

### **AGEAS VAN GUARD**

This is an annual Commercial Vehicle insurance policy, available to individual or company policyholders, underwritten by Ageas Insurance Limited. The contract is based on information you give us on a proposal form (or which is shown in a Statement of Insurance or Statement of Fact). You must tell us of any changes to the information.

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, whether your cover is comprehensive (Comp), third party fire and theft (TPF&T) or third party only (TPO) and details of applicable excesses and endorsements.
- \* the certificate of motor insurance, this shows the registration number of the vehicle insured, who may drive and what the vehicle can be used for.

### **COMPREHENSIVE COVER - SIGNIFICANT FEATURES AND EXCLUSIONS**

#### **LIABILITIES TO THIRD PARTIES**

Death of or injury to third parties, unlimited. Third party property damage, up to £2,000,000.

Refer to Section G of the policy.

#### **DRIVING A VEHICLE NOT BELONGING TO YOU**

Cover is not available.

#### **USE OF YOUR VEHICLE IN THE EUROPEAN UNION**

Extend policy cover for social domestic and pleasure purposes for up to 90 days.

Refer to Sections H and I of the policy.

#### **DAMAGE TO YOUR VEHICLE**

Audio and navigation equipment limit:

Unlimited if standard equipment, £300 if non-standard.

Excluded:

- \* first £100 of each claim, which increases where the driver of the vehicle is young or inexperienced;
- \* telephone equipment;
- \* any loss or damage to the vehicle and/or personal belongings when no-one is in it unless all its doors and windows are closed and locked and all keys or devices needed to lock the vehicle are removed from it;
- \* loss or damage caused by deception,
- \* loss or damage caused by a person known to you, employees or ex-employees;
- \* extra costs due to parts or replacements not being available in the UK.

Refer to Sections A and C of the policy.

**REPLACEMENT VEHICLE**

Vehicles up to 1 year old.  
Repair costs at least 60% of list price.

Refer to 'How we will settle your claim' in the policy.

**BROKEN WINDSCREEN AND WINDOWS**

£60 replacement excess.  
£10 repair excess.  
£100 limit if Ageas glassline not used.

Refer to Section B of the policy.

**PERSONAL ACCIDENT COVER**

Policyholder, spouse, civil partner and any passenger in the insured vehicle. £2,500 for death. £1,500 for loss of sight or limb. Policy limit of £10,000 each accident and £2,500 any one person. Not available for policies issued in a company name.

Excluded:

- \* suicide;
- \* failure to wear a seat belt;

Refer to Section D of the policy.

**MEDICAL EXPENSES**

Up to £100.

Refer to Section E of the policy.

**PERSONAL BELONGINGS**

Up to £100.

Excludes:

- \* any loss or damage when no-one is in the vehicle unless all its doors and windows are closed and locked and all keys or devices needed to lock the vehicle are removed from it;
- \* business goods, telephone equipment and money.

Refer to Section F of the policy.

**REPLACEMENT LOCKS**

Up to £500.

Excludes:

- \* £100 excess;
- \* any loss where the keys, lock transmitter or entry card are either left in or on your vehicle at the time of the loss or they are taken without your consent by a person known to you.

Refer to Section L of the policy.

## **CANCELLATION PROCEDURE**

14 day cooling off:

\* you have 14 days from receipt of your policy booklet to cancel the cover. Cancellation is subject to return of the certificate of motor insurance to us. We will refund the unused premium less an administration charge of £25.

You will not be entitled to any refund if a claim has been made.

The policy can be cancelled mid term:

\* by you phoning your insurance adviser and subject to return of the certificate of motor insurance.

The premium we will return to you is shown in the Policy Conditions part of the policy; or

\* by us giving you 7 days notice in writing sent to your last known address. If we do this we will return the unused premium less an administration charge of £25. You must return the certificate of motor insurance.

## **HOW TO MAKE A CLAIM**

Telephone the Ageas Onecall service on 0845 122 3260, 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 below.

If you have comprehensive cover telephone the Ageas Insurance glassline on 0800 174764 if your windscreen or windows only are damaged.

## **COMPLAINTS PROCEDURE**

If you have experienced a problem with any part of our service, we will sort this out as quickly and fairly as possible.

Step 1 - Please contact our Customer Service Adviser at Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

Step 2 - If you are not satisfied with our final decision, you can write to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

## **FINANCIAL SERVICES COMPENSATION SCHEME**

In the event that Ageas is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. Full details are in the policy.

## **AGEAS INSURANCE LIMITED**

Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA, Registered number 354568. Ageas Insurance is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority number 202039