

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 MVGR240), certificate of motor insurance and schedule.

Type of Insurance: Commercial Vehicle.

Length of contract: 12 months.

The law which applies to the contract: The law of England and Wales.

Commercial Vehicle Comprehensive cover.

IF APPLICABLE, FULL DETAILS OF THE FOLLOWING WILL BE SHOWN IN THE POLICY DOCUMENT.

SIGNIFICANT FEATURES AND BENEFITS

REPLACEMENT VEHICLE RENTAL COVER:

Up to 14 days free Replacement Vehicle Rental when Partnership Repairers are used.

OVERNIGHT ACCOMMODATION:

If, following a claim under the policy, the vehicle cannot be driven and an overnight stop is necessary, we will pay up to £40 for the driver, or £80 in total for all people in the vehicle, towards the cost of hotel expenses.

FOREIGN USE:

This policy provides cover for travel within countries which are members of the European Union. This policy provides the minimum cover required by law for travel within other countries which meet the requirements of the European Commission Directives on Motor Insurance. Full policy cover may be extended upon request.

AUDIO/SATELLITE NAVIGATION EQUIPMENT:

The level of cover is unlimited for equipment fitted as standard. Equipment not fitted as standard is covered up to £500. Limit applies after any excess

LOSS OF VEHICLE KEYS:

Included up to £400.

MEDICAL EXPENSES:

Included up to £100.

NEW VEHICLE REPLACEMENT:

Included if the vehicle is less than 12 months old and registered as new in your name and stolen but not recovered, or damaged and repair costs exceed 60% of the manufacturer's list price.

THIRD PARTY PROPERTY DAMAGE:

Included up to £5,000,000 - see part A2 of the policy.

EMERGENCY TREATMENT:

We will pay emergency treatment fees as required under the Road Traffic Acts.

IF APPLICABLE, FULL DETAILS OF THE FOLLOWING WILL BE SHOWN ON THE SCHEDULE ISSUED.

EXCESS:

A compulsory Accidental Damage excess applies. The amount depends on the make and model of your vehicle. A £100 Malicious Damage, Fire & Theft excess applies. A £50 Glass excess applies upon replacement. This is waived when the glass is repaired. An additional £150 Accidental Damage excess applies to drivers aged between 21 & 24. An additional £150 Accidental Damage excess applies to drivers over 24 years of age who have not held a full licence for at least 12 months. Various levels of additional voluntary Accidental Damage excess are available.

GLASS REPAIR/REPLACEMENT:

Included.

PERSONAL ACCIDENT BENEFITS:

Included for Policyholder and Spouse up to £5,000 each.

PERSONAL EFFECTS:

Included up to £100.

PROTECTED NO CLAIM DISCOUNT:

Available on qualifying risks.

SIGNIFICANT EXCLUSIONS AND LIMITATIONS - THIS SECTION STATES PARTICULAR ITEMS NOT COVERED. FOR A FULL LIST OF EXCLUSIONS PLEASE REFER TO YOUR POLICY BOOKLET.

LICENCE LIMITATIONS

This policy does not cover any accidental damage if your vehicle 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.

MONEY, TOOLS AND GOODS:

This policy does not cover money, tools, stock items, goods or samples carried in connection with any trade or business.

FAILURES AND BREAKDOWNS:

This policy does not cover and we will not pay for mechanical, electrical, electronic or computer failures or breakdowns.

DECEPTION:

This policy does not cover loss of your vehicle by deception.

DELIBERATE ACTS:

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.

COMMUNICATION EQUIPMENT:

Cover is excluded in respect of loss or damage to telephones or communication equipment of any kind.

UNOCCUPIED VEHICLE:

If your vehicle is left unoccupied, loss or damage is excluded if your vehicle is unlocked, or the windows or the roof opening are open, or the keys are in or on your vehicle.

TRAILER COVER:

This policy does not cover the loss of or damage to any trailer or caravan whether or not it is attached to or being towed by your vehicle.

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 0870 240 1895 (00 44 239 2205450 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 85 44 54 (00 44 239 2205450 if you are phoning from outside the United Kingdom).

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 list. For complaints about claims, please phone 0844 748 0117 or e-mail claims.director@ageas.co.uk. For complaints about policy administration and documents, please phone 0161 834 9888 or e-mail underwritingcustomerservice@ageas.co.uk. If you are not happy with our final decision, you may be able to pass your complaint to the Financial Ombudsman Service. More information is available from us or the Ombudsman.

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

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