



## Gladiator Optima Van Policy



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# WHAT OUR TERMS MEAN

*Any word or expression which is defined on this page is to have the same meaning wherever it appears in the policy documents and irrespective of its typeface or colour.*

## You

*The person, partnership or company (including partners or directors) named in the schedule or in the event of their death or insolvency, their legal representatives.*

## We, Us

*Ageas Insurance Limited.*

## Your Vehicle

*Any commercial motor vehicle for which you have a current certificate of motor insurance under this policy. This includes one trailer attached to your vehicle.*

## Certificate of Motor Insurance

*Evidence that you have vehicle insurance as required by law.*

## Pollution or Contamination

*All pollution or contamination of buildings or other structures or of water or land or the atmosphere.*

*All injury loss or damage directly or indirectly caused by the pollution or contamination.*

## Market Value

*The cost of replacing your vehicle with a vehicle of the same make, model, specification, age, mileage and condition as your vehicle was immediately before the loss or damage you are claiming for.*

## United Kingdom

*England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.*

## Great Britain

*England, Scotland and Wales.*

## Excess

*The first amount of any claim which you will be responsible for if your vehicle is lost, stolen or damaged.*

## Young Driver

*A person under the age of 25 at the time of an event which you may be entitled to claim for.*

## Inexperienced Driver

*A person who has a provisional licence or a person who has held a full licence for less than 12 months at the time of an event which you may be entitled to claim for.*

## The Schedule

*The schedule attached to this policy. Please read the schedule carefully as it sets out the cover we will give you under this policy. We will give you a replacement schedule whenever you renew the policy or if you make any changes to the policy during the period of insurance.*

*The terms used in the schedule to define the cover have the following meaning:*

## Comprehensive

*All parts of this policy apply.*

## TPF&T

### (Third party fire and theft)

*All parts of this policy apply. Part A1 will only apply for loss or damage resulting from fire or theft or an attempted theft.*

## TPO

### (Third party only)

*All parts of this policy apply except for part A1.*

## F&T

### (Fire and theft only)

*Part A1 of this policy applies but only for loss or damage resulting from fire or theft or an attempted theft.*

## Acts of Terrorism

*The use or threatened use of any action, force or violence by any person or group of people whether acting alone or on behalf of any organisation or government committed for political, religious, ideological or similar purposes including the intention to influence any government or to intimidate and/or put in fear the public or any section of the public.*

# INTRODUCING YOUR GLADIATOR OPTIMA VAN POLICY

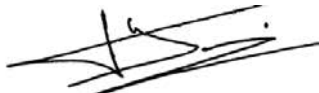
## Our contract with you

This policy is a contract solely between you and us. It is not intended that the Contracts (Rights of Third Parties) Act 1999 should confer any additional rights under this policy in favour of any third party.

The proposal (or any statement of fact or statement of insurance prepared from information you have provided) and declaration you make are part of this contract. The schedule, any endorsements and the certificate of motor insurance are all part of this policy. You must read them all as one document. We will insure you against legal liability, loss or damage under the sections shown in the schedule during any period of insurance set out in the schedule. You must keep to the conditions of this policy.

The cover applies throughout Great Britain, Northern Ireland, the Isle of Man, Channel Islands and any other country which is a member of the European Union except when we say otherwise. Your vehicle is also covered when in transit within these countries and between any of their ports.

On behalf of Ageas Insurance Limited.



**François-Xavier Boisseau - CEO, Insurance**

## The law which applies to our contract

English law will apply to this contract unless you and we agree otherwise. (If you live in Jersey, the law of Jersey will apply to this contract and the Jersey courts will have exclusive jurisdiction over disputes between us and you in relation to it.)

### Language

The contractual terms and conditions and other information relating to this contract will be in the English Language.

### IMPORTANT

Please read this policy, schedule, any endorsements and certificate of insurance carefully and make sure that they meet your needs. If you have any queries please contact your broker or intermediary who will be glad to help you. Please keep this policy, schedule, any endorsements and certificate of insurance in a safe place. You may need to refer to them if you make a claim.

### Cooling Off Period

We hope that you will be happy with your insurance policy. If, having examined your policy, you decide not to proceed, you have 14 days from the date you received your policy document to cancel this policy and receive a refund of premium. To do this you should contact the intermediary or organisation that sold you your policy.

Any refund of premium given will be subject to a charge for any period that cover has been in force plus an administration charge of £7.50 (subject to Insurance Premium Tax where applicable). Any refund will be subject to the return of the policy document and any Certificate of Motor Insurance or Cover Note.

A refund of premium will not be given if you have made a claim under the policy or an incident has occurred which may give rise to a claim under the policy.

## Our customer care policy

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.

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 shown below or email us through our website at [www.ageas.co.uk/complaints](http://www.ageas.co.uk/complaints).

Please tell us your name and your claim number or policy number and the reason for your complaint.

We may record phone calls.

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

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

*continued overleaf...*

# Our customer care policy continued

We promise to:

- 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;
- tell you the name of the person managing your complaint when we send our acknowledgement letter; and
- aim to resolve your complaint within 20 working days. If this is not possible for any reason, we will write to let you know when we will contact you and provide you with our final response.

## Financial Ombudsman Service

You may be able to pass your complaint to the Financial Ombudsman Service if you are not satisfied with our final response, or if we have not issued our final response within 8 weeks from you first raising the complaint. The Financial Ombudsman Service is an independent organisation and will review your case.

Their address is:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR.

Phone: **0800 023 4567** if calling from a land line or  
**0300 123 9123** if calling from a mobile

You can visit the Financial Ombudsman Service website at **[www.fos.org.uk](http://www.fos.org.uk)**

The ombudsman's service is available to personal policyholders. Their service is also open to charities, trustees and small businesses with income or assets within defined limits. You can get more information from us or the ombudsman.

If you take any of the action mentioned above, it will not affect your right to take legal action.

## Prudential Regulation Authority & Financial Conduct Authority

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. You can check their website (**[www.fca.org.uk](http://www.fca.org.uk)**), which includes a register of all the firms they regulate. Or you can phone them on **0845 606 1234**.

## Financial Services Compensation Scheme

If we cannot meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. Claims for compulsory insurance, such as third party motor insurance, are covered in full. Any claims made to the Financial Services Compensation Scheme for non-compulsory (optional) insurance, such as damage to the insured car and for any unused premium, are covered up to 90% of the value of the claim submitted.

You can get more information from the Financial Services Compensation Scheme at **[www.fscs.org.uk](http://www.fscs.org.uk)** or by phone on **020 7741 4100**.

# **LOSS AND DAMAGE**

## **Loss of or damage to your vehicle accessories or spare parts (PART A1)**

### **WHAT IS INSURED:**

If your vehicle, accessories or spare parts are lost, stolen, or damaged, we will either:

- repair the damage;
- replace what is lost or is damaged beyond economical repair;
- pay you cash for the amount of the loss or damage.

**We have the right to choose** which action to take in the case of any claim.

**Accessories and spare parts** which are only for your vehicle, and are in or on your vehicle, or in your private garage at the time of the loss or damage, will be covered in the same way.

**If a replacement for any damaged accessory or part of your vehicle** is not available we will pay the value of the accessory or part at the time of the loss. We will not pay more than the

manufacturer's last quoted list price in the United Kingdom for the accessory or part. If such a list price is not available the most we will pay is the manufacturer's last quoted list price in the United Kingdom for an equivalent accessory or part. We may use accessories or parts, including recycled parts, which are not made or supplied by the manufacturer of your vehicle but are of a similar type and quality to the parts we are replacing. We will not be responsible for additional storage costs caused by the unavailability of an accessory or spare part nor the cost of importation of any accessory or part into the United Kingdom.

**The most we will pay** is the market value of your vehicle, accessories and spare parts at the time of the loss or damage. We will not pay more than the amount for which you insured them. If your vehicle is under a hire purchase or leasing agreement, we will pay any claim to the legal owner.

**If your vehicle cannot be driven because of the loss or damage covered under this policy** we will pay the cost of protecting your

vehicle and taking it to the nearest competent repairer. After it has been repaired we will pay the cost of delivering it to your address in the United Kingdom.

### **If your vehicle is damaged by something covered under this policy you must:**

- do whatever is necessary to protect your vehicle and its accessories;
- report the incident to us as soon as possible. Refer to pages 13 to 16 for full information of reporting claims.

### **Audio and satellite navigation equipment**

Please read the schedule.

### **Broken glass**

If you have comprehensive cover please read the schedule.

### **Loss of keys and replacement of locks**

Please read the schedule.

*continued overleaf...*

## WHAT IS NOT INSURED:

This applies to all claims under part A1 of the policy.

We will not pay for any of the following:

- any excess shown in the schedule;
- loss of use, loss of value, wear and tear;
- mechanical, electrical, electronic or computer failures or breakdowns;
- damage to tyres from braking or by road punctures, cuts or bursts;
- loss, destruction or damage caused directly by pressure waves caused by aircraft and other aerial devices travelling at or above the speed of sound;
- any reduction in the market value of your vehicle following any repair whether or not as a result of any claim under this policy;
- loss of or damage to any trailer or caravan whether or not it is being towed by or attached to your vehicle. This does not apply if there is an endorsement in the schedule saying otherwise;
- loss of or damage to telephone, communication equipment of any kind;
- loss of or damage to your unoccupied vehicle if it is unlocked, or the windows or roof opening are open, or the keys (or any alternative electronic or mechanical device designed to operate the locking and/or ignition systems of the vehicle) are in or on the vehicle;
- loss of your vehicle by deception by someone who claims to be a buyer or a buying or selling agent;
- loss of or damage to any satellite navigation equipment, radio, cassette, disc player or similar apparatus or accessories or parts of any such apparatus. This does not apply if there is an endorsement in the schedule saying otherwise;
- any increase in damage as a result of your vehicle being moved under its own power following an accident;
- loss of or damage to your vehicle by a Government or public or local authority;
- loss or damage resulting from the repossession of the vehicle or restitution to its rightful owner;

**Young or inexperienced drivers:** If your vehicle or any of its accessories or spare parts are damaged while the vehicle is being driven by or in the charge of a person who is young or inexperienced, you will be responsible for the first part of the cost as shown in the schedule. You must pay this in addition to any other excess amounts shown in the schedule. You must pay the excess for each claim involving damage to your vehicle. If we pay any of these amounts you will have to repay the same amount to us as soon as possible ■

# **LIABILITY TO OTHERS**

## **Cover provided for you**

(PART A2)

### **WHAT IS INSURED:**

This policy covers you for:

- all you legally have to pay for the death of or personal injury to any person as a result of an incident involving your vehicle;
- damage to any property as a result of an incident involving your vehicle, but the indemnity against liability including all costs, expenses and indirect losses other than those covered under Legal Expenses (PART A5) for such damage is limited to £5,000,000 in respect of any such incident or series of incidents arising out of one event.

You must inform us immediately of the disposal of your vehicle as shown on your certificate of motor insurance. All cover under this policy will cease unless a replacement vehicle is acquired and details notified to us within 7 days of the disposal of the originally insured vehicle ■

## **Cover provided for other people (PART A3)**

### **WHAT IS INSURED:**

If you ask, we will provide the same cover to the following people:

- anyone you allow to drive your vehicle if allowed by your certificate of motor insurance;
- anyone you allow to use your vehicle for social domestic and pleasure purposes (this does not include driving);
- anyone travelling in or getting into or out of your vehicle;
- your employer for any vehicle you or they use and which is covered by this policy. Your employer must have your permission and the driver and use must be allowed by your certificate of motor insurance. Except for your vehicle any such vehicle must not belong to or be hired to your employer.

### **WHAT IS NOT INSURED:**

This applies to all claims under parts A2 and A3 of the policy.

We will not pay for any of the following:

- loss of or damage to property belonging to, or in the custody or control of any person insured under this part of the policy;
- anyone driving your vehicle who has never held a licence to drive it or who is disqualified from holding or applying for such a licence;
- anyone who fails to keep to any of the terms, exceptions, conditions and endorsements of this policy;
- anyone entitled to cover under any other policy;
- liability for the death of or injury to any person arising out of their employment by any person insured under this policy except as required under the Road Traffic Acts;
- loss of or damage to any vehicle being used or driven under this part of the policy ■

*continued overleaf...*

## **Cover provided for legal personal representatives (PART A4)**

### **WHAT IS INSURED:**

If anyone insured under the policy dies we will transfer to their estate the protection we provide under this policy ■

## **Legal expenses (PART A5)**

### **WHAT IS INSURED:**

**General representation:** If we give our prior written permission we will pay the fee for a solicitor to:

- represent any person insured under this policy at any coroner's inquest or fatal accident inquiry;
- defend any person insured under this policy in a court of summary jurisdiction in connection with any accident which you may be able to claim for under parts A2 or A3 of the policy.

**Proceedings for manslaughter or causing death by dangerous driving or causing death while under the influence of drink or drugs:** We will pay for legal services to defend anyone insured under this policy if proceedings are taken against them for manslaughter or causing death by dangerous driving or causing death while under the influence of drink or drugs. The following conditions apply to this cover:

- you must ask us to provide and we must agree to provide the cover;
- liability for the death(s) giving rise to the proceedings must be covered under this policy;
- the event causing the death(s) must have happened in the European Union ■

## **Hospital treatment (PART A6)**

### **WHAT IS INSURED:**

We will pay hospital treatment fees as required under the Road Traffic Acts ■



# **USE ABROAD**

## **Foreign use (PART A7)**

### **WHAT IS INSURED:**

This policy provides cover to use the insured vehicle in:

- any country which is a member of the European Union;

This policy provides the minimum cover you need by law in:

- any other country which agrees to meet European Commission Directives on motor insurance and satisfies the European Commission that it has made arrangements to meet the requirements of these Directives.

### **WHAT IS NOT INSURED:**

Unless we have agreed to extend full policy cover for use of your vehicle outside the European Union we will not pay for any of the following:

- loss of or damage to your vehicle or its accessories and spare parts;
- any third party liability which is more than the minimum cover required by the European Commission Directives;
- any claim arising out of the use of your vehicle in any country outside the European Union that does not meet the European Commission Directives ■

## **Extended cover**

If we agree we will provide the wider cover shown in your schedule while your vehicle is being used outside the European Union or while your vehicle is in transit between the European Union and any other country which we have agreed to provide cover for.

For this wider cover to apply you must:

- request us to provide the cover before your departure;
- tell us which countries you are visiting;
- tell us your date of departure and return;
- pay any required additional premium ■

## **International motor insurance certificate (Green Card)**

A Green Card is no longer required for travel within those countries which are members of the European Union or which meet the requirements of the European Commission Directives on motor insurance.

For travel outside these countries a Green Card will be issued showing the countries and dates for which the wider policy cover is being provided ■

## **Customs duty/delivery costs**

If your vehicle cannot be driven because of loss or damage covered by this policy and subject to prior agreement, we will pay the cost of delivering your vehicle to your address in the United Kingdom and any customs duty you have to pay as a direct result of the loss or damage ■

# **ADDITIONAL BENEFITS - all policies**

## **No claim discount**

1. If no claim is made you will qualify for a no claim discount. You cannot transfer your no claim discount to someone else. We will allow the maximum no claim discount if you do not claim for seven years.
2. If you have a comprehensive policy and you claim only for broken glass under any windscreen endorsement shown on your schedule, your no claim discount will not be affected by that claim.
3. If we pay hospital treatment fees under the Road Traffic Acts it will not affect your no claim discount.
4. You can ask us for information on how your no claim discount may be affected by a claim ■

## **Cover when your Vehicle is being serviced, overhauled or repaired**

The cover you have under this policy applies to you when your vehicle is in the hands of a motor trader carrying on a business from a motor trade outlet or premises for service, overhaul or repair. On such occasions we will ignore the limitations about driving and use described in your certificate of motor insurance ■

# **ADDITIONAL BENEFITS - comprehensive policies only**

## **Replacement vehicle cover** (PART B5)

### **WHAT IS INSURED:**

If your vehicle is damaged in circumstances that give rise to a claim under part A1 of the policy and once we accept your claim, you will be entitled to a replacement vehicle.

You will not be entitled to a replacement vehicle if you are under 18 years of age at the time of a claim.

We will not provide a replacement vehicle until your vehicle is being repaired by one of our approved repairers (see page 13 for more details). We will arrange for the replacement vehicle from a vehicle provider of our choice.

The replacement vehicle will be a type described by the rental company as being within private vehicle category V1. To become entitled and stay entitled to a replacement vehicle you must agree to keep to all of the vehicle provider's conditions.

If a replacement vehicle is given to you under this section of the policy we will extend the cover provided by this policy to the replacement vehicle. Your entitlement to a replacement vehicle will not begin or will end if our approved repairer or any vehicle engineer appointed by us says that your vehicle is beyond economical repair.

Your entitlement to a replacement vehicle will not begin or will end if you claim or we offer to settle under any new vehicle benefit clause that may apply under the policy.

Your entitlement to a replacement vehicle will end:

- when your vehicle has been repaired and is made available for you to collect or for us to re-deliver to you;
  - when the policy ends or is cancelled;
  - after you have had the replacement vehicle for 14 days;
- whichever happens first.

We will only give you a replacement vehicle if the loss or damage happens in Great Britain or Northern Ireland ■

# **GENERAL EXCEPTIONS applicable to all of the policy**

1. This policy does not apply when any vehicle covered by it:
  - is being driven by or is in the charge of any person not allowed to do so under your certificate of motor insurance;
  - is being used other than for the purposes shown in your certificate of motor insurance;
  - is being driven with your permission by any person who you know has never held a licence or is disqualified from holding or applying for one;
  - is towing for reward a caravan, trailer or disabled mechanically propelled vehicle;
  - is towing more than one caravan, trailer or disabled mechanically propelled vehicle at any one time.
2. This policy does not cover any liability incurred as a result of an agreement or contract unless that liability would have existed otherwise.
3. Except as required under the Road Traffic Acts, this policy does not cover any loss or damage caused by war, invasion, act of foreign enemy, hostilities (whether or not war is declared), civil war, rebellion, revolution, insurrection, military or usurped power or acts of terrorism.
4. This policy does not provide cover except under parts A2, A3, A4, A5, A6 for any accident, injury, loss or damage caused by:
  - earthquake;
  - riot or civil commotion if it happens outside Great Britain, the Isle of Man or the Channel Islands.
5. This policy does not cover any loss, damage or legal liability directly or indirectly caused by:
  - ionising radiations or contamination by radioactivity from irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
  - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of it.
6. We will not pay for any liability, injury, damage or accident while your vehicle is parked or is being driven in any part of an airport or airfield set aside for:
  - moving, taking off or landing of aircraft;
  - aircraft parking areas and associated roads, and ground equipment parking, maintenance and refuelling areas;
  - Customs examination areas of passenger terminals.
7. We will not be liable for death of or bodily injury to any person or damage to property directly or indirectly caused by pollution or contamination unless the pollution or contamination is directly caused by a sudden, identifiable, unintended and unexpected event which happens in its entirety at a specific time and place during the period of insurance.

We will treat all pollution or contamination which arises out of one event as having happened at the time the event took place.

This exception will not apply in circumstances where we have to meet any compulsory motor insurance laws.
8. We will not pay the claim and all cover under the policy is forfeited if you or anyone acting for you makes a claim under the policy knowing the claim to be false, fraudulently inflated or supported by fraudulent documents or if loss, damage or injury is caused by your wilful act or with your connivance.
9. This policy will not cover loss, damage, injury or liability arising from any deliberate act by you or someone insured under this policy ■

# **POLICY CONDITIONS applicable to all of the policy**

1. You or your legal personal representatives must give us in writing as soon as possible full details of any event which could lead to a claim under this policy. You must also send us unanswered any letters, notices, writs or summonses you receive to do with the claim. If you know of any possible prosecutions, inquests or fatal accident inquiries you must tell us immediately in writing.
2. You must not admit responsibility or offer or promise anything without our written permission.
3. If we wish we may take over and deal with your claim in your name. We may also pursue any claim to recover for our benefit any money we have paid out under this policy. Anyone claiming cover under this policy must give us whatever information and help we need.
4. If at the time a claim is made under this policy any other policy exists that would cover the claim, we will pay only our share of the claim unless it says differently in this policy.

5. You must do all you can to protect your vehicle and its contents and keep your vehicle in a road worthy condition. If we ask you must let us examine your vehicle at any reasonable time.
6. Your vehicle must have a current MOT certificate if applicable.
7. The insurance cover this policy provides depends on the terms, exceptions, conditions and endorsements in this policy document and the schedule which must be read as one document. Everyone claiming cover must do everything the policy requires for it to stay in force.
8. To cancel your policy, please contact the insurance broker or intermediary who sold you your policy and at the same time send to 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 on a pro rata basis, minus a £7.50 administration charge (subject to Insurance Premium Tax where applicable).

We or our authorised agent may cancel this policy by giving you seven days' notice by

letter. We will send this notice to your last known address. You must send us the policy and certificate of motor insurance and then we will refund to you a part of your premium on a pro rata basis, minus a £7.50 administration charge (subject to Insurance Premium Tax where applicable).

The reason for cancellation will be set out clearly in the communication with you. Valid reasons include, but will not be limited to, those listed below;

- Changes to the information detailed on your proposal, statement of insurance or statement of fact, schedule or certificate of motor insurance which result in us no longer wishing to provide cover.
- Where the circumstances of a new claim, or an incident we have become aware of, result in us no longer wishing to provide cover.
- Where we suspect fraud on this or any other related policy.
- Where you, a person acting on your behalf, or any person covered to drive your vehicle uses threatening, intimidating or abusive behaviour or language towards our staff, suppliers or agents acting on our behalf, including your insurance broker or intermediary.

- Where any person claiming cover under this policy fails to provide us with any reasonable information we ask for.
- Where a misrepresentation has been made that results in us no longer wishing to provide cover.
- Where we are unable to collect a premium payment due to insufficient funds in the account you have nominated to pay from (notice will be sent to your last known address allowing you an opportunity to rectify the situation, and confirming that a second attempt to collect the payment will be made).
- Where we are unable to collect a premium payment due to a Direct Debit Instruction being cancelled (notice will be sent to your last known address allowing you an opportunity to rectify the situation by reinstating the previous Direct Debit instruction, providing a new Direct Debit instruction or by providing the full outstanding premium).

**12.**

9. If the law of any country in which you are covered by this policy says we must settle a claim which we would not otherwise have paid we can ask you or the person who incurred the liability to pay us that amount.
10. If you do not pay a premium we will not provide cover from the date the premium was due.
11. If you claim under this policy and you are paying your premium under an Ageas Insurance Limited credit scheme we may take from any claim settlement any amount you owe us.
12. Under part A2 of your policy, in respect of claim(s) arising out of damage to property caused by or in connection with your vehicle. We may at any time:
  - pay to you the amount of indemnity provided by this policy to a maximum of £5 million (after deduction of payments already made).
  - or
  - pay any less amount for such claim(s) to be settled.

From the date of such payment we shall relinquish control of the negotiations and legal proceedings in connection with such claim(s) and we shall be under no further liability except for costs and expenses incurred with our written consent prior to the date of such payment

13. If your vehicle is damaged and is uneconomical to repair (written off) and we agree to settle your claim on that basis you will still owe us the full annual premium as we will have met all our responsibilities to you under this policy. All cover will cease unless we agree otherwise and you must send us any documentation that we require. ■

# **A GUIDE TO MAKING A CLAIM**

## **If you are involved in an accident or your vehicle is stolen**

Call Onecall on **0345 122 3260** as soon as possible after the incident has occurred. Assistance is available on this number 24 hours a day.

### **The information you will need to provide to us:**

- your policy/certificate number;
- your personal details and those of the driver;
- full details of the incident and any other parties involved.

We will validate your claim and discuss with you how your claim will be progressed.

## **Getting your vehicle repaired:**

If your vehicle needs to be repaired we have a nationwide network of approved repairers who can arrange to start work on your damaged vehicle with minimum delay. Simply call Onecall and we will contact the nearest approved repairer for you. Collection and redelivery to your home can be arranged if required. Under our approved repairer scheme there is no need for you to obtain repair estimates or wait for an engineer's inspection.

Approved repairers have been specially chosen by us to ensure a high standard of service and provide high quality repair work, with a 3 year warranty. Their quality is constantly under review by our own team of engineers.

## **Replacement Vehicle:**

If you need the use of a vehicle while your own is being repaired we guarantee to provide you with one under our Replacement Vehicle Scheme. For full details of this scheme please refer to part B5 of your policy. This scheme is only available to comprehensive policyholders aged 18 years and over who use a approved repairer.

## **When repairs are complete:**

The repairer will let you know when your vehicle can be collected (or arrange redelivery). If you have a replacement vehicle this must be returned at the same time. When you collect your vehicle you will need to pay the repairer any policy excess or contribution which may be applicable.

*continued overleaf...*

# **ONECALL 0345 122 3260**

## **(+44 2380 684112 if outside United Kingdom)**

# **A GUIDE TO MAKING A CLAIM continued**

## **If your vehicle is a total loss**

If your vehicle is irreparable or repair costs exceed the market value of the vehicle and its accessories it will be considered a total loss. Once this is determined we will immediately move your vehicle to a place of free storage, so please ensure that wherever possible all your personal effects are removed from your vehicle. You should note that all total loss vehicles are placed on an industry-wide register to guard against fraud and this information is shared between insurance companies.

Before settlement can be made you will need to provide us with:

- your certificate of motor insurance;
- the vehicle registration document;
- the vehicle MOT test certificate;
- all sets of vehicle keys;
- the vehicle purchase receipt;

- details of any outstanding finance relating to the vehicle;
- any other documentation that you may wish us to take into account such as the vehicle's servicing history.

NOTE: Sending the documents to us direct will avoid any unnecessary delay in issuing your settlement payment.

Once an engineer has assessed the market value we will contact you to agree a valuation for your vehicle, subject to deduction of any applicable policy excess, outstanding finance and any premium still to be paid.

Once you have accepted this amount and subject to all information and documentation being in order, we will issue you with a payment.

NOTE: For reasons of safety and to prevent fraud, insurers actively discourage the retention of total loss vehicles by policyholders. Future insurance on such vehicles may be refused.

## **If your vehicle is stolen**

If your vehicle is stolen and recovered with damage, it will either be repaired or a total loss payment made in the manner already described. If the vehicle is not recovered this will also be treated as a total loss.

NOTE: We may arrange for an Ageas Representative to visit you to help us with our investigation of theft claims ■

*continued overleaf...*

## **ONECALL 0345 122 3260**

### **(+44 2380 684112 if outside United Kingdom)**



## **If a third party is involved**

DO NOT ADMIT LIABILITY. Obtain names, addresses and telephone numbers of those involved (eg. drivers, passengers, pedestrians and witnesses). Please also obtain insurance details for any vehicles involved and offer your insurance details to anyone involved in the accident. Forward any third party correspondence to ourselves unanswered. Do not attempt to deal with any claim yourself unless agreed by us ■

## **General Information**

### **Cherished or personalised number plates:**

If your vehicle is stolen and not recovered or rendered a total loss you should contact the DVLA at the earliest opportunity to make the necessary arrangements to transfer the plate to a replacement vehicle. NOTE: Failure to do so could delay your claim.

## **Uninsured loss recovery:**

When making a claim any costs incurred which are not included under your policy, such as the excess are known as 'uninsured losses'. If you are not at fault then you may be entitled to recover these from the known third party. You may have separate cover to assist in this recovery; check your documentation or contact the third party or their insurers directly for reimbursement ■

**ONECALL 0345 122 3260**  
**(+44 2380 684112 if outside United Kingdom)**

# **GLASS REPAIR & REPLACEMENT**

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## **If the Windscreen, side or rear glass in your vehicle needs to be repaired or replaced**

Call the Ageas Glassline on **0800 174 764**.

**If the glass can be repaired:** Glass damage can often be repaired but you need to act QUICKLY and call our Glassline as soon as possible. If left untreated, the damage is likely to spread until a much more costly and

time-consuming replacement is required.

If you have windscreen insurance cover, simply produce your current certificate of motor insurance at the time of repair. No excess will apply and there will be nothing to pay (except the VAT if registered).

### **If the glass has to be replaced:**

Call the Ageas Glassline. If you have windscreen insurance cover and can produce your certificate of motor insurance you will only have to pay any applicable policy excess, VAT (if registered) and any amount by which the invoice exceeds the policy limit.

### **If you do not have windscreen**

**insurance cover:** If your policy does not include this cover by calling the Ageas Glassline you will still qualify for a substantial discount for standard stock items but you will need to pay the windscreen company in full at the time of repair or replacement.

### **If you do not use the Ageas Glassline:**

This will not affect your right to claim under the policy but a limit may apply to the amount you may claim. Please see your schedule for full details ■

## **THE AGEAS GLASSLINE 0800 174 764**

# **PROTECTING YOUR VEHICLE & BELONGINGS**

## **Vehicle related crime is unfortunately very common, accounting for over a quarter of all reported crimes**

As most vehicle crime occurs when the vehicle is unattended we hope you will find the following tips and precautions useful in helping you to protect your property against vehicle crime.

It is also a condition of your policy that you do everything you can to protect your vehicle. In certain circumstances if you do not do this your right to claim under your policy may be affected.

## **CLOSE ALL WINDOWS**

When you leave your vehicle (even for a short time) close all windows, including the sun roof. (If fitted).

## **LOCK YOUR VEHICLE**

Always lock your vehicle, even if it is on your drive or in your garage or you are just leaving it for a short while. Do not forget the rear or side doors.

## **REMOVE THE KEYS**

Even if you are leaving your vehicle for just a few seconds NEVER leave your keys in the vehicle or leave the engine running.

## **FIT AND USE AN ANTI-THEFT DEVICE**

Most vehicle thieves are opportunist and will often avoid vehicles which have an anti-theft device fitted. A discount from your insurance premium may be available if you fit and use an approved alarm/immobiliser.

## **GOODS BEING CARRIED**

Always ensure that goods being carried in or on your vehicle are securely fastened at all times. Valuable goods being carried should never be left unattended.

## **PARKING YOUR VEHICLE**

At night try and park in a well lit area. If you are using a ticket entry car park always take the ticket with you. Where possible use a car park which has security cameras or is regularly patrolled by security staff.

## **AUDIO AND SATELLITE NAVIGATION EQUIPMENT**

Where possible always remove your radio or other audio and satellite navigation equipment when leaving your vehicle unattended.

## **PERSONAL BELONGINGS**

Never leave any personal belongings in open view in your vehicle. If you cannot take them with you when you leave your vehicle lock them away in the boot or glove compartment. Mobile phones and handbags are popular targets for vehicle thieves ■

# PRIVACY NOTICE

Please read this notice carefully as it contains important information about our use of your personal information.

In this notice, we and us and our mean Ageas Insurance Limited. Your personal information means any information we hold about you and any information you give us about anyone else.

You should show this notice to anyone else insured or proposed to be insured to drive your car under your policy as it will also apply to them. It explains how we use all the information we have about you and the other people insured under your policy.

Please note that if you give us false or inaccurate information this could give us the right to avoid your insurance policy or it could impact your ability to claim.

## Sensitive information

Some of the personal information that we ask you to provide is known as "sensitive personal data". This will include information relating to health issues, race, religion and any criminal convictions. We need to use sensitive personal data to provide you with quotes, arrange and manage your policy and to provide the services described in your policy documents (such as dealing with claims).

## How we use your personal information

We are part of the Ageas group of companies. We may share your personal information with other companies

in the group for any of the purposes set out in this notice. If you want to know more about the Ageas group please go to [www.ageas.co.uk](http://www.ageas.co.uk). We will use your personal information to arrange and manage your insurance policy, including handling underwriting and claims and issuing renewal documents and information to you or your insurance adviser. We will also use your personal information to assess your insurance application and provide information to credit reference agencies.

We may research, collect and use data about you from publically available sources including social media and networking sites. We may use this data for the purposes set out in this notice, including fraud detection and prevention.

We may have to share your personal information with other insurers, statutory bodies, regulatory authorities, our business partners or agents providing services on our behalf and other authorised bodies.

We will share your personal information with others:

- if we need to do this to manage your policy with us including settling claims
- for underwriting purposes, such as assessing your application, arranging your policy and at renewal stage including;
  - providing your (or any person included on the proposal) Driving Licence Number to the DVLA to confirm licence status, entitlement and relevant restriction information and endorsement/conviction

data. Searches may be carried out prior to and at any point during your insurance policy including mid-term adjustment and renewal. (For details relating to information held about you by the DVLA please visit [www.MyLicence.org.uk](http://www.MyLicence.org.uk))

- search your (or any person included on the proposal) 'No Claims Discount' ("NCD") details against a No Claims Discount database to obtain information in relation to your NCD entitlement. Such searches may be carried out against driving licence number, name, date of birth, Vehicle Registration Mark ("VRM") and or postcode. (A search of the driving licence number with the DVLA or against the NCD database should not show a footprint against the driving licence.

- for management information purposes;
- to prevent or detect crime, including fraud (see below);
- if we are required or permitted to do this by law (for example, if we receive a legitimate request from the police or another authority); and/or
- if you have given us permission.

You can ask for further information about our use of your personal information. If you require such information, please write to the Data Protection Officer at the address set out below.

## Preventing and detecting crime

We may use your personal information to prevent crime. In order to prevent crime we may:

- check your personal information against our own databases;

# PRIVACY NOTICE continued

- share it with fraud prevention agencies. Your personal information will be checked with and recorded by a fraud prevention agency. Other companies within the financial services industry may also search such fraud prevention agencies when you make an application to them for financial products (including credit, savings, insurance, stockbroking or money transmission services). If such companies suspect fraud, we will share your relevant personal information with them. The information we share may be used by those companies when making decisions about you.

You can find out which fraud prevention agencies are used by us by writing to our Data Protection Officer at the address set out below;

- share it with operators of registers available to the insurance industry to check information and prevent fraud. These include the Claims and Underwriting Exchange Register administered by Insurance Database Services Ltd and the Motor Insurance Anti-Fraud and Theft Register. We may pass information relating to your insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers, their agents and suppliers; and/or
- share it with the Motor Insurance Database (MID) which may be used to establish whether a driver is insured to drive a vehicle and/or for preventing or detecting crime. If you are involved in an accident

in the UK or abroad, the MID may be searched to obtain relevant policy information. You can find out more at [www.mib.org.uk](http://www.mib.org.uk)

- undertaking searches against your (or any person included on the proposal) driving licence number against details held by the DVLA to confirm your licence status, entitlement and restriction information and endorsement/conviction data.
- search your (or any person included on the proposal) NCD details against a No Claims Discount database to obtain information in relation to your NCD entitlement. Such searches may be carried out against your (or the relevant person included on the proposal) driving licence number, name, date of birth, Vehicle Registration Mark ("VRM") and or postcode.

## Dealing with others on your behalf

To help you manage your insurance policy, subject to answering security questions, we will deal with you or your husband, wife or partner or any other person whom we reasonably believe to be acting for you if they call us on your behalf in connection with your policy or a claim relating to your policy. For your protection only you can cancel your policy or change the contact address.

## Marketing

We may use your personal information and information about your use of our products and

services to carry out research and analysis.

We will only use your personal information to market our products and services to you if you agree to this.

## Monitoring and recording

We may record or monitor calls for training purposes, to improve the quality of our service and to prevent and detect fraud. We may also use CCTV recording equipment in and around our premises.

## Further information

You are entitled to receive a copy of any of your personal information we hold. If you would like to receive a copy, or if you would like further information on, or wish to complain about, the way that we use personal information, please write to the Data Protection Officer at Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA giving your name, address and insurance policy number. We may charge you a small fee for this.

If we change the way that we use your personal information, we will write to you to let you know. If you do not agree to that change in use, you must let us know as soon as possible.

You have the right to complain to the Information Commissioner's Office at any time if you object to the way we use your personal information.





# WHAT TO DO IN THE EVENT OF AN ACCIDENT

If you are involved in an accident or your vehicle is stolen call OneCall on 0345 122 3260 - assistance is available on this number 24 hours a day.

The following guidelines will help us to help you with your claim.

## 1. STOP

If you have an accident with:

- another vehicle;
- a pedestrian;
- an animal (livestock);
- a dog; or
- another person's property; you must STOP at once.

## 2. Exchange all details

Important information is:

- the names and addresses of all those involved (including those of any witnesses);
- insurance company details (including policy numbers if known);
- registration numbers of the cars involved.

## 3. Show your certificate of motor insurance

- If someone is injured in the accident, you must show our certificate of motor insurance to anyone who has a good reason for asking to see it.
- You must also report the matter to the police within 24 hours of the incident, and also show them your certificate of motor insurance.

## 4. DO NOT admit blame or offer any payment

Accidents are stressful, but it is essential that you do not:

- admit blame; or
- make any offer of payment; as it could make it more difficult for us to manage your claim and may also affect your rights.

## 5. Record all the facts

Record all the facts of the accident as soon as possible, regardless of how trivial the incident may seem at the time - they may help prove your case.

- A rough sketch of the scene showing all the positions of the cars involved, the road signs, markings, width, skid marks, obstructions, where the incident happened and the road names can help.
- A note of the weather conditions, visibility and conditions of the road etc. is also useful.
- If you have a camera handy, all the better - take a photograph of the accident scene and any damage.

## 6. Letters and documents

All letters and documents you receive to do with the incident should be forwarded to us unanswered.

## 7. Theft

If either your vehicle or its contents are stolen, you should report the matter to the police as soon as possible.

## 8. Note

It will help speed up your claim if you have all your documents to hand, such as:

- certificate of motor insurance;
- driving licence;
- registration document; and
- MOT certificate (if applicable).

We will then guide you through the claims process.

## What happens next is on page 13 - entitled:

A GUIDE TO  
MAKING A CLAIM

**ONECALL**  
**0345 122 3260**

**If phoning from outside  
the United Kingdom  
+44 2380 684112**

*NOTE: It is important that you only use these numbers in connection with a claim.*

**THE AGEAS GLASSLINE**  
**0800 174 764**

Underwritten by **Ageas Insurance Limited**

Registered office address

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

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.