

Van Insurance

Insurance Product Information Document

Company: Ageas Product: Van Insurance (Fully Comprehensive)

Ageas is a trading name of Ageas Retail Limited. Ageas Retail Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register no 312468.

This document provides a summary of the key information for this product. Full information is provided in the policy documentation.

What is this type of insurance?

This is a Comprehensive Van insurance policy. It covers the insured vehicle against loss or damage to it caused by accident, fire, theft and vandalism/malicious damage. The policy also covers liability for death, injury and property damage caused to third parties while the insured vehicle is being driven or used. Cover is provided to all drivers named on the Certificate of Motor Insurance.



What is Insured?

Damage caused to your vehicle as a result of:

- ✓ Accident
- ✓ Malicious damage or vandalism
- ✓ Fire, theft and attempted theft

Death or injury to other people or damage to their property caused by:

- ✓ Your vehicle
- ✓ A trailer being towed

(Damage to property limited to £2m including costs and expenses)

Other benefits included:

- ✓ Audio/entertainment equipment (cover limited to £300 when not manufacturer fitted)
- ✓ New vehicle replacement
- ✓ Medical expenses (covered up to £300 per person)
- ✓ Overnight accommodation costs (cover limited to £250 per claim and £50 per person)
- ✓ Onward journey costs (cover up to £400 per claim and £150 per person)
- ✓ Personal belongings cover (cover up to £300 per claim and £100 per person)
- ✓ EU cover for SDP use (for a maximum of 90 days)
- ✓ Replacement locks and keys (cover up to £500 per claim)
- ✓ Windscreen Damage (limited to £200 when not using approved repairer)

Optional Cover

See your Statement of Fact for details of the cover you have selected.

Dependent on your eligibility, you may be able to protect your No Claims Discount.



What is not Insured?

- ✗ Loss or damage caused by wear and tear or depreciation
- ✗ Depreciation in value
- ✗ Mechanical Breakdown
- ✗ Punctures to your tyres
- ✗ Loss of use
- ✗ Telephones
- ✗ Theft or attempted theft:
 - Your vehicle is left unlocked, left with keys/key fob in or on your vehicle, left with engine running or left with window or roof open
 - Theft by persons known to you
 - Theft by deception
- ✗ For any use not stated on your statement of fact
- ✗ Any driver not noted on the policy
- ✗ Driving other vehicles not noted on the policy
- ✗ Using your vehicle for anything connected with business in Europe.
- ✗ Suicide/Attempted Suicide
- ✗ Acts of war or terrorism
- ✗ Personal belongings cover does not extend to tools or money left in the vehicle



Are there any restrictions on cover?

- ! The most that will be paid for loss or damage to the insured van is the market value of the van at the time of the loss
- ! A courtesy vehicle will only be available when your vehicle is being repaired by one of our approved garages and only for up to 7 days.
- ! Excesses - the first amount of any claim (see policy wording and your Statement of Fact for more information)
- ! An additional excess of £200 applies to accidental or malicious damage claims, if you do not use one of our approved garages.



Where am I covered?

- ✓ You and any named drivers will be covered in the UK, Channel Islands and the Isle of Man and for up to 90 days in each period of insurance in the European Union



What are my obligations?

- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation or those of any named drivers
- You'll need to let us negotiate, defend or settle any disputes or claims on your behalf. You'll also need to let us take legal action in your name to get back any payment we've made under this policy
- It's really important that you're honest with us at all times, including when you're buying a policy or making a claim
- In the event of a claim, you must tell your insurer as soon as possible, even if there is no damage to your vehicle. You should not admit fault, negotiate or promise to make any payment



When and how do I pay?

- Annually by credit/debit card; or
- Monthly by Direct Debit



When does the cover start and end?

The cover starts on the date we have agreed with you and will last for 12 months. Dates of cover are specified in your policy



How do I cancel the contract?

You can cancel your policy any time. Simply log in to your online account at my.ageas.co.uk and select the option to cancel.

Alternatively you can cancel your policy by emailing van@ageas.co.uk or by calling 0345 165 5751.

It's important to be aware that your policy won't be cancelled if you simply stop your direct debit. Please refer to your Terms of Business Agreement for details of fees and charges.

Cancelling within the first 14 days

- If you cancel your policy within 14 days of the purchase date or the date at which you receive your documents (if this is later) then: If your policy has not started we'll refund your full premium, plus Insurance Premium Tax (IPT) where applicable, minus the relevant administration fee for cancellation.
- If your policy has started, as long as you've not made a claim and nothing has happened which could lead to a claim, we'll refund you for the time left on the policy (plus IPT where applicable). We'll do this by working out the cost of your insurance per day, and then refund you for the days that you haven't yet used, minus the relevant administration fee for cancellation.
- If you've made a claim or something has happened which could lead to a claim, no refund will be paid. If you pay for your insurance on a monthly basis, we'll also ask you to pay the remainder of the year's premiums.

Cancelling after the first 14 days

- After the initial 14 days, as long as you've not made a claim and nothing has happened which could lead to a claim, we'll refund you for the time left on the policy (plus IPT where applicable). We'll do this by working out the cost of your insurance per day, and then refund you for the days that you haven't yet used, minus the relevant fee.
- If you've had a claim during the cover period, or something has happened which might lead you to make a claim, then you won't receive any refund. If you pay for your insurance on a monthly basis, we'll also ask you to pay the remainder of the year's premiums.