

Car Insurance



Policy Document

To make a claim, please call:
0345 601 6687

Policy administration helpline:
0345 128 7915



Donations to Age UK's charitable work from Age Co sales are expected to reach £3 million each year

Age Co Car Insurance is arranged and administered by Ageas Retail Limited and underwritten by Ageas Insurance Limited.

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This policy document is also available in large print. To request this, please call us on 0345 128 7915.

Useful telephone numbers

24 hour claims helpline

0345 601 6687

Our claims helpline is a response service with operators who can immediately confirm whether **your** policy covers **you** for the **incident**. Save this number in **your** mobile phone so that **you** have it available if **you** have an accident.

The claims helpline is open 24 hours a day, 365 days a year.

If **you** are calling from abroad, please call +44 2380 621980.

If **your** only claim is for windscreen or window glass, please call **our** glassline on **0800 804 4030**.

We may record or monitor calls for training purposes, to improve the quality of **our** service and to prevent and detect fraud.

Policy administration helpline

0345 128 7915

If **you** have any questions about this policy booklet or any documentation **you** have received or wish to make a change to **your** policy, please call **our** policy administration helpline.

The policy administration helpline is open 8am to 8pm Monday to Friday and 9am to 1pm on Saturday.

IMPORTANT

It is vital that the registration mark of **the car** is correctly shown on **your** policy. If this is incorrect, **the car** may not appear on the Motor Insurance Database (MID) and this could lead to **the car** being seized by the authorities. Please let **us** know immediately if **your** registration mark is showing incorrectly on **your** documents.

It is a legal requirement in Great Britain to have continuous insurance in place for **the car** and if there is no record on the MID showing **the car** is insured and **you** have not declared it as 'off road' by completing a SORN (Statutory Off Road Notification), **you** may receive a letter from the DVLA advising that **you** could receive a fine or prosecution and **the car** could also be clamped, seized and ultimately destroyed. **You** can check that details held about **the car** on the MID are correct by visiting www.askmid.com.

What to do if you have an accident

The law

- **You** must stop if **you** are involved in any **incident** involving an injury to any person or certain animals, or if other vehicles or roadside property are damaged. If **you** own the vehicle, **you** must give **your** name, address and insurance details to anyone who has a good reason for asking. If **you** do not own the vehicle, **you** must give the owner's name and address and the registration number of the vehicle.
- If there is an injury or **you** do not give **your** details to anyone at the scene, **you** must report the **incident** to the police within 24 hours and present **your certificate of motor insurance** within five days.

To help with the claims process

- Do not apologise or admit any fault.
- Try to collect the following information to give to **our** claims helpline (see page 5). This will help **us** to speed up **your** claim.
 - Full details of the other drivers, including their phone numbers, and the registration numbers of all vehicles involved. This will allow **us** to contact anybody else involved straight away and, if **you** are not at fault and **we** manage to recover any money **we** pay in full, **your** no claim discount will not be affected.

- Injuries caused.
- Property damaged.
- Witnesses (if there are any).
- Police officers and report references.
- Full details of what happened.

Taking photos with a camera or mobile phone can help to confirm certain accident details.

Next steps

- Call **our** 24-hour claims helpline on 0345 6016687 or +44 2380 621980 if calling from abroad (see page 5).
- There will be a phone number on all correspondence from **our** claims department for **you** to call if **you** need to contact us. Please remember to have **your** claim number ready when **you** call.
- Please remove all personal belongings from **the car** before it is taken for assessment or repair.
- Please see page 15 for details on how **we** settle **your** claim under sections A or C.

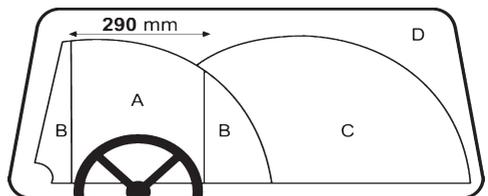
Damaged windscreen and window glass

If **you** have comprehensive cover

- Call **0800 804 4030** to arrange for the glass to be repaired or replaced. If **you** phone this number and use one of **our** chosen glass companies, cover is unlimited. If **you** do not, the most **we** will pay is £250 after taking off any **excess**.
- Repairing a windscreen or window instead of replacing it can save **you** money as **your excess** will be waived. Ask about this when calling **our** glassline on the number above.

If **you** do not have comprehensive cover, **you** can still phone the number above but **you** will have to pay the cost of replacing or repairing the windscreen or window.

The diagram below (as viewed from the outside of **the car**) may help **you** to recognise whether or not the break can be repaired.



- Zone A Damage up to 10mm
- Zone B Damage up to 15mm
- Zone C Damage up to 25mm
- Zone D Damage up to 40mm

24-hour claims helpline

0345 6016687 or
+44 2380 621980
if calling from abroad

**Our claims helpline is open 24 hours a day,
365 days a year.**

Our claims helpline is a service to report **incidents** to **our** operators who can immediately confirm whether **your** policy covers **you** for the **incident**. Remember to save this number in **your** mobile phone so that **you** will have it available if **you** have an accident.

We may record or monitor calls for training purposes, to improve the quality of **our** service and to prevent and detect fraud.

Start of the claims process

- If **the car** is involved in an **incident** or **you** need to make a claim, please phone **us** as soon as possible.
- To help **us** deal with **your** call efficiently, please have **your certificate of motor insurance** and details of the **incident** with **you** when **you** call. If **you** are at the scene of the accident when **you** call **our** claims helpline and do not have **your certificate of motor insurance** with **you**, please give **us the car** registration number.
- **We** will validate **your** claim and discuss with **you** how **your** claim will be progressed.
- **We** will answer all correspondence within five working days of receiving it.

Repair service for an incident within the geographical limits

Message relay

We can pass messages to friends, family or colleagues.

Repairs

If damage to **the car** is covered and it can be repaired, we will arrange for one of **our** approved repairers to contact **you** and arrange to collect **the car**. Repairs made by **our** approved repairers are guaranteed for three years.

Authorisation

If an approved repairer is used, **you** do not need to get any estimates, and repairs can begin immediately after **we** have authorised them.

Delivery

When the work is done, **our** repairer will contact **you** to arrange a convenient time to deliver **the car** back to **you**.

Paying for repairs

We will pay the repair bill. All **you** need to do is pay any policy **excess** direct to **our** repairer when they deliver **the car** back to **you**.

If the car cannot be repaired

If **the car** cannot be economically repaired, **we** will offer **you** a settlement amount within one week of the date **we** receive the engineer's report. Once this amount is agreed, **we** will send **you** the payment within one working day of receiving satisfactory vehicle documents.

If **the car** is a total loss (a write-off), **you** must send in all the original documents that **we** ask for (for example, the vehicle registration document (V5C) and the current MOT certificate). **We** will arrange for an appointed salvage agent to collect the vehicle to dispose of it. Please remove all **your** personal belongings from **the car** before it is collected.

The Claims Process continued

If you have comprehensive cover you have the following extra services.

Get-you-home service within the geographical limits

If the car is not roadworthy following an incident covered by your policy, we can assist in getting you and your passengers from the scene of the incident to your home or to your planned destination, subject to a maximum payment of £250. If you cannot complete your journey, we will pay for overnight accommodation up to £75 per person for you and your passengers.

Guaranteed courtesy car

To keep you mobile, while using an approved repairer within the geographical limits, you will be offered a small courtesy car while yours is being repaired.

The repairer may, with your agreement, provide an alternative solution more suitable to your requirements.

Once we have decided that your car can be economically repaired by one of our approved repairers and if it cannot be driven, we will provide the courtesy car on the next working day for as long as the repairs take.

If your car can still be legally driven (in other words, it is roadworthy), we will deliver the courtesy car when your car is collected for repairs.

If it is deemed that your car is uneconomical to repair or if it is stolen and not recovered, we will provide you with a small courtesy car with an engine size no greater than 1200cc for up to 14 days.

While you have the courtesy car you will be liable to pay fines for any parking or driving offences or congestion charges, and any additional costs for non-payment of these charges.

You may be asked to produce an appropriate credit or debit card to the approved repairer to cover these costs.

Introduction

Driving is an important part of maintaining independence for older people. Age Co Car Insurance is therefore designed to meet some of the specific needs of those in later life and thereby help older people maintain their independence.

Age UK Enterprises Limited trades under the trading name Age Co Insurance Services. Age UK Enterprises Limited is a trading subsidiary company of Age UK (registered charity, no. 1128267) and donates its net profits to Age UK. Products offered by Age Co Insurance Services are arranged by Age UK Enterprises Limited and arranged and administered by Ageas Retail Limited, both of which are authorised and regulated by the Financial Conduct Authority. Ageas Retail Limited Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales 1324965. FS Register number: 312468. Age UK Enterprises Limited Registered office: Tavis House, 1-6 Tavistock Square, London, WC1H 9NA. Registered in England and Wales 3156159. FS Register number: 311438.

Contract of Insurance

This is **your** Age Co Car Insurance policy and is a contract between **you** and **us**. It is not **our** intention that the Contracts (Rights of Third Parties) Act 1999 gives anyone else either any rights under this policy or the right to enforce any part of it.

In return for **you** paying or agreeing to pay the premium, **we** will provide cover under the terms and conditions of this policy for those sections of the policy stated on **your schedule**, up to any limits set out in **your schedule**. This cover will be against any unforeseen injury, loss or damage that happens during the **period of insurance** and within the **geographical limits**, except in cases where Section D (Personal accident and road rage) or Section H (Using your car abroad) apply.

Your policy is based on the answers shown in **your statement of fact**, and any other information **you** gave **us**. **You** must tell **us** of any changes to the answers **you** have given. It is an offence under the Road Traffic Act to make a false statement or withhold any information for the purposes of obtaining a **certificate of motor insurance**.

You must read this policy, **the certificate of motor insurance** and the **schedule** together. The **schedule** tells you which sections of the policy apply. Please check all documents carefully to make sure that they give you the cover you want.

Definitions

Throughout this policy, certain words and phrases are printed in **bold** type. These have the meanings set out below.

Assault

An intentional or reckless act that causes immediate and unlawful violence and which occurs at an identifiable time and place.

Certificate of motor insurance

The proof of the insurance **you** need by law. The **certificate of motor insurance** shows:

- what car is covered;
- who is allowed to drive **the car**; and
- what **the car** can be used for.

If **your certificate of motor insurance** allows driving by any driver, please refer to **your schedule** for any restrictions that may apply as well as referring to policy condition 8 on page 25, which shows **you** what details **you** need to disclose to **us**.

Endorsement

A clause that alters the cover provided by the policy. These only apply if it says so on the **schedule**.

Excess

The part of a claim **you** must pay. Sometimes more than one **excess** can apply, in which case **we** add them together.

Geographical limits

Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and while **the car** is being transported between any of these countries.

Incident

A sudden, unexpected event occurring at a time and place that can be identified, that may result in a claim on this policy.

Market value

The cost of replacing **the car** with one of a similar age, type, mileage and condition, immediately before the loss or damage happened.

Medical emergency

A sudden, unforeseeable event that interrupts any journey and leads to **you** needing medical attention and being unable to continue driving **the car**.

Partner

Your husband, wife, civil partner, or person with whom **you** have a relationship akin to marriage and who is living at the same address as **you**. This does not include any business partners or associates unless **you** also have a relationship with them as described above.

Period of insurance

The length of time that this contract of insurance applies for. This is shown in the **schedule**.

Personal Information

Any information **we** hold about **you** and any information **you** give **us** about anyone else.

Schedule

The latest **schedule we** have issued to **you**. This forms part of the contract of insurance. It gives details of the **period of insurance**, the sections of the policy that apply, the premium **you** have to pay, **the car** which is insured and details of any **excesses** and **endorsements**.

Special categories of personal information

Some **personal information we** will ask **you** to provide is referred to as 'special categories of personal information' which was known as "sensitive personal information" under the Data Protection Act 1998. This includes, for example, information relating to health issues.

Statement of fact

The form that shows the information that **you** give **us**, including information given on **your** behalf and verbal information **you** give.

Terrorism

Any act that the government of the United Kingdom considers to be an act of **terrorism**. The use of or threat of action, force or violence by any person or group of people acting alone or on behalf of any organisation or government for political, religious, ideological or similar beliefs. This includes trying to influence any government or intimidate the public.

The car

Any motor vehicle that **you** have given **us** details of and for which **we** have issued a **certificate of motor insurance**. **The car's** registration number will be shown on **your** latest **certificate of motor insurance**. Accessories, including child car seats, and spare parts are included in the definition of **the car** when they are with **the car** or locked in **your** own garage.

We, our, us

The insurer, which is Ageas Insurance Limited. The policy is arranged and administered by Ageas Retail Limited.

You, your

The person or company shown under 'Policyholder details' on the **schedule**.

Policy Cover

Your **Schedule** shows the level of cover **you** have chosen. The cover and policy sections applicable are shown below.

Section name	Cover applicable		
	Comprehensive	Third party fire and theft	Third party only
Section A: Damage to the car	✓		
Section B: Damaged Windscreen and window glass	✓		
Section C: Fire and theft	✓	✓	
Section D: Personal accident and road rage	✓		
Section E: Medical expenses	✓		
Section F: Personal belongings	✓		
Section G: Liabilities to third parties	✓	✓	✓
Section H: Using the car abroad	✓	✓	✓
Section I: Hotel and alternative travel costs	✓		
Section J: No claim discount	✓	✓	✓
Section K: No claim discount protection	✓ if eligible	✓ if eligible	✓ if eligible
Section L: Replacement locks	✓		

Section A - Damage to the car

What is covered

We will pay for accidental or malicious damage to **the car** including damage caused by misfuelling or vandalism.

We will also cover the cost of replacing or repairing, up to the **market value**, any audio, navigation, telephone and entertainment equipment permanently fitted to **the car**.

To keep **you** mobile, within the **geographical limits** only, **we** will offer **you** a small courtesy car, free of charge, while **the car** is being repaired by one of **our** approved repairers.

Once **we** have decided that **the car** can be economically repaired by one of **our** approved repairers and if it cannot be driven, **we** will provide the courtesy car on the next working day for as long as the repairs take.

If **the car** cannot be economically repaired, **we** will provide **you** with a small courtesy car for up to 14 days.

If **the car** can still be legally driven (in other words, it is roadworthy), **we** will deliver the courtesy car when **the car** is collected for repairs.

The repairer may, with **your** agreement, provide an alternative solution more suitable to **your** requirements.

While the courtesy car is in **your** possession, it is subject to the same terms and conditions as those that apply to **the car**.

See page 15 for details of how **we** settle claims.

We will also pay up to £350 for damage to any single axle trailer that **you** own and that was attached to **the car** at the time of the loss.

Child car seats

We will pay for the cost of replacing **your** child car seat or child booster seat, even if there is no apparent damage to it, with one of an equivalent specification, less a deduction for wear and tear.

We will only do this if:

- **The car** was involved in an accident that resulted in damage to **the car** for which a claim is being made; and
- The child car seat or child booster seat was fitted to **the car** at the time of the accident.

Emergency situations

In the event of a **medical emergency** or **incident** involving **you**, **we** will also pay for accidental or malicious damage to **the car**, or damage caused by vandalism, whilst being driven by, or in the charge of, a driver not covered by **your certificate of motor insurance**, provided that:

- The driver is known to **you** prior to the **medical emergency** or **incident**; and
- The driver has held a full driving licence issued within the **geographical limits** or the European Union for at least a year; and
- The driver is aged 25 or over; and
- **The car** can still be legally driven (in other words, it is roadworthy); and
- **The car** is being driven within the **geographical limits**; and
- **The car** is being used to drive **you** to a GP's surgery, an NHS walk-in centre, a hospital, to **your** permanent home address or planned destination, within 24 hours of the **medical emergency** or **incident** occurring. If **the car** needs to be driven after this time, **you** may need to add any drivers to **your** policy; **you** can do this by calling **us** on 0345 128 7915; and
- In the case of an **incident**, **you** call the 24 hour Claims Number on 0345 601 6687 and provide **us** with the full details.
- In the case of a **medical emergency**, **you** are able to provide proof that **you** received medical attention; and
- The driver is not transporting **you** to a pre-arranged medical appointment.

Section A - Damage to the car continued

What is not covered

- Loss of or damage to **the car** caused by malicious damage or vandalism when no-one is in it if:
 - any window, door, roof opening, removable roof panel or hood was left open or unlocked; or
 - the keys (or any other device needed to lock **the car**) are left in or on **the car**.
- The **excesses** shown in the **schedule**; and
 - a) The first £350 of any claim if the person driving or in charge of **the car** at the time of the accident is under 21; or
 - b) The first £250 of any claim if the person driving or in charge of **the car** at the time of the accident is:
 - aged 21 or over but under 25; or
 - aged 25 or over but has not held a full driving licence issued within the **geographical limits** or the European Union for at least a year.

You must pay these amounts for every **incident** that **you** claim for under this section.
- Loss of or damage to **the car** caused by fire, or by theft.
- Loss of use of **the car**.
- Wear and tear.
- Mechanical, electrical, electronic and computer failures or breakdowns or breakages.
- Damage to **your** tyres caused by braking, punctures, cuts or bursts.
- Costs of importing parts or accessories or storage costs caused by delays, where the parts or accessories are not available from current stock within the **geographical limits**.
- Any amount over the cost shown in the manufacturer's latest price guide, plus fitting costs, for any lost or damaged parts or accessories if such parts or accessories are not available.
- **The car** losing value after, or because of, repairs.
- Loss or damage to **the car** caused by **you** carelessly or recklessly allowing a buyer, someone posing as a buyer or someone acting on behalf of a buyer to defraud or deceive **you**. This includes accepting a form of payment that a bank or building society will not authorise.
- **The car** being confiscated or destroyed by or under order of any government or public or local authority.
- Loss of or damage to any radar detection equipment unless this equipment is permanently fitted to **the car** as part of the manufacturers standard specification.
- Loss of or damage to any audio, navigation, telephone and entertainment equipment unless this equipment is permanently fitted to **the car**.
- Loss of or damage to **the car** caused by a person known to **you** taking **the car** without **your** permission, unless that person is reported to the police for taking **the car** without **your** permission.
- More than £350 for any claim for damage to **your** trailer after taking off any **excess**.
- Loss of or damage to **your** trailer where the trailer is a caravan, trailer-tent, horsebox, vehicle transporter, tipping trailer or food bar.
- Loss of or damage to **your** trailer if **your** trailer was not attached to **the car** at the time of the loss.
- Loss of or damage to **your** trailer if **your** trailer has not been kept in a roadworthy condition.
- Loss of or damage to **your** trailer unless it is of a single axle construction.
- Loss of or damage to anything carried in or on **your** trailer.

Section B - Damaged windscreen and window glass

What is covered

If the windscreen or any window glass in **the car** is damaged or chipped during the **period of insurance** **we** will pay the cost of repairing or replacing it. **We** will also pay for any repair to the bodywork that has been damaged by broken glass from the windscreen or windows.

If **you** phone **our** glassline (see page 4) and use one of **our** chosen glass companies, cover is unlimited. If **you** do not, the most **we** will pay under this section is £250 after taking off any **excess**.

Repairing a windscreen or window instead of replacing it can save **you** money as **your** **excess** will be waived.

A claim under this section only will not affect **your** no claim discount.

What is not covered

- Any **excess** shown on **your** schedule.
- Loss of use of **the car**.
- Costs of importing parts or accessories or storage costs caused by delays, where the parts or accessories are not available from current stock within the **geographical limits**.
- Any amount over the cost shown in the manufacturer's latest price guide, plus fitting costs, for any lost or damaged parts or accessories if such parts or accessories are not available.
- Mechanical, electrical, electronic or computer failures or breakdowns or breakages to sun roof, hood or folding roof mechanisms.
- Repair or replacement of any windscreen or window unless it is made of glass.

Section C - Fire and theft

What is covered

We will pay for loss of or damage to **the car** caused by fire, theft or attempted theft.

We will also cover the cost of replacing or repairing, up to the **market value**, any audio, navigation, telephone and entertainment equipment permanently fitted to **the car**.

If you have comprehensive cover you have the following extra cover

To keep **you** mobile, within the **geographical limits** only, **we** will offer **you** a small courtesy car, free of charge, while **the car** is being repaired by one of **our** approved repairers.

Once **we** have decided that **the car** can be economically repaired by one of **our** approved repairers and if it cannot be driven, **we** will provide the courtesy car on the next working day for as long as the repairs take.

If **the car** cannot be economically repaired or if it is stolen and not recovered, **we** will provide **you** with a small courtesy car for up to 14 days.

If **the car** can still be legally driven (in other words, it is roadworthy), **we** will deliver the courtesy car when **the car** is collected for repairs. The repairer may, with **your** agreement, provide an alternative solution more suitable to **your** requirements.

See page 15 for details of how **we** settle claims.

We will also pay for damage caused by fire, theft or attempted theft to any single axle trailer that **you** own and that was attached to **the car** at the time of the loss.

Child Car seats

We will pay for the cost of replacing **your** child car seat or child booster seat, even if there is no apparent damage to it, with one of an equivalent specification, less a deduction for wear and tear.

We will only do this if;

- The fire or theft resulted in damage to **the car** for which a claim is being made; and
- The child car seat or child booster seat was fitted to **the car** at the time of the fire or theft.

Emergency situations

In the event of a **medical emergency** or **incident** involving you, **we** will also pay for damage to **the car** caused by fire, theft or attempted theft, whilst being driven by, or in the charge of, a driver not covered by **your certificate of motor insurance**, provided that:

- The driver is known to **you** prior to the **medical emergency** or **incident**; and
- The driver has held a full driving licence issued within the **geographical limits** or the European Union for at least a year; and
- The driver is aged 25 or over; and
- **The car** can still be legally driven (in other words, it is roadworthy); and
- **The car** is being driven within the **geographical limits**; and
- **The car** is being used to drive **you** to a GP's surgery, an NHS walk-in centre, a hospital, to **your** permanent home address or planned destination, within 24 hours of the **medical emergency** or **incident** occurring. If **the car** needs to be driven after this time, **you** may need to add any drivers to **your** policy; **you** can do this by calling **us** on 0345 128 7915; and
- In the case of an **incident**, **you** call the 24 hour Claims Number on 0345 601 6687 and provide **us** with the full details.
- In the case of a **medical emergency**, **you** are able to provide proof that **you** received medical attention; and
- The driver is not transporting **you** to a pre-arranged medical appointment.

Section C - Fire and theft continued

What is not covered

- Loss of or damage to **the car** when no-one is in it if:
 - any window, door, roof opening, removable roof panel or hood was left open or unlocked; or
 - the keys (or any other device needed to lock **the car**) are left in or on **the car**.
- The **excess** shown in the **schedule**.
- Loss of use of **the car**.
- Wear and tear.
- Mechanical, electrical, electronic and computer failures or breakdowns or breakages.
- Costs of importing parts or accessories or storage costs caused by delays, where the parts or accessories are not available from current stock within the **geographical limits**.
- Any amount over the cost shown in the manufacturer's latest price guide, plus fitting costs, for any lost or damaged parts or accessories if such parts or accessories are not available.
- **The car** losing value after, or because of, repairs.
- Loss or damage to **the car** caused by **you** carelessly or recklessly allowing a buyer, someone posing as a buyer or someone acting on behalf of a buyer to defraud or deceive **you**. This includes accepting a form of payment that a bank or building society will not authorise.
- Loss of or damage to **the car** caused by a person known to **you** taking **the car** without **your** permission, unless that person is reported to the police for taking **the car** without **your** permission.
- **The car** being confiscated or destroyed by or under order of any government or public or local authority.
- Loss arising from **the car** being taken from **you** and returned to its legal owner where it is established that **you** are not the legal owner.
- Loss of or damage to any radar detection equipment, unless this equipment is permanently fitted to **the car** as part of the manufacturers standard specification.
- Loss of or damage to any audio, navigation, telephone and entertainment equipment unless this equipment is permanently fitted to **the car**.
- More than £350 for any claim for damage to **your** trailer after taking off any **excess**.
- Loss of or damage to **your** trailer where the trailer is a caravan, trailer-tent, horsebox, vehicle transporter, tipping trailer or food bar.
- Loss of or damage to **your** trailer if **your** trailer was not attached to **the car** at the time of the loss.
- Loss of or damage to **your** trailer if **your** trailer has not been kept in a roadworthy condition.
- Loss of or damage to **your** trailer unless it is of a single axle construction.
- Loss of or damage to anything carried in or on **your** trailer.

How we will settle your claim under sections A or C

We will choose whether to repair **the car** or pay **you** a cash amount equal to the cost of the loss or damage. If **the car** cannot be driven because of damage that is covered under this policy, **we** will pay for **the car** to be protected and taken to the nearest approved repairer.

If the car is economically repairable

If **the car** is repaired by one of **our** approved repairers, please see 'Repair service for an **incident** within the **geographical limits**' on page 5.

You do not need to get any estimates, and repairs can begin immediately after **we** have authorised them.

We will arrange for one of **our** repairers to contact **you** to arrange to collect **the car**. Repairs made by **our** approved repairers are guaranteed for three years.

We will also pay the costs of delivering **the car** back to the address shown on **your** current **schedule** or any other address **we** agree with **you** when the damage has been repaired.

If **you** do not want to use one of **our** approved repairers, **you** will need to send **us** an estimate for **us** to authorise, and **we** may need to inspect **the car**. **We** reserve the right to ask **you** to obtain alternative estimates.

You will have to pay any policy **excess** direct to the repairer.

If the condition of **the car** is better after the repair than it was just before it was damaged, **we** may ask **you** to pay something towards it.

The repairer can use parts, including recycled parts, that compare in quality to those available from the manufacturer.

If the car is a total loss

Once an engineer has inspected and assessed the **market value** of **the car**, **we** will send **you** an offer of payment.

If there is any outstanding loan on **the car**, **we** may pay the finance company first. If **our** estimate of the **market value** is more than the amount **you** owe them, **we** will pay **you** the balance. If **our** estimate of the **market value** is less than the amount **you** owe, **you** may have to pay the balance.

If **the car** is leased or on contract hire, **we** may pay the leasing or contract hire company first. If **our** estimate of the **market value** is more than the amount **you** owe the leasing or contract hire company, the amount **we** pay them will settle the claim. If **our** estimate of the **market value** is less than the amount **you** owe, **you** may have to pay the balance.

Any payment **we** make for total loss will be after **we** have taken off any policy **excess**.

If **you** are paying **your** insurance premium by instalments, **we** reserve the right to deduct the outstanding balance on **your** instalment plan from the settlement amount for **your** claim. **We** will let **you** know beforehand if this is the case.

When **you** accept **our** offer for total loss, **the car** will belong to **us**.

By purchasing this policy **you** agree that **we** can handle **your** claim in this way.

We have no objection to **you** retaining any private registration number providing that:

- **You** make **your** intention clear at the time of reporting the claim and prior to any settlement being agreed: and
- **You** provide details of the replacement registration number for **the car** prior to any settlement being made.
- **You** transfer the private registration number to another vehicle or place it on-retention with the DVLA prior to any settlement being made.

Replacement car

We will not pay more than the **market value** of the **car** unless:

- the loss or damage happens before **the car** is a year old; and
- **you** are the first and only registered keeper of **the car** (or the second registered keeper if the first registered keeper is the manufacturer or supplying dealer and the delivery mileage was under 250 miles when **you** bought **the car**); and
- **you** have owned **the car** (or it has been hired to **you** under a hire-purchase agreement) since it was first registered as new (or **you** are the second owner if the first owner is the manufacturer or supplying dealer and the delivery mileage was under 250 miles when **you** bought **the car**); and
- the cost of repair is valued at more than 50% of the cost of buying an identical new car at the time of the loss or damage (based on the United Kingdom list price including taxes); and
- **the car** was supplied as new within the **geographical limits**.

In these circumstances, if **you** ask **us** to, **we** will replace **the car** (and pay delivery charges) with a new car of the same make, model and specification.

We will only do this if:

- **we** can buy a car straight away within the **geographical limits**; and
- **we** have permission from anyone who **we** know has a financial interest in **the car**.

If a replacement car of the same make, model and specification is not available, **we** will, where possible, provide a similar car of identical list price.

If this is not acceptable to **you**, **we** will pay **you** the price of **the car**, fitted accessories and spare parts as shown in the manufacturer's last United Kingdom price list, less any **excess** that may apply.

Section D – Personal accident and road rage

What is covered

If **you** or **your partner** are accidentally killed or injured while getting into, travelling in or getting out of **the car** (or any other private car that **you** do not own), **we** will pay the following benefit per person:

- For death - £5,000.
- For total and permanent loss of sight in one eye - £5,000.
- For total and permanent loss (at or above the wrist or ankle) of one hand or one foot - £5,000.

We will only pay these amounts if the only cause of the death or loss is an **incident** involving a car and the death or loss happens within three months of the **incident**.

We will also pay these benefits, per person, if **you** or **your** husband or wife or civil partner are killed or injured solely and directly as a result of a physical and criminal **assault** following an **incident** involving **the car** and occurring within the **geographical limits** subject to the following conditions;

- **You** and any passenger in **the car** must take all reasonable steps to limit the likelihood of sustaining physical injury as a result of an **assault** following an **incident** involving **the car**.
- If an injury occurs, **you** or the injured person must as early as reasonably possible, seek the care of a qualified medical practitioner.
- **You** or **your** representatives must make sure that all medical records, notes and correspondence will be made available on request to any medical advisor appointed by **us** or on **our** behalf.
- The medical advisor that **we** appoint must be allowed as often as may be deemed necessary, to medically examine **you** or the injured person for the purposes of reviewing the claim.
- The police must be notified immediately following any **incident** which is likely to give rise to a claim for this benefit.

What is not covered

- No cover is provided under this section if the policy is held in the name of a corporate organisation, a company or a firm.
- Death or loss caused by suicide or attempted suicide.
- Death of or injury to any person not wearing a seat belt when they have to by law.
- If **you**, or **your partner**, have more than one car policy with **us**, **we** will only pay under one policy.
- Death of or injury to any person driving at the time of the **incident** who is found to have a higher level of alcohol or drugs in their body than is allowed by law.
- Death or injury caused by provoked **assault**, fighting (except in genuine self defence) or a criminal act committed by **you** or by a passenger in **the car**.
- Death or injury caused, or contributed to, by anything said or done by **you** or by a passenger in **the car** after the **incident**.
- Death or injury caused as a result of a matrimonial dispute.
- Death or injury caused by an **assault** by someone who is known to **you** or to a passenger in **the car**.

Section E - Medical Expenses

What is covered

If **you** or anyone in **the car** is injured in an accident involving **the car**, **we** will pay up to £500 in medical expenses for each injured person.

Section F – Personal belongings

What is covered

We will pay for personal belongings in **the car** that are lost or damaged following an accident, fire or theft involving **the car**.

We will pay for the cost of the item, less an amount for wear and tear and loss of value.

What is not covered

- Loss or damage when no-one is in **the car** if:
 - any window, door, roof opening, removable roof panel or hood was left open or unlocked; or
 - the keys (or any other device needed to lock **the car**) are left in or on **the car**.
- More than £300 for each **incident**.
- Any goods, tools or samples that are carried as part of any trade or business.
- Loss of or damage to telephone or other communication equipment.
- Money, stamps, tickets, documents and securities (such as share or bond certificates).
- Loss of or damage to any radar detection equipment.

Section G - Liabilities to third parties

What is covered

We will cover legal liability for the death of or injury to any person and damage to property caused by or arising out of the following:

Cover for you

- You using **the car**.
- You using a motor car not belonging to **you** and not hired to **you** under a hire-purchase agreement or leased to **you** under a leasing agreement, provided that:
 - **your** current **certificate of motor insurance** allows **you** to do so; and
 - **you** have the owner's permission to do so; and
 - **you** still have **the car** and it has not been damaged beyond economical repair nor been stolen and not recovered; and
 - the motor car is registered within the **geographical limits**; and
 - **you** are not using the motor car outside of the **geographical limits**; and
 - **you** are not insured under any other insurance to drive the motor car.
- You using **the car** to tow any single trailer, trailer-caravan or broken-down vehicle while it is attached to **the car** and if allowed by law, provided it is not being towed for hire or reward.

Cover for other people

- Any person driving **the car** with **your** permission (as long as **your certificate of motor insurance** shows that he or she is allowed to drive **the car**). The person driving must not be excluded from driving **the car** by any **endorsement**, exception or condition.
- Any person using (but not driving) **the car**, with **your** permission, for social, domestic and pleasure purposes.
- Any passenger in, getting into or getting out of **the car**.

- Any person using **the car**, with **your** permission (as long as **your certificate of motor insurance** shows that he or she is allowed to drive **the car**), to tow any single trailer, trailer-caravan or broken-down vehicle while it is attached to **the car** and if allowed by law, provided it is not being towed for hire or reward.
- Any person using **the car** under the cover provided by the emergency situations part of section A and section C, provided that the driver is not covered to drive **the car** by virtue of any 'driving other car/vehicle' extension provided by another insurance policy. If the driver is able to drive **the car** using such extension, this policy will only cover damage to **the car**. Any loss or damage to a third party arising directly or indirectly from the driver using **the car** will not be covered.

If we agree to, we may also pay:

- solicitors' fees for representation at any coroner's inquest, fatal accident inquiry or magistrates court (including a court of equal status in any country within the **geographical limits**); and
- legal costs for defending a charge of manslaughter or causing death by dangerous or careless driving; and
- any costs and expenses for which **your** employer or **business** partner is legally liable as a result of **you** using **the car** for their business; and
- any other costs and expenses for which **we** have given **our** written permission.

arising from an accident covered under this policy.

If anyone who is insured by this section dies while they are involved in legal action, **we** will give the same cover as they had to their legal personal representatives.

Section G - Liabilities to third parties continued

What is not covered

- Death of or injury to any of **your** employees during the course of their work, even if the death or injury is caused by anyone insured by this policy, if insurance cover is provided as a requirement of any compulsory Employers Liability legislation within the **geographical limits**.
- Loss of or damage to property owned by or in the care of the person who is claiming cover under this section.
- Any loss of or damage to a vehicle, trailer, trailer-caravan or broken-down vehicle covered by this section.
- Any claim for pollution or contamination, unless it is caused by a sudden, identifiable event which was unintended and unexpected and happened at one specific time and place.
- Any amount over £1 million for one pollution or contamination event.
- Any amount over £20 million, exclusive of costs and expenses, for any one claim or series of claims arising from one event that causes loss of or damage to property, including any indirect loss or damage.
- Any amount over £5 million for all costs and expenses, for any one claim or series of claims arising from one event that causes loss of or damage to property.
- Use to secure the release of a motor car, other than the vehicle identified on **your certificate of motor insurance** by its registration mark, which has been seized by, or on behalf of, any government or public authority.

However, **we** will provide the minimum cover needed under compulsory motor insurance legislation.

Section H - Using your car abroad

What is covered

We will cover **your** minimum legal liability to others while **you** or any other driver covered by this policy and allowed to drive on **your** current **certificate of motor insurance** are using **the car** within the European Union, Andorra, Iceland, Liechtenstein, Norway, Serbia and Switzerland. This cover is the minimum required to comply with the laws of compulsory insurance for motor vehicles.

You do not need an International Motor Insurance Card (Green Card) for visits to these countries as the legal evidence of this cover is shown on **your certificate of motor insurance**.

We will also provide the cover shown on **your schedule** for up to a total of 180 days in any **period of insurance** while **you** or any other driver covered by this policy and allowed to drive on **your** current **certificate of motor insurance** are using **the car** within the countries referred to above provided **your** main permanent home is within the **geographical limits**.

Cover also applies while **the car** is being carried between sea or air ports or railway stations within the countries referred to above, as long as this travel is by a recognised sea, air or rail route and the journey does not take longer than 65 hours under normal conditions.

We will also pay customs duty if **the car** is damaged and **we** decide not to return it after a valid claim on the policy.

We may agree to extend the cover for more than 180 days as long as:

- **the car** is taxed and registered within the **geographical limits**; and
- **your** main permanent home is within the **geographical limits**; and
- **your** visit abroad is only temporary; and
- **you** tell **us** before **you** leave; and
- **you** pay any premium **we** ask for.

If **you** want to extend **your** policy to give the same cover in a country outside the countries referred to above, **you** must:

- tell **us** before **you** leave; and
- get **our** written agreement to cover **you** in the countries involved; and
- pay any premium **we** ask for.

If **we** agree to **your** request, **we** will issue **you** with an International Motor Insurance Card (Green Card) as legal evidence of this cover.

What is not covered

- If **your** **certificate of motor insurance** allows **you** to drive any other vehicle, that cover does not apply outside of the **geographical limits**.
- Any claim excluded within any other section of this policy, will also be excluded under this section.

Section I - Hotel and alternative travel costs

What is covered

If **the car** is not roadworthy following an **incident** covered under Sections A or C and **we** have accepted any claim **you** make, **we** can either;

- assist in getting **you** and **your** passengers from the scene of the accident to **your** home or to **your** planned destination; or
- pay for overnight accommodation for **you** and **your** passengers.

What is not covered

- Any amount over £250 for alternative onward travel.
- Any amount over £75 per person for overnight accommodation.
- Any **incident** or destination outside of the **geographical limits**.

Section J - No claim discount

What is covered

As long as a claim has not been made during the **period of insurance** immediately before **your** renewal, **we** will include a discount in **your** renewal premium. **You** may not transfer this discount to any other person.

If a claim is made during the **period of insurance**, at renewal the no claims discount will be reduced in accordance with **our** current scale below.

No claims discount years at last renewal	Number of claims in the previous year	No claims discount years at renewal or cancellation
4 or more	1	2
4 or more	2 or more	Nil
3	1	1
3	2 or more	Nil
2 or less	1 or more	Nil

This means that **you** may have to pay a higher renewal premium. In addition **we** may increase **your excess** from renewal.

If a claim is made during the **period of insurance** and the policy is cancelled prior to renewal the no claims discount will be reduced in accordance with **our** current scale on any proof of no claim discount that **we** supply.

Your no claim discount will not be affected if the only claims made are for damaged windscreen or window glass under section B or for replacement locks under Section L.

If you have comprehensive cover you have the following extra benefit.

If **you** make a claim for an accident that is not **your** fault and the driver of the vehicle that hit **the car** is identified and is uninsured, **you** will not lose **your** no claims discount or have to pay any excess as long as **you** provide **us** with:

- the vehicle registration number and the make and model of the vehicle; and
- the driver details; and
- if possible, the names and addresses of any witnesses.

You may initially have to pay **your** excess and lose **your** no claims discount whilst investigations are ongoing but if **we** establish the accident is the fault of the uninsured driver **we** will refund **your** excess, re-instate **your** no claims discount and refund any extra premium **you** have paid.

Section K - No claim discount protection

What is covered

If **you** are eligible, **your** No Claim Discount Protection will be shown on **your schedule** and **statement of fact**.

You will not lose any of **your** no claim discount as long as:

- **you** are eligible for No Claim Discount Protection; and
- no more than two claims are made in any three consecutive **periods of insurance**.

After a second claim is made in any three-year period, No Claim Discount Protection will no longer apply and any further claims will result in the loss of no claim discount as set out under Section J.

The protection provided under this section only applies to **your** No Claim Discount. It does not protect **your** premium and **you** may have to pay a higher premium or **excess** if any claims are made.

Section L - Replacement locks

What is covered

If the keys, lock transmitter or entry card for a keyless entry system of **the car** are lost or stolen, **we** will pay up to £500 towards the cost of replacing:

- all entry locks that can be opened by the missing item; and
- the lock transmitter, entry card and central locking system; and
- the ignition and steering lock.

We will also pay the cost of protecting **the car**, transporting it to the nearest repairers when necessary and delivering it to **your** address after repair.

A claim under this section only will not affect **your** No Claim Discount.

What is not covered

We will not pay:

- the first £100 of any claim; or
- any claim where the keys, lock transmitter or entry card are either:
 - left in or on **the car** at the time of the loss;or
 - taken without **your** permission by a person known to **you**.

Policy exclusions

1. **We** will not pay claims arising directly or indirectly from any of the following.
 - a) **The car** being driven by, or being in the charge of, someone who is not described in **your certificate of motor insurance** as entitled to drive, other than in the event of an emergency situation as described in sections A, C and G or while **the car** is with a member of the motor trade for servicing or repair.
 - b) **The car** being driven, with **your** permission, by anyone who **you** know does not hold a driving licence or is disqualified from driving.

However, **we** will still give cover if the person used to hold a licence and is allowed to hold one by law.
 - c) **The car** being driven by someone who does not meet all the conditions of their driving licence.
 - d) **The car** being used for a purpose that is not shown as covered in **your certificate of motor insurance**, other than while **the car** is with a member of the motor trade for servicing or repair.
 - e) **The car** being used for hiring, competitions, rallies or trials, for racing formally or informally against another motorist; or on a motor racing track, de-restricted toll road, airfield, at an off-road event or at the Nürburgring.
 - f) **The car** being used for criminal purposes or deliberately used to threaten or cause harm, loss or damage. An example of this would be 'road rage'.
 2. **We** will not pay any claims if **you** receive any payment for giving people lifts in **the car**, and:
 - a) **The car** is made or altered to carry more than eight people including the driver; or
 - b) **You** are carrying the passengers as part of a business of carrying passengers; or
 - c) **You** are making a profit from the payments **you** receive.
 3. **We** will not pay claims arising directly or indirectly from any of the following.
 - a) Ionising radiation or radioactive contamination from any nuclear fuel or any nuclear waste arising from burning nuclear fuel.
 - b) The radioactive, poisonous, explosive or other dangerous properties of any explosive nuclear equipment or part of that equipment.
 - c) Pressure waves caused by aircraft (and other flying objects) travelling at any speed.
 - d) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, insurrection or military or usurped power.
 - e) Acts of **terrorism**.
 4. **We** will not pay claims arising directly or indirectly from earthquakes, riots or civil disturbances outside Great Britain, the Isle of Man or the Channel Islands, except under section G.
 5. **We** will not pay for any liability **you** accept under an agreement or contract, unless **you** would have been legally liable anyway.
 6. Any decision or action of a court which is not within the **geographical limits** is not covered by this policy unless the proceedings are brought or judgement is given because **the car** was used in that country and **we** had agreed to cover it there.
 7. **We** will not pay claims arising directly or indirectly from any motor car being in a place used for the take-off, landing, parking or movement of aircraft, including the associated service roads, refuelling areas, ground equipment parking areas and the parts of passenger terminals of international airports which come with the Customs examination area or any part of airport premises to which the public does not have access to drive their vehicle.
- However, **we** will provide the minimum cover needed under compulsory motor insurance legislation.

Policy conditions

1. How to claim

Please phone **our** claims helpline as soon as possible to report the **incident**.

The helpline number is 0345 601 6687 (or +44 2380 621980 if calling from abroad).

Details of the benefits **you** will receive through **our** service are on page 5-6.

You must send **us** any letter, claim, writ or summons as soon as **you** receive it. **You** must also let **us** know straight away if **you** or **your** legal advisers know of any prosecution, inquest or fatal accident inquiry that might be covered under this policy.

2. Dealing with claims

You or any other person who claims under this policy must not negotiate, admit fault or make any payment, offer or promise of payment unless **you** have **our** written permission.

In dealing with any claim under the terms of this policy **we** may:

- carry out the defence or settlement of any claim and choose the solicitor who will act for **you** in any legal action; and
- take any legal action in **your** name or the name of any other person covered by this policy.

We can do any of these in **your** name or in the name of any person claiming under this policy.

Anyone who makes a claim under this policy must give **us** any reasonable information **we** ask for.

3. Right of recovery

If the law of any country says **we** must make a payment that **we** would not otherwise have paid, **you** must repay this amount to **us**.

4. Other insurance

If any **incident** that leads to a valid claim is covered under any other insurance policy, **we** will not pay any part of the claim.

5. Taking Care of Your Car

Anyone covered by this policy must take all reasonable steps they can to protect **the car**, and anything in or attached to it, against loss or damage. (This includes making sure that all windows, doors, roof openings, removable roof panels or hoods are closed and locked, and the keys (or any other device needed to lock **the car**) are not left in or on **the car**).

The car must be kept in good working order. **We** may examine **the car** at any time.

6. Keeping to the terms of the policy

If **you** or any person who claims under this policy fails to comply with any policy condition or any **endorsement**, **we** will not pay any claim where the claim is connected with the non-compliance.

7. Providing accurate information

Whenever **you** take out or ask **us** to make changes to **your** policy, **you** must take reasonable care to:

- Supply accurate and complete answers to all questions;
- Ensure the statements declared on the **statement of fact** are accurate; and
- Make sure that all other information supplied to **us** is accurate and complete.

We will treat **your** policy as if it had not existed and keep any premium paid from the start date or the date that any changes were made to the policy (as the case may be) if **you**:

- Deliberately or recklessly gave **us** inaccurate or incomplete information; or
- Did not take reasonable care to give **us** accurate and complete information, in circumstances where **we** would not have issued **us** this policy to **you** at all.

In all other cases, if **you** fail to exercise reasonable care **we** may refuse to pay all or part of a claim. If **we** would have:

- Provided cover to **you** on different terms, had **you** provided **us** with accurate and complete information, then the policy will be treated as if it had contained such terms. In such circumstances, **we** will only pay a claim if it would have been covered by a policy containing such terms.
- Provided **you** with cover under this policy at a higher premium, the amount payable on any claim will be reduced proportionately, based on the amount of premium that **we** would have charged. For example, **we** will only pay half of the claim, if **we** would have charged double the premium.

Policy conditions continued

If **we** discover inaccuracies in any of the information **you** provided **us** with which would have made a difference to the premium charged, before any **incident** which might give rise to a claim has occurred, **we** may, at **our** discretion, offer **you** the option to pay the additional premium in return for **us** not reducing the amount payable on any future claims under the policy.

8. Changes you must tell us about

You must tell **us** if:

- **you** change **the car** or its registration number, sell **the car**, get rid of **the car** or **you** get another vehicle
- **you** change **your** address or the address at which **the car** is kept overnight
- there is a change to the estimated annual mileage that **the car** will cover
- **the car** is or will be:
 - Changed from the manufacturer's original specification. Changes must be disclosed no matter their size or purpose. This would include, but is not limited to:
 - Changes to the bodywork, such as spoilers or body kits;
 - Changes to suspension or brakes;
 - Cosmetic changes or enhancements such as alloy wheels or Graphics/Decals (Stickers);
 - Changes affecting performance such as changes to the engine management system or exhaust system;
 - Changes to the audio/entertainment system;
 - Used for any purpose not covered by **your certificate of motor insurance**;
 - Involved in an accident or fire, or someone steals, damages or tries to break into it.
- there is any change of main user of **the car**.
- **you** or any other person who may drive **the car**:
 - Gain a motoring conviction (including any fixed penalty offences);
 - Gain a non-motoring criminal conviction;
 - Passes their driving test or has their licence suspended or revoked;
 - Is issued with a new Driving Licence Number;

- Changes their name;
- Changes job, starts a new job, including any part-time work, or stops work;
- Is involved in any accident or has vehicle damaged or stolen, whether covered by this policy or not;
- Has insurance refused, cancelled or had special terms put on;
- Develops a health condition that requires notification to the DVLA, or an existing condition worsens.

You can find additional information in the Motoring section at www.gov.uk or pick up leaflet D100 from the Post Office.

- **you** wish to change who is allowed to drive **the car**. Drivers aged 35 or under will not be covered unless **we** have been given their details and accepted them in writing. **You** must still disclose the information shown above for any driver aged 36 or over.

Please be aware that this is not a full list of all possible changes. If you are unsure as to whether or not a change needs to be disclosed, please call us on 0345 128 7915.

9. Small premium changes

We will not request from **you**, or refund to **you**, any difference in premium following a change being made to **your** policy during the **period of insurance** if it is less than £10.00.

10. Fraudulent claims

We will not pay any claim if:

- Any claim or part of any claim is fraudulent, false or exaggerated;
- Falsified documentation is submitted in support of a claim; or
- **You** or any other person who claim under this policy makes a dishonest or false statement to **us** in support of a claim.

In these circumstances, all cover will be cancelled from the date of the fraud and no premium will be refunded. If **we** have made a payment **we** would not otherwise have made **you** must repay that amount to **us**.

We may also notify relevant authorities, so that they can consider criminal proceedings.

Policy conditions continued

11. Cancelling your policy

- **You** can cancel by phoning **us** on 0345 128 7915. Cancellation can take effect immediately or from a later date, but cannot be backdated to any earlier date.
 - Cancelling any direct debit instruction does not mean **you** have cancelled the policy. **You** will still need to follow the instructions above.
 - If cover has not yet started, **we** will refund any premium paid in full. If cover has started, **you** will have to pay for any period of cover that has already been provided.
 - If any claim has been made during the period of cover provided, **you** must pay the full annual premium and **you** will not be entitled to any refund.
- **We** can cancel this policy by sending **you** seven days notice to **your** last known address. 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 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 **the car** uses threatening, intimidating or abusive behaviour or language towards **our** staff, suppliers or agents acting on **our** behalf.
 - 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).
- Where **the car** is a total loss and **you** have not requested a change of vehicle on the policy afterwards.
- If cover has not yet started, **we** will refund any premium paid in full. If cover has started, **you** will have to pay for any period of cover that has already been provided.
- If **you** are paying by instalments **you** may still owe an amount for the period of cover **you** have already received or the remainder of the full annual premium if a claim has been made.

If any claim has been made during the period of cover provided, **you** must pay the full annual premium and **you** will not be entitled to any refund.

12. Your information and what we do with it - Putting your mind at rest

Age Co Car Insurance is arranged and administered by Ageas Retail Limited. **You** trust **us** to look after **your personal information** when **you** buy **our** products and **we** know **we** have a responsibility to protect this information. The details provided here are a summary of how **we** collect, use, share, transfer and store **your** information.

Your information and Age UK

Age UK Enterprises Limited would like to use **your personal information** for marketing and research purposes and share it with other companies and/or charities within the Age UK Network. When **you** provide **your** information to **us**, **you** will be given the option to select **your** choices as to whether or not **you** wish to receive information from the Age Network by email, text, phone or post. **You** can change **your** marketing preferences at any time by phoning 0800 107 8977, writing to: FREEPOST Age UK Enterprises, London WC1H 9NA or emailing contact@ageuk.org.uk

Policy conditions continued

The Age UK Network includes the Age UK Group (comprising of the charity Age UK and its trading subsidiaries) and its National Partners (Age Cymru, Age Scotland and Age NI).

The Age UK Network will never sell **your** data and promises to keep it safe and secure. Age UK Enterprises will not share any of the **personal information** with companies beyond the Age UK Network, unless the information is needed to help prevent fraud or they are required to do so by law.

You are entitled to receive a copy of the **personal information** Age UK Enterprises Limited hold about **you**. If **you** would like to receive a copy, or would like further information about, or would like to complain about the way that they use **your personal information** please write to FREEPOST, Age UK Enterprises London WC1H 9NA

For further information on how **your** information is used and stored by the Age UK Network please go to <http://www.ageuk.org.uk/help/privacy-policy>.

For the following information only, please note that references to '**we**', '**us**' or '**our**' refer to Ageas Retail Limited and the insurer, Ageas Insurance Limited.

For full details of **our** Privacy Notice, please go to www.ageas.co.uk/legal/privacy-policy/ or contact **our** Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA or by emailing thedpo@ageas.co.uk.

Collecting your information

We collect a variety of information about **you**, such as:

- **your** name, address, contact details and date of birth
- information about what and/or who **you** want to insure, such as vehicle details, named drivers, travel details and companions
- **your** claims and credit history
- any criminal offences
- financial details, such as bank account and card details
- information about **your** use of **our** website such as **your** IP address which is a unique number identifying **your** computer
- **special categories of personal information**, such as details regarding **your** health.

This information is necessary for **us** to be able to provide **you** with a quotation and/or policy

We also use a number of different sources to collect this information from, including:

- **you** or someone connected with **you**, as well as publicly available sources of information like social media and networking
- third parties' databases that have been made available to the insurance industry, as well as where **you** have given **your** permission to share information with third parties like **us**
- price comparison websites, where they have sent **your personal information** to **us** to see whether **we** are able to provide **you** with a quotation.

Using your information

We use **your personal information** and/or **special categories of personal information** to not only provide **you** with **our** products and services, but to better understand and predict **your** needs and preferences, so that **we** can continue to improve **our** products and services to give **you** insurance that is right for **you**. These uses include:

- providing **you** with services relating to an insurance quotation or policy, for example
 - assessing **your** insurance application and arranging **your** insurance policy including checking databases showing no claims discount entitlement and driving licence records
 - managing **your** insurance policy including claims handling and issuing policy documentation to **you**.

Our assessment of **your** insurance application may involve an automated decision to determine whether **we** are able to provide **you** with a quotation and/or the price. If **you** object to this being done, then **we** will not be able to provide **you** with insurance.

- where **we** believe **we** have a justifiable reason to do so, such as
 - keeping information about **your** current and past policies
 - preventing and detecting fraud, financial crime and anti-money laundering
 - carrying out processes such as research and analysis which may include computerised processes that profile **you**
 - providing sales information to third parties (for example price comparison websites) so that **we** fulfil **our** legal obligations to them

Policy conditions continued

- recording and monitoring calls for training purposes
- contacting **you** if **you** fail to complete an online quotation to see if **we** can offer **you** any help with this.

Please note that if **you** have given **us** information about someone connected to **you**, **you** would have confirmed that **you** have their permission to do so.

Use of your personal information when using our websites and email communications

When **you** visit one of **our** websites **we** may collect information which includes **your** email and/or IP address. **We** may also use cookies and/or pixel tags on some pages of **our** website. Useful information about cookies, including how to remove them, can be found on **our** website.

Sharing your information

We may share **your** information with a number of different organisations such as:

- other companies or brands within the Ageas group
- other insurers, business partners, agents or carefully selected third parties providing a service to **us** or on **our** behalf or where **we** provide services in partnership with them
- organisations that have a specific role laid out in law such as statutory bodies, regulatory authorities and other authorised bodies or where **we** have a duty to or are permitted to disclose **your personal information** to them by law
- fraud prevention and credit reference agencies
- third parties **we** use to recover money **you** may owe **us** or to whom **we** may sell **your** debt
- other companies when **we** are trialling their products and services which **we** consider may improve **our** services to **you** or **our** business processes.

Unless required to by law, **we** would never share **your personal information** without the appropriate and necessary care and safeguards being in place.

Keeping your information

We will keep **your** information only for as long as is reasonably necessary to provide **our** products and services to **you** and to fulfil **our** legal, regulatory, tax and accounting obligations. **We** also keep **your** information for several years after the expiry of **your** policy in order to respond to any queries or concerns that may be raised at a later date with respect to the

policy or handling of a claim. Please see **our** full Privacy Policy on **our** website for more details.

Use and storage of your information overseas

Your information may be transferred to, stored and processed outside the United Kingdom (UK). **We** or **our** service providers may use cloud based computer systems (i.e. network of remote servers hosted on the internet which process and store **your** information) to which foreign law enforcement agencies may have the power to access. However, **we** will not transfer **your** information outside the UK unless it is to a country which is considered to have sound data protection laws or **we** have taken all reasonable steps to ensure the firm has suitable standards in place to protect **your** information.

Dealing with others acting on your behalf

We will deal with individuals **you** nominate, including third parties **we** reasonably believe to be acting on **your** behalf providing they are able to answer **our** security questions. For **your** protection though, **we** will need to speak to **you**, **your** legal representative, someone that **you** have specifically given **us** permission to speak to or a power of attorney should **you** want to change **your** contact address or policy coverage or cancel **your** policy.

Your rights

You have a number of rights in relation to the information **we** hold about **you**, including:

- asking for access to and a copy of **your personal information**
- asking **us** to correct, delete or restrict use of **your personal information**
- asking **us** to move, copy or transfer **your personal information** to a third party (known as 'data portability')
- objecting to the use of **your personal information** or to an automated decision including profiling
- withdrawing any previously provided permission for **us** to use **your personal information**
- complaining to the Information Commissioner's Office at any time if **you** object to the way **we** use **your personal information**. For more information, please see www.ico.org.uk or call the ICO on: 0303 123 1113.

Policy conditions continued

Please note that there are times when **we** will not be able to delete **your personal information**, such as where **we** have to fulfil **our** legal and regulatory obligations or where there is a minimum statutory period of time for which **we** have to keep **your** information. If this is the case, then **we** will let **you** know **our** reasons.

13. Law applicable to the contract

English Law will apply to this contract unless **you** and **we** agree otherwise. However, if **you** live in Scotland, Northern Ireland or the Channel Islands, the law of that country will apply 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.

14. Language

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

What to do if you have a complaint

Should there ever be an occasion where **you** need to complain, **we** will endeavour to sort this out as quickly and fairly as possible.

If **your** complaint is about the sale or administration of **your** policy, **you** can telephone the Customer Services department on 0345 128 7915.

If **you** have a complaint regarding **your** claim, please telephone or write to **us** using the contact details shown in **your** claims documentation.

Alternatively, **you** can write to **us** at the address shown below (please include **your** policy number and claim number if appropriate).

Customer Services Adviser
Age Co Car Insurance
Ageas House
Hampshire Corporate Park
Templars Way
Eastleigh
Hampshire
SO53 3YA

Service standards

We will try to resolve **your** complaint by the end of the third working day and send **you** a summary resolution letter. If **we** are unable to do this, **we** will write to **you** within five working days to let **you** know what **we** are doing to resolve **your** complaint.

We aim to provide **you** with a full response within four weeks of receiving **your** complaint. If this does not happen, within eight weeks of **us** receiving **your** complaint **you** will receive a final response or, if this is not possible, **we** will explain the reason for the delay and give an indication of when a final response will be provided.

Financial Ombudsman Service

You have the right to ask the Financial Ombudsman Service to review **your** complaint, free of charge, if for any reason **you** are still dissatisfied with either the summary resolution or final response letter, or if **we** have not issued **our** final response within eight weeks from **you** first raising the complaint. However, **you** must do so within six months of the date of the summary resolution or final response letter. **You** can contact the Financial Ombudsman Service as follows:

In writing:
Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: 0800 023 4567

Email: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

Please note that if **you** do not refer **your** complaint within the six months, the Ombudsman will not have **our** permission to consider **your** complaint and therefore will only be able to do so in very limited circumstances. For example, if it believes that the delay was as a result of exceptional circumstances.

Following the above procedure does not affect **your** right to take legal proceedings.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If **we** cannot meet **our** obligations, **you** may be entitled to compensation under the scheme. **You** can get more information from the Financial Services Compensation Scheme at www.fscs.org.uk or by calling 0800 678 1100 or 0207 741 4100.

For general enquiries on products and services



Call the Age Co Team at the Ageas
Contact Centre:
0800 085 3741

Lines open 8am to 8pm Monday to Friday, 9am to 1pm Saturday.



Visit ageco.co.uk/carinsurance

A range of products and services
designed with you in mind, including:



Home Insurance



Motor Breakdown

Age Co Car Insurance, Home Insurance and Motor Breakdown were previously sold under the trading name Age UK Car Insurance, Home Insurance and Motor Breakdown.

Age Co Home Insurance is arranged and administered by Ageas Retail Limited and provided by a limited panel of insurers.†

Age Co Car Insurance is arranged and administered by Ageas Retail Limited and underwritten by Ageas Insurance Limited.

Age Co Motor Breakdown is provided by Call Assist Ltd.

†Details are available on request.

Age UK Enterprises Limited trades under the trading name Age Co Insurance Services. Age UK Enterprises Limited is a trading subsidiary company of Age UK (registered charity, no. 1128267) and donates its net profits to Age UK. Products offered by Age Co Insurance Services are arranged by Age UK Enterprises Limited and arranged and administered by Ageas Retail Limited, both of which are authorised and regulated by the Financial Conduct Authority. Ageas Retail Limited Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales 1324965. FS Register number: 312468. Age UK Enterprises Limited Registered office: Tavis House, 1-6 Tavistock Square, London, WC1H 9NA. Registered in England and Wales 3156159. FS Register number: 311438. Calls may be recorded for monitoring and training purposes.

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