

Ageas Insurance

Insurance Product Information Document

Company: Ageas Insurance - Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register no 202039. Registered in the UK.

Product: Marmalade Learner Driver Car Policy

This document provides a summary of the key information for this product. For full details of your cover, please read your policy booklet, certificate of motor insurance and schedule.

What is this type of insurance?

This is a short term private car insurance policy that is underwritten by Ageas Insurance Limited. The cover that you have requested is **Comprehensive** cover.



What Is Insured?

For a full list of what is and isn't covered please refer to the policy booklet.

- ✓ Damage to the car – we will cover accidental damage to the car and its accessories.
- ✓ Claims against you if someone dies or is injured in an accident involving the car.
- ✓ Someone else's property being damaged as a result of an accident involving the car.
- ✓ Damage to the car by fire, theft or attempted theft.
- ✓ Audio, navigational and entertainment equipment in the car, such as sat navs and stereos.
- ✓ We will cover medical expenses for anyone injured as a result of an accident in the car.
- ✓ We will cover the cost of personal belongings in the car that are lost or damaged following an incident.



What Is Not Insured?

For a full list of what is and isn't covered please refer to the policy booklet.

- ✗ We won't cover claims if the car is stolen because you left it open, unlocked, or you left the keys in or on it.
- ✗ Amounts above the market value and specified limits.
- ✗ Any changes or modifications to the car.
- ✗ General wear and tear - including any failure of the car's equipment, electrics or mechanics.
- ✗ Acts of war or terrorism.
- ✗ Any excesses.
- ✗ We won't pay a claim if the car is stolen or damaged by anyone you know who uses the car without your permission – unless you've reported them to the police for doing so.
- ✗ We won't pay claims if you if you misfuel the car, for example if you put diesel into a petrol car.
- ✗ We won't pay claims if you use the car for any purpose not listed as acceptable on your certificate of motor insurance.
- ✗ We won't pay claims if you are driving the car unaccompanied. The accompanying driver must have held a full UK licence for 3 full years and aged 25-75.
- ✗ We will not provide a courtesy car following the car being involved in an incident.
- ✗ There is no cover for driving the car abroad.



Are there any restrictions on cover?

- ! The car must be insured annually on a separate motor policy.
- ! All cover under this will cease immediately once you pass your practical driving test - this means you are not covered to drive home from the test centre.
- ! Property claims against you or other named drivers are limited to £20 million (including costs and expenses).
- ! Medical expenses are limited to £250 per each injured person.
- ! Personal belongings is limited to £100 per incident.
- ! New car replacement - if the same car is not available, we will get you a similar car with the same list price, or we will give you the amount that was paid for the car at time of purchase.
- ! We will not pay more than market value of the car at the time of the loss or damage, less any excesses that may apply.



Where am I covered?

- ✓ You are covered in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.



What are my obligations?

- You must inform us without delay of any changes in your situation. In the event of a claim, you must notify us as soon as possible.
- It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or cause us to suffer a financial loss, is fraud and pushes up the cost of insurance for all customers.
- Looking after the car - you need to make sure that the car is road worthy and safe to drive at all times. You must protect the car and its accessories from being stolen or damaged.
- It is your responsibility to inform your insurance adviser once you have passed your driving test.



When and how do I pay?

Please refer to your insurance adviser for details.



When does the cover start and end?

Your policy will be effective from the date you have requested, shown on your statement of fact, and will run for the term agreed with your insurance advisor



How do I cancel the contract?

All cover provided by this policy will cease immediately once you (the insured policyholder) pass your practical driving test and are entitled to obtain a full UK car licence. This means that there is no cover under this policy for you to drive home from the test centre in the car.

It is your responsibility to inform your insurance adviser once you have passed your practical driving test.

Cancelling your policy before cover has started

You may cancel this policy at any time by telling us or your agent. If cover has not yet started, we will refund any premium paid in full.

Cancelling your policy within the first 14 days

If your period of insurance is for 30 days or less, due to the short term nature of the policy there will be no refund in premium.

If your policy is for 60 days or more you have 14 days to decide if this policy meets your requirements. If you are not satisfied you can cancel within 14 days of the policy starting. How much money you get back will depend on how long you have had the policy for, and whether or not you have made a claim, may need to make a claim, or a claim has been made against you.

Cancelling after your policy has started

If your period of insurance is for 6 months or less, there will be no refund in premium.

If your period of insurance is 12 months, we will refund any unused premium to you. How much money you get back will depend on how long you have had the policy for, and whether or not you have made a claim, may need to make a claim, or a claim has been made against you (which would result in no refund being given).

An administration charge may apply (subject to Insurance Premium Tax where applicable).

Underwritten by **Ageas Insurance Limited**
Registered address: Ageas House, Hampshire Corporate Park, Templars Way,
Eastleigh, Hampshire SO53 3YA

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