

# Van Guard

## Policy Summary

This is a summary of cover available under Ageas Van Guard. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found in the policy booklet, a copy of which is available from your insurance adviser or from Ageas Insurance. This summary relates to Ageas Van Guard policies effective from 1 June 2015 onwards.

### Ageas Van Guard

This is an annual Commercial Vehicle insurance policy, available to individual or company policyholders, underwritten by Ageas Insurance Limited. The policy is based on the answers you give us on a proposal or which is shown in a statement of insurance or statement of fact. You must tell us of any changes to the answers you have given.

The contract is made up of:

- **The policy**, this gives full details of the terms and conditions
- **The schedule**, this shows the period of insurance, which sections of the policy apply, whether your cover is comprehensive (Comp), third party fire and theft (TPF&T) or third party only (TPO) and details of applicable excesses and endorsements.
- **The certificate of motor insurance**, this shows the registration number of the vehicle insured, who may drive and what the vehicle can be used for.

### Significant Features and Benefits (Cover)

Your insurance adviser will advise you of your level of policy cover, this will also be shown on your quotation documents and on your policy schedule when cover is issued.

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Cover	Comp	TPF&T	TPO	Significant Limitations	Policy Section
Liabilities to third parties	Yes	Yes	Yes	£2 million limit for third party property damage	G
Use of your vehicle in EU	Yes	Yes	Yes	Extend policy cover for social domestic and pleasure purposes for up to 90 days	H and I
Accidental damage to own vehicle	Yes	No	No	Market value (Defined in policy booklet) Subject to excesses Additional excesses for young or inexperienced drivers New vehicle replacement.	A
Damage to own vehicle by fire or theft	Yes	Yes	No	Market value. £100 excess. New vehicle replacement	C
Audio, navigation and entertainment equipment	Yes	Yes	No	Comprehensive cover limit is unlimited for standard fit All others £300	A and C
Personal belongings	Yes	No	No	Up to £100	F
Damaged windscreen and window glass	Yes	No	No	£60 excess if glass is replaced. £10 excess if glass is repaired. £100 limit if Ageas Glassline is not used	B
Personal accident	Yes	No	No	Policyholder, spouse and civil partner, and any passenger in the insured vehicle. Death £2,500. Loss of sight or limb £1,500. Policy limit £10,000 each accident and £2,500 any one person.	D
Medical expenses	Yes	No	No	Up to £100 each person.	E
Replacement locks	Yes	No	No	£100 excess. Up to £500	L

## Significant Exclusions

Cover	Comp	TPF&T	TPO	Significant Limitations	Policy Section
Loss of or damage to the vehicle and personal belongings				All loss or damage arising from malicious damage, vandalism, fire, theft or attempted theft when no-one is in the vehicle unless all its doors and windows are closed and locked. All loss or damage arising from malicious damage, vandalism, fire, theft or attempted theft when no-one is in the vehicle unless all keys or devices used to lock the vehicle are removed from it.	A, C, F & L A, C & F
Loss of or damage to the vehicle				Extra costs due to parts or replacements not being available in the UK Caused by a person known to you, employees or ex-employees Caused by deception New vehicle replacement for vehicles up to 1 year old.	A, B & C A, C & L A & C A & C
Driving a vehicle which does not belong to you				Not available	G
Audio, navigation and entertainment equipment				Telephones Equipment not permanently fitted to the vehicle	A & C
Personal belongings				Money, business goods and telephones	F
Personal accident				Suicide. Failure to wear seat belt. Policies issued in a company name	D

## Cancellation Procedure

### 14 day cooling off:

- You have 14 days from the start of the policy or the date you received the policy documents, whichever is the later, to cancel cover. Cancellation is subject to return of the certificate of motor insurance to us. We will refund the unused premium less an administration charge of £7.50. You will not be entitled to any refund if a claim has been made on the policy.

### The policy can be cancelled mid term:

- By you phoning your insurance adviser and subject to return of the certificate of motor insurance to us. We will refund the unused premium less an administration charge of £7.50. You will not be entitled to any refund if a claim has been made on the policy; or
- By us giving you 7 days' notice in writing sent to your last known address. If we do this we will return the unused premium less an administration charge of £7.50. You must return the certificate of motor insurance. The reason for cancellation will be set out clearly in the communication with you.

Please refer to policy condition 8 for full details.

## How to Make a Claim

Telephone the Ageas Onecall service on **0845 122 3260, this helpline is open 24 hours a day, 365 days a year**. Please have details of the incident and your policy details available. If you do not have policy details you will need to quote your registration number. Alternatively you can write to us at the address shown below.

If you have comprehensive cover telephone the Ageas Insurance glassline on **0800 174764** if your windscreen or windows only are damaged.

## What to do if you have a complaint

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

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

If you have a complaint regarding your claim, please telephone us on the number shown in your claims documentation. Alternatively, you can write to us at the address shown below or email us through our website at [www.ageas.co.uk/complaints](http://www.ageas.co.uk/complaints) (please include your policy number and claim number if appropriate).

Customer Services Adviser  
Ageas Insurance Limited  
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 next working day. If we are unable to do this, we will write to you within five working days to either:

Tell you what we have done to resolve the problem; or  
Acknowledge your complaint and let you know when you can expect a full response. We will also let you know who is dealing with the matter.

We will always aim to resolve your complaint within four weeks of receipt. If we are unable to do this we will give you the reasons for the delay and indicate when we will be able to provide a final response.

## Financial Ombudsman Service

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service. You can ask the Financial Ombudsman Service to review your complaint if for any reason you are still dissatisfied with our final response, or if we have not issued our final response within eight weeks from you first raising the complaint.

You can contact the Financial Ombudsman Service at the address below, however they will only consider your complaint once you have tried to resolve it with us.

Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

Using this complaints procedure will not affect your legal rights.

## Financial Services

### Compensation Scheme

If we cannot meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. Claims for compulsory insurance, such as third party motor insurance, are covered in full.

Any claims made to the Financial Services Compensation Scheme for non-compulsory (optional) insurance, such as damage to the insured vehicle and for any unused premium, are covered up to 90% of the value of the claim submitted. You can get more information from the Financial Services Compensation Scheme at [www.fscs.org.uk](http://www.fscs.org.uk) or by calling **020 7741 4100**.

**To make a claim, call 0845 122 3260**  
Please add this number to your mobile phone

**Ageas Insurance Limited**

*Office address*

Ageas House, The Square, Gloucester Business Park,  
Brockworth, Gloucester GL3 4FA

*Registered office address*

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

[www.ageas.co.uk](http://www.ageas.co.uk)

Registered in England and Wales No 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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