

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 Named Young Driver Telematics 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 an annual private car insurance policy that is underwritten by Ageas Insurance Limited. The cover available is **Comprehensive**.



What Is Insured?

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

- ✓ Damage to the car and its accessories by accidental or malicious incidents.
- ✓ Damage to the car by fire, theft or attempted theft.
- ✓ Someone else's property being damaged as a result of an accident involving the car.
- ✓ Replacement locks & vehicle entry devices if your keys have been stolen.
- ✓ Manufacturer fitted equipment in the car such as sat-nav and stereo.
- ✓ New car replacement – provided, if we decide not to repair the car; it is under 1 year old; the mileage was under 250 at time of purchase and the registered vehicle owner is the first and only keeper unless registered by a main agent of the cars manufacturer first.
- ✓ Medical expenses cover up to £250 per person injured in an incident involving the insured car.
- ✓ Personal accident benefits – set payments for loss of sight, limbs or life.



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 your keys in or on it.
- ✗ Amounts above the market value and specified limits.
- ✗ 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 deliberately damage the car.
- ✗ We won't pay claims if you or any named drivers use the car for any purpose not listed as acceptable on your certificate of motor insurance.
- ✗ Loss of or damage to telephone or other communication equipment; this includes any smart-phone or tablet used to run the telematics application.
- ✗ There is no cover for driving the car abroad.
- ✗ We will not provide a courtesy car following the car being involved in an incident.
- ✗ You are not covered to drive any other vehicle.
- ✗ You will not be covered beyond that required of the Road Traffic acts if found to be unfit through drug use, over the lawful limit for driving under the influence of alcohol or if you fail to provide test samples when required to do so without a lawful reason.



Are there any restrictions on cover?

- ! We will not pay more than the market value of the car at the time of the loss or damage, less any excesses that may apply.
- ! The insured car must be owned by your parents, grandparents or guardian and not be an additional vehicle purchased for you to drive. Your policy may be void if it is not.
- ! Property claims against you are limited to £20 million including costs and fees.
- ! Other limits:
 - ! £1,000 for original permanently manufacturer fitted audio, navigation or entertainment equipment or
 - ! £300 if permanent audio, navigation or entertainment equipment not to manufacturer's original specification;
 - ! £2500 for loss of life and
 - ! £1500 for loss of limb or sight;
 - ! £500 for replacement locks and keys.
- ! New car replacement - 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 the current owner of the car, we will pay the price of the car, fitted accessories and spare parts as shown in the manufacturer's last United Kingdom price list, less the excess.
- ! Your mileage is restricted to an agreed maximum annual amount and by 50% of the car's total monthly usage and these must not be exceeded without Marmalade being notified.
- ! Dangerous driving will start the red zone 3 stage process that may lead to policy cancellation if additional 'red journey' are identified within a time limit.



Where am I covered?



You are covered to drive in England, Scotland, Wales, Northern Ireland, the Isle of Man, and the Channel Islands only.



What are my obligations?

- You and any drivers of the car must ensure that the telematics application is in use at all times whilst driving the car from the start of each trip, and must also ensure that the mobile smartphone is adequately charged for the duration of each trip.
- 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'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 us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers.
- 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.
- You must tell Marmalade if your mileage is likely to exceed your maximum agreed limit or the monthly usage restriction and pay any additional premium this extension may generate.
- The telematics device (also referred to as a telematics 'tag') must remain installed for the duration of the policy.



When and how do I pay?

Please refer to your insurance adviser for details.



When does the cover start and end?

Please check your most recent schedule for your cover start and end date.



How do I cancel the contract?

You're able to cancel your policy at any time. To do so, you need to get in contact with Marmalade who may charge you a cancellation administration fee for this; please see your terms of business agreement (TOBA) for details of these fees. How much money you get back will depend on how long you've had the policy for, and whether a claim has been or may be made.

Cancelling before the policy starts

If cover has not yet started we will refund any premium paid in full. Marmalade may charge an administration fee for this as set out in the terms of business agreement.

If you cancel this policy before it starts, but have already received the telematics device, you must return this to Marmalade. Marmalade will not refund your deposit if the telematics device is not returned to us.

Cancelling after the start of the policy

If cover has started, you will be given a pro-rata refund for the time remaining on your policy less any administration charges. If you have made a claim against your policy or have had an incident that will lead to a claim against your policy, you will not be entitled to any refund of your premium.

Underwritten by **Ageas Insurance Limited**
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