

# 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 Pay as You Go Family 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, terms of business agreement and schedule.

### What is this type of insurance?

This is a Pay as You Go 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.
- ✓ Personal accident benefits – set payments for loss of sight, limbs or life for you and your relationship partner or spouse.



#### 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 or personal items are stolen because you left the car open, unlocked, or the 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.
- ✗ You are only covered for third party liability when driving 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 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 the car does not remain owned by one of the above people and remain insured by them alongside this policy.
- ! 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 this is the maximum limit per person per incident for other stated injuries where multiple apply.
  - ! £1500 for loss of limb or sight;
  - ! £500 for replacement locks and keys.
- ! New car replacement - if the same car is not available, we will supply a similar car with the same list price instead, or we will give the owner of the insured vehicle the amount they paid for the car when they bought it, if this replacement is unacceptable to the owner.
- ! Your number of trips driving the car is restricted to an agreed 50% of the car's total usage.
- ! Dangerous driving will start the driver improvement and caution process that may lead to policy cancellation if additional 'red journeys' are identified within the time limit.
- ! You will only be covered comprehensively if you have pre-paid miles available, or are in the process of automatically topping up your miles to cover your journey, at the start of any journey and if the tag and app are installed, operational and paired together.



### 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 tag is in use at all times whilst driving the car from the start of each journey. You must ensure the device with the app will remain operational and paired to the tag for your entire trips.
- 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 trips are likely to exceed your maximum agreed limit of 50% of the total trips with your reasons.
- You must not, nor allow anyone else to: remove, tamper or in any way compromise the normal working of the tag including not moving the tag's location in the car once installed.



### When and how do I pay?

You initially pay Marmalade for your starting miles and agree an amount of miles that will automatically top up each time the remaining miles get low. The price per mile is debited from your pre-agreed payment method each time. You can control the amount of miles to purchase at any time. The price per mile will be set by Marmalade and advised to you prior to payment being taken if this has changed.



### When does the cover start and end?

The cover starts once you have received your documents, installed the tag and paired it with the Marmalade Young Driver App. Cover ends when cancelled by either you or us.



### How do I cancel the contract?

You're able to cancel your policy at any time. To do so, you need to contact Marmalade, who may charge you an administration fee as per the terms of business agreement (TOBA) document. How much money you get back and what fees apply depends on if you have topped up your miles since inception. You will not receive any refund if a fault claim has been, or may be, made after the policy cover starts.

Full information about fees, deposits and charges are set out in the terms of business agreement document - please make sure you read the document in full prior to purchase to understand what fees may apply to you and when.

#### **Cancelling before the policy starts**

If the tag is unopened and cover has not yet started, a full refund of any premium paid for the initial miles purchased will be given. Marmalade may charge an administration fee for this as set out in the terms of business agreement for setting up the policy. If you have already received the telematics tag, you must return this to Marmalade. Marmalade will not refund your deposit for the tag if the telematics device is not returned in the condition it was received. The deposit amount that will be withheld is shown in the terms of business agreement.

#### **Cancelling after the start of the policy**

##### **Before your first top up:**

If cover has started, and you have not yet topped up your miles since inception, you will be given a pro-rata refund for the miles remaining on your policy, less any administration charges as shown in your terms of business agreement. The cost of the tag will not be returned if you cancel your policy before purchasing a top up.

##### **After your first top up:**

If you have topped up your policy since inception, and then you cancel your policy, you will get a refund for the remaining miles from the latest topped up amount, at the amount paid for those new miles. Any miles still remaining from the previous topped up amount will not be refunded but no fees or charges will apply to the returned amount.

Underwritten by **Ageas Insurance Limited**  
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[ageas.co.uk](http://ageas.co.uk)

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