

# Optima L: Learner Driver

## Policy Summary

This document is a guide to the cover we provide. It is only a summary and does not contain the full terms and conditions of the contract. For full details of your cover, please read your policy booklet (reference code MCO105), certificate of motor insurance and schedule. Ageas Insurance Limited provides this insurance.

**Type of insurance:** Private car

**Length of contract:** Please refer to your policy certificate and schedule

The policy is based on the answers you gave 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.

### Important!

- 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 you are not covered by this policy to drive home from the test centre if you have passed your practical test in the car.
- It is your responsibility to inform your insurance adviser once you have passed your practical driving test.
- For cover to apply, you must be accompanied whilst driving at all times by a driver aged 25 to 75 who holds a full UK driving licence and has done so for at least 3 full years.
- The current owner of the car must have the car insured comprehensively on an annual basis for cover to apply.
- The period of insurance cannot be extended. If you require additional time on cover once the policy has expired, you will need to purchase a new policy.

### Features and benefits

Summary of the cover we provide	Details and limits	Section of the policy that contains more details
<b>Loss of or damage to the car</b> This policy covers loss or damage to the car, its accessories and spare parts as a result of certain events. If you have Comprehensive cover, the main events are accidents, fire and theft.	<ul style="list-style-type: none"> <li>• Please read your policy for details of the cover, limits and exclusions.</li> </ul>	Section A and Policy exclusions
<b>Injury and death</b> This policy covers you for all your legal responsibilities arising from death of or personal injury to any person as a result of an incident involving the car.	<ul style="list-style-type: none"> <li>• Please read your policy for details of the cover, limits and exclusions.</li> <li>• Cover for death of or injury to other people is unlimited.</li> </ul>	Section B and Policy exclusions
<b>Damage to other people's property</b> This policy covers damage to any other people's property as a result of an accident involving the car.	<ul style="list-style-type: none"> <li>• The most we will pay is £20 million.</li> </ul>	Section B

## Features and benefits continued

Summary of the cover we provide	Details and limits	Section of the policy that contains more details
<p><b>Car stereos and other audio equipment</b> This policy covers loss or damage to any radio or audio equipment permanently fitted to the car.</p>	<ul style="list-style-type: none"> <li>• There are no limits on the cover we provide for equipment in the car which was fitted by the manufacturer at the time the car was made.</li> <li>• If you have Comprehensive cover, we will pay up to £300 for equipment not fitted to the manufacturer's specification for the car.</li> <li>• These limits will apply after any excess that applies.</li> </ul>	Section A
<p><b>Medical expenses</b> On Comprehensive policies cover is provided for medical expenses for each person injured in the car if it is in an accident.</p>	The most we will pay is £100 for each injured person.	Section C
<p><b>Replacing the car with a new one</b></p>	<ul style="list-style-type: none"> <li>• The car must be less than 12 months old and:               <ol style="list-style-type: none"> <li>a The current owner is the first and only registered keeper; or</li> <li>b The current owner is the second registered keeper if the first registered keeper is a company we recognise as a main agent of the cars manufacturers and;</li> <li>c the car is stolen (and not found); or</li> <li>d the car is damaged (in a way that is covered by the policy) and the cost of repairing the car is more than 60% of the manufacturer's United Kingdom list price (including car tax and VAT) at the time of the loss or damage for a car that is exactly the same.</li> </ol> </li> <li>• If a replacement car is available that is the same make, model and specification as the car, we will replace it with that car</li> <li>• If no replacement car is available, we will pay the price of the car, its fitted accessories and spare parts as shown in the manufacturer's last United Kingdom price list less any excess that may apply.</li> </ul>	Making a claim
<p><b>Excess</b> The excess is the first amount of any claim that you must pay.</p>	Sometimes more than one excess can apply, in which case we will add them together.	Your policy schedule
<p><b>Personal belongings</b> If you have Comprehensive cover this policy covers loss of or damage to clothing and personal belongings caused by fire, theft or attempted theft or an accident while they are in or on the car.</p>	<ul style="list-style-type: none"> <li>• The most we will pay for any one event is £100.</li> <li>• A list of items we do not cover is shown in the policy.</li> <li>• We will not cover property left in an unoccupied car if the car is unlocked, the windows or sunroof are open or the keys are inside or on the car.</li> <li>• We will not cover loss or damage to mobile-phone or other communication equipment.</li> </ul>	Section D

## Main exclusions and limits

Exclusion	Details	Section of the policy that contains more details
<b>Licence Limitations</b>	This policy does not cover any loss of, or damage to, your vehicle if the car is being driven by, or is in the charge of, any person who is not complying with the limitations of their driving licence, unless we must provide cover under the terms of the Road Traffic Acts.	Policy exclusions
<b>Failures and breakdowns</b>	This policy does not cover any mechanical, electrical or computer equipment breaking or failing to work properly.	Section A
<b>Deception</b>	We will not cover the car being stolen by someone who claims to be a buyer or a buying or selling agent.	Section A
<b>Deliberate damage</b>	We will not cover loss, damage, injury or liability arising from any deliberate act by you or someone insured under this policy.	Policy exclusions
<b>Cars left unoccupied</b>	We do not cover loss of, or damage to, the car if it is unoccupied and is left: <ul style="list-style-type: none"> <li>• unlocked;</li> <li>• with the windows or roof open; or</li> <li>• with the keys inside (or on) the car.</li> </ul>	Section A
<b>Non standard electronic equipment</b>	We will not cover loss of, or damage to, televisions, phones, games consoles, electronic-navigation or radar-detection equipment not permanently fitted to the car and which was not part of the manufacturer's specification when the car was first registered.	Section A
<b>Government and local authorities</b>	We will not cover loss or damage caused by any government, public or local authority legally taking, keeping or destroying the car.	Section A
<b>People known to you</b>	We will not cover loss of, or damage to the car caused by a person known to you. (This exception does not apply if you report the person using the car to the police for taking the car without your permission).	Section A
<b>Using the car on a racetrack</b>	This policy does not cover loss, damage, injury or liability arising while the car is being used on a racetrack or for completing pre-paid laps of circuits such as the Nurburgring.	Policy exclusions

## cancelling your policy

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 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 so we can refund any of the 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).

### cancelling your policy before cover has started

You can 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 after cover has started

You can cancel this policy at any time by telling us or your agent. 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).

## Making a claim

If you want to make a claim, please phone **0345 122 3018** (+44 23 8062 1982 if you are phoning from outside the United Kingdom) as soon as possible. Lines are open 24 hours a day.

## How to complain

We are committed to treating our customers fairly. However, we realise that there may be times when things go wrong. If this happens, please use the most suitable contact from the following.

If you have a complaint about your claim, please telephone us on the number shown in your claims documents. 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).

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

If you are not happy with our final response, you may be able to pass your complaint to the Financial Ombudsman Service. 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.

Their address is: Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR.

## 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](http://www.fscs.org.uk) or by calling 0800 678 1100 or 0207 741 4100.

### Ageas Insurance Limited

#### Registered address

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Templars Way, Eastleigh, Hampshire SO53 3YA

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

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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.

The logo for Ageas, featuring the word "ageas" in a lowercase, sans-serif font. The letter "a" is stylized with a horizontal bar that extends to the right, ending in a registered trademark symbol (®).