

# Optima Classic Car Insurance

## 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 MUGR021), certificate of motor insurance and schedule. Ageas Insurance Limited provides this insurance.

**Type of insurance:** Classic car

**Length of contract:** 12 months

Features and benefits		
Summary of the cover we provide	Details and limits	Section of the policy that contains more details
<p><b>Loss of or damage to your classic car</b> This policy covers loss or damage to your classic car, its accessories, spare parts and your toolkit as a result of certain events. If you have Comprehensive or laid-up cover, the main events are accidental damage, fire and theft. If you have Third Party Fire and Theft cover, the main events are fire and theft.</p>	<ul style="list-style-type: none"> <li>Please read your policy for details of the cover, limits and exclusions.</li> </ul>	Section 2 and general exceptions
<p><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 your classic car.</p>	<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 1a, 1b, 1c, 1d, general exceptions
<p><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 your classic car.</p>	<ul style="list-style-type: none"> <li>The most we will pay is £20 million.</li> </ul>	Section 1a, 1b, 1c, 1d and general exceptions
<p><b>Using your classic car abroad</b> This policy provides 90 days full policy cover outside of the United Kingdom in:</p> <ul style="list-style-type: none"> <li>any country that is a member of the European Union; and</li> <li>any other country listed on the back of your certificate of motor insurance.</li> </ul>	<ul style="list-style-type: none"> <li>If cover is required in any other country and we agree to give you this cover up to a maximum of 90 days we will give you an international insurance certificate (green card) for the time you will be away if you pay us the extra premium we ask for.</li> </ul>	Section 9
<p><b>Car stereos and other audio equipment</b> This policy covers loss or damage to any radio or audio equipment permanently fitted to your classic car.</p>	<ul style="list-style-type: none"> <li>There are no limits on the cover we provide for equipment in your classic car which was fitted by the manufacturer at the time the classic car was made.</li> <li>If you have Comprehensive or laid-up cover, we will pay up to £500 for equipment not fitted to the manufacturer's specification for your classic car. If you have Third Party Fire and Theft cover, we will pay up to £250 for equipment not fitted to the manufacturer's specification for your classic car.</li> <li>These limits will apply after any excess that applies.</li> </ul>	Section 2
<p><b>Lost classic car keys and replacing locks</b> This policy covers any necessary replacement of keys and locks if your classic car keys are lost or stolen.</p>	<ul style="list-style-type: none"> <li>You are covered under this section of the policy as long as you did not leave your keys in or on your classic car when they were lost or stolen.</li> <li>The most we will pay for any one event is £400.</li> </ul>	Section 8

Features and benefits		
Summary of the cover we provide	Details and limits	Section of the policy that contains more details
<p><b>Medical expenses</b> On Comprehensive policies cover is provided for medical expenses for each person injured in your classic car if it is in an accident.</p>	<ul style="list-style-type: none"> <li>The most we will pay is £100 for each injured person.</li> </ul>	Section 5
<p><b>Emergency medical treatment</b> Under the Road Traffic Acts, we will pay emergency treatment fees.</p>		Section 1f
<p><b>Excess</b> The excess is the first amount of any claim for accidental damage, malicious damage, fire or theft that you must pay. The amount of the excess depends on the make and model of your classic car.</p>	<ul style="list-style-type: none"> <li>On Comprehensive policies a higher excess for accidental damage applies if your classic car is being driven by an inexperienced driver or someone who is under 25.</li> </ul>	Your policy schedule
<p><b>Repairing and replacing glass</b> If you have Comprehensive or laid-up cover the policy covers:</p> <ul style="list-style-type: none"> <li>repairing or replacing broken glass in your classic car's windscreen, back windscreen, sunroof or side windows; and</li> <li>repairing any scratches to the bodywork caused by the broken glass (as long as there has not been any other loss or damage to your classic car).</li> </ul>	<ul style="list-style-type: none"> <li>An excess applies if the glass is replaced (there is no excess if the glass is repaired).</li> </ul>	Section 6 and your policy schedule
<p><b>Personal accident benefits</b> If you have Comprehensive cover we provide benefits if you or your partner is accidentally injured in the European Union while travelling in or getting in or out of any car and this injury results, within three months, in:</p> <ul style="list-style-type: none"> <li>death;</li> <li>permanent and total loss of sight in one or both eyes; or</li> <li>loss of one or both arms (above the wrist) or legs (above the ankle) or the total loss of use of an arm or leg.</li> </ul>	<ul style="list-style-type: none"> <li>The most we will pay is £5,000 for each person for each accident.</li> <li>The injury must be diagnosed, or the death certified, by a expert medical specialist registered to practise in the European Union.</li> <li>If you or your partner has any other car insurance policy with us, we will pay the benefit under one policy only.</li> </ul>	Section 3
<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 your classic car. This policy also covers clothing and personal belongings that are branded to the manufacturer or model of your classic car.</p>	<ul style="list-style-type: none"> <li>The most we will pay for any one event is £200.</li> <li>The most we will pay additionally for any classic car manufacturer or model branded personal belongings is £200.</li> <li>A list of items we do not cover is shown in the policy.</li> <li>We will not cover property left in a convertible classic car unless it is stored in a locked boot or locked glove compartment.</li> <li>We will not cover property left in an unoccupied classic car if the classic car is unlocked, the windows or sunroof are open or the keys are inside or on the classic car.</li> <li>We will not cover loss or damage to mobile-phone or electronic navigation equipment.</li> </ul>	Section 4
<p><b>Hotel and travel expenses</b> Applies if you have Comprehensive cover and your classic car cannot be driven after an accident or loss covered by this policy.</p>	<ul style="list-style-type: none"> <li>The most we will pay for any one event is £100.</li> </ul> <p>We will either pay:</p> <ul style="list-style-type: none"> <li>up to £50 for each person travelling in your classic car to stay in a hotel for one night if you cannot continue your journey until the next day; or</li> <li>travel expenses of up to £100 in total for everyone who was travelling with you in your classic car.</li> </ul>	Section 7
<p><b>Car sharing</b> Your policy covers you for carrying passengers for social purposes in return for payment.</p>	<p>For this cover to apply:</p> <ul style="list-style-type: none"> <li>your classic car must not be built or adapted to carry more than 8 passengers (not including the driver);</li> <li>you must not be carrying the passengers as a business; and</li> <li>you must not be making a profit from the passengers' payments.</li> </ul>	Section 10

Features and benefits		
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<p><b>Cover when your classic car is being serviced, examined or repaired</b></p> <p>Full policy cover continues to apply to your classic car when it is being serviced, examined or repaired at premises involved in the motor trade.</p>	<ul style="list-style-type: none"> <li>At these times the limits about driving and using your classic car set out in your certificate of motor insurance will not apply, as long as it is only being driven or worked on by a motor trader or their employees.</li> </ul>	Section 11
<p><b>Replacing child car seats</b></p> <p>This policy covers children's car seats fitted in your classic car if it is involved in an accident (if Comprehensive cover) or damaged as a result of fire, theft or attempted theft (if Comprehensive or Third Party Fire and Theft cover).</p>	<ul style="list-style-type: none"> <li>We will pay up to £250 towards the cost of replacing the child seats.</li> <li>To be able to claim for your children's car seats there must be evidence that your classic car has been damaged or stolen.</li> </ul>	Section 2

Main exclusions and limits		
Exclusion	Details	Section of the policy that contains more details
<b>Wedding Hire</b>	<ul style="list-style-type: none"> <li>If Wedding Hire cover is included we will not provide any cover under this policy (apart from under section 1 – Liability to other people) if you allow your classic car to be hired for use at a wedding more than ten times in any one period of insurance.</li> </ul>	Your policy schedule
<b>Licence Limitations</b>	<ul style="list-style-type: none"> <li>This policy does not cover any loss of, or damage to, your vehicle if your classic 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.</li> </ul>	General exceptions
<b>Failures and breakdowns</b>	<ul style="list-style-type: none"> <li>This policy does not cover any mechanical, electrical or computer equipment breaking or failing to work properly.</li> </ul>	Section 2
<b>Deception</b>	<ul style="list-style-type: none"> <li>We will not cover your classic car being stolen by someone who claims to be a buyer or a buying or selling agent.</li> </ul>	Section 2
<b>Deliberate damage</b>	<ul style="list-style-type: none"> <li>We will not cover loss, damage, injury or liability arising from any deliberate act by you or someone insured under this policy.</li> </ul>	General exceptions
<b>Classic cars left unoccupied</b>	<ul style="list-style-type: none"> <li>We do not cover loss of, or damage to, your classic car if it is unoccupied and is left: <ul style="list-style-type: none"> <li>a unlocked;</li> <li>b with the windows or roof open; or</li> <li>c with the keys inside (or on) the classic car.</li> </ul> </li> </ul>	Section 2
<b>Driving other cars</b>	<ul style="list-style-type: none"> <li>We will not cover loss of or damage to the car you are driving that is not covered under this policy.</li> </ul>	Section 1
<b>Incorrect fuel</b>	<ul style="list-style-type: none"> <li>We will not cover any loss of or damage to your classic car caused by filling your classic car's fuel tank with the incorrect fuel.</li> </ul>	Section 2
<b>Trailer cover</b>	<ul style="list-style-type: none"> <li>Loss of, or damage to, any trailer, caravan or vehicle, or anything inside, while being towed by or attached to your classic car.</li> </ul>	Section 2
<b>Non standard electronic equipment</b>	<ul style="list-style-type: none"> <li>We will not cover loss of, or damage to, televisions, phones, games consoles, electronic-navigation or radar-detection equipment not permanently fitted to your classic car and which was not part of the manufacturer's specification when the classic car was first registered.</li> </ul>	Section 2
<b>Government and local authorities</b>	<ul style="list-style-type: none"> <li>We will not cover loss or damage caused by any government, public or local authority legally taking, keeping or destroying your classic car.</li> </ul>	Section 2

Main exclusions and limits		
Exclusion	Details	Section of the policy that contains more details
<b>Family and people living with you</b>	<ul style="list-style-type: none"> <li>We will not cover loss of, or damage to, your classic car if, at the time of the incident someone in your family or someone who is living with you was using it without your permission. (This exception does not apply if you report the person using your classic car to the police for taking your classic car without your permission).</li> </ul>	Section 2
<b>Using your classic car on a racetrack</b>	<ul style="list-style-type: none"> <li>This policy does not cover loss, damage, injury or liability arising while your classic car is being used on a racetrack or for completing pre-paid laps of circuits such as the Nurburgring.</li> </ul>	General exceptions

## Cooling-off period

We hope that you will be happy with your insurance policy. However, if this policy does not meet your needs, you have 14 days from the date you received your policy document to cancel this policy and get a full refund. (We will not give you a refund if you have claimed for the total loss of your classic car or an incident has happened where you could make a claim for a total loss).

To cancel your policy, please contact the insurance broker or intermediary who sold you your policy.

To get a refund, you must return this policy and any certificate of motor insurance or cover note.

## Your and our rights to cancel your policy

After 14 days, you can cancel this policy at any time by writing to us and sending us your certificate of motor insurance. As long as you have not made a claim under the policy, we will refund part of your premium that covers the rest of the period you would have been insured for. Policy condition 6 shows you how this will be calculated. We will cancel your policy from the date we receive your certificate of motor insurance.

We, or your insurance broker or intermediary, may cancel this policy by giving you 7 days' notice in writing, which we will send by recorded delivery to the most recent address we have for you. You must send us the certificate of motor insurance before we can refund any premium.

## Making a claim

If you want to make a claim, please phone **0845 126 2596** (+44 23 8062 1982 if you are phoning from outside the United Kingdom) as soon as possible. Lines are open 24 hours a day. For broken glass, please phone; **0800 174 764**.

## 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: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

## 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 0207741 4100.

## Ageas Insurance Limited

### Registered office address

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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.

