

Optima Motorhome

Policy Summary

This is a summary of cover available under the Ageas Optima Motorhome policy. 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 Limited. This summary relates to Ageas Optima Motorhome policies effective from 1st December 2016 onwards.

This is an annual motorhome insurance policy underwritten by Ageas Insurance Limited. The policy is based on the answers you gave us on the proposal or which are shown on the 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 motorhome insured, who may drive and what the motorhome can be used for.

Significant Features and Benefits (Cover)

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

| Cover | Comp | TPF&T | TPO | Significant Exclusions and Limitations | Policy Section |
|---|------|-------|-----|--|----------------|
| Liabilities to third parties | Yes | Yes | Yes | £20 million limit for third party property damage and £5 million for costs and expenses | G |
| Use of the motorhome in the EU | Yes | Yes | Yes | Full policy cover is provided for 180 days only. | H |
| Accidental damage to the motorhome | Yes | No | No | Market value (unless new motorhome replacement applies) subject to excesses. Additional excesses for young or inexperienced drivers. | A |
| Damage to the motorhome by fire or theft | Yes | Yes | No | Market value (unless new motorhome replacement applies) subject to excesses. | C |
| Audio, navigation and entertainment equipment | Yes | Yes | No | Comprehensive cover limit of £1,000 for standard fit. £300 limit if TPF&T cover and/or non-standard fit. | A and C |

To make a claim, call 0345 122 3018
Please add this number to your mobile phone

Significant Features and Benefits (Cover) continued

| Cover | Comp | TPF&T | TPO | Significant Exclusions and Limitations | Policy Section |
|---|------|-------|-----|---|----------------|
| Camping equipment and personal belongings | Yes | No | No | £1000 for camping equipment and £2000 for personal belongings £25 excess applies. | F |
| Damaged windscreens and window glass | Yes | No | No | £75 excess if glass is replaced. £10 excess if glass is repaired. £1000 limit if Ageas Glassline is not used. | B |
| Personal accident | Yes | No | No | Policyholder and partner. Death £5,000. Loss of sight or limb £2,500. Policy limit £10,000 each accident and £5,000 any one person. | D |
| Medical expenses | Yes | No | No | Up to £250 each person. | E |
| Hotel and alternative travel expenses | Yes | Yes | No | £50 each person towards overnight accommodation up to £250. Within the geographical limits only. | I |
| Replacement Locks | Yes | No | No | £100 excess. Up to £750. | L |

Significant Exclusions

| Cover | Significant Exclusions and Limitations | Policy Section |
|---|---|-----------------------------------|
| Loss of or damage to the motorhome | <p>All loss or damage arising from malicious damage, vandalism, fire, theft or attempted theft when no-one is in the motorhome unless:</p> <ul style="list-style-type: none"> - all its doors, windows, roof lights and lockers are closed and locked. - the keys (or other device) used to lock the motorhome are removed from it. <p>Loss or damage caused by a person known to you taking the motorhome without your permission.</p> <p>Loss or damage caused by deception.</p> <p>Loss caused by the freezing and thawing of liquid in the water system if it is not drained when in storage.</p> <p>The cost of replacing any undamaged items which are part of a set or suite.</p> <p>Loss caused by the use of solid fuel or portable oil heaters.</p> <p>The loss of external TV, radio and satellite masts and fittings.</p> <p>Extra costs due to parts or replacements not being available in the UK.</p> <p>The new motorhome replacement is only available for motorhomes up to 1 year old and where you are the first and only registered keeper.</p> | A and C Endorsements may apply |
| Audio, navigation and entertainment equipment | <p>Telephones.</p> <p>Equipment not permanently fitted to the motorhome.</p> | A and C |
| Damaged windscreen and window glass | <p>Loss or damage to any roof light or roof vent.</p> <p>Repair or replacement of any windscreen or window unless it is made of glass.</p> <p>Extra costs due to parts or replacements not being available in the UK.</p> | B |
| Personal accident | <p>Suicide.</p> <p>Failure to wear seat belt.</p> <p>If a driver has higher level of drink or drugs in body than is allowed by law.</p> | D |

Significant Exclusions continued

| Cover | Significant Exclusions and Limitations | Policy Section |
|---|---|----------------|
| Camping equipment and personal belongings | <p>All loss or damage arising from malicious damage, vandalism, fire, theft or attempted theft when no-one is in the motorhome unless:</p> <ul style="list-style-type: none"> - all its doors, windows, roof lights and lockers are closed and locked. - the keys (or other device) used to lock the motorhome are removed from it. <p>Loss of or damage to items left out in the open or inside an awning.</p> <p>High risk items, telephones or other communication equipment.</p> <p>The cost of replacing any undamaged items which are part of a set or suite.</p> <p>Items which are covered elsewhere.</p> | F |
| Hotel and alternative travel costs | Any incident or destination outside of the geographical limits. | I |
| Replacement Locks | <p>Any claim where the keys, lock transmitter or entry card are either:</p> <ul style="list-style-type: none"> - left in or on the motorhome at the time of the loss; or - taken without your permission by a person known to you. | L |

Cancellation Procedure

You can cancel your policy at any time by phoning your insurance adviser. Cancellation can take effect immediately or from a later date. However, it can not be backdated.

14 day cooling off:

If cover has started, but you are within 14 days from the start date of the policy or the date you receive the policy documents, whichever is the later, you will have to pay for any period of cover that has already been provided as well as an administration charge of £7.50 (subject to Insurance Premium Tax where applicable).

If any claim has been made, you must pay the full annual premium and you will not be entitled to any refund.

The policy can be cancelled mid term:

After the 14 day cooling off period and within your first year of insurance we will refund part of your premium based on the following table below, less an administration charge of £7.50 (subject to Insurance Premium Tax where applicable):

| Period on cover | % of premium refunded |
|------------------------------------|-----------------------|
| Between 15 days and 1 months cover | 87% |
| Up to 2 months cover | 77% |
| Up to 3 months cover | 67% |
| Up to 4 months cover | 57% |
| Up to 5 months cover | 47% |
| Up to 6 months cover | 37% |
| Up to 7 months cover | 32% |
| Up to 8 months cover | 22% |
| Up to 9 months cover | 12% |
| Up to 10 months cover | No refund |
| Up to 11 months cover | No refund |
| Up to 12 months cover | No refund |

Following any renewal, you will have to pay for any period of cover that has already been provided as well as an administration charge of £7.50 (subject to Insurance Premium Tax where applicable).

If any claim has been made, you must pay the full annual premium and you will not be entitled to any refund.

We or your insurance adviser may cancel this policy by giving you 7 days' notice in writing to your last known address.

If we do this we will return the unused premium less an administration charge of £7.50. The reason for cancellation will be set out clearly in our correspondence with you.

Please refer to policy condition 8 for full details.

How to make a claim

Telephone the Ageas Onecall service on **0345 122 3018, (+44 2380 621982** if calling from abroad) **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 (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, or alternatively at the website address. However they will only consider your complaint once you have tried to resolve it with us.

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

For further information, you can visit their website: www.financial-ombudsman.org.uk or call them on 0800 023 4567

Using this complaints procedure will not affect your legal rights.

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 or by calling **0800 678 1100** or **0207 741 4100**.

To make a claim, call 0345 122 3018
Please add this number to your mobile phone

Ageas Insurance Limited

Registered office address

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

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, Financial Services Register Number 202039.

The logo for Ageas, featuring the word "ageas" in a lowercase, sans-serif font. The letter "a" is stylized with a dot above it. A registered trademark symbol (®) is located at the end of the word.