

# Optima Niche 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 MUGR040), certificate of motor insurance and schedule. Ageas Insurance Limited provides this insurance.

**Type of insurance:** Private 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
<b>Loss of or damage to your car</b> This policy covers loss or damage to your 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. If you have Third Party Fire and Theft cover, the main events are 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 2 and general exceptions and endorsements.
<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 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 1a and general exceptions and endorsements.
<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 car.	<ul style="list-style-type: none"> <li>The most we will pay is £20 million.</li> </ul>	Section 1a and endorsements.
<b>Using your car abroad</b> This policy provides full policy cover in: <ul style="list-style-type: none"> <li>any country that is a member of the European Union;</li> <li>the United Kingdom; 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 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 and endorsements.
<b>Car stereos and other audio equipment</b> This policy covers loss or damage to any radio or audio equipment permanently fitted to your car.	<ul style="list-style-type: none"> <li>There are no limits on the cover we provide for equipment in your 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 £500 for equipment not fitted to the manufacturer's specification for your 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 car.</li> <li>These limits will apply after any excess that applies.</li> </ul>	Section 2 and endorsements.
<b>Lost car keys and replacing locks</b> This policy covers any necessary replacement of keys and locks if your car keys are lost or stolen.	<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 car when they were lost or stolen.</li> <li>The most we will pay for any one event is £400.</li> </ul>	Section 8 and endorsements.

Features and benefits		
Summary of the cover we provide	Details and limits	Section of the policy that contains more details
<b>Medical expenses</b> On Comprehensive policies cover is provided for medical expenses for each person injured in your car if it is in an accident.	<ul style="list-style-type: none"> <li>The most we will pay is £100 for each injured person.</li> </ul>	Section 5 and endorsements.
<b>Replacing your car with a new one</b>	<ul style="list-style-type: none"> <li>Your car must be less than 12 months old and:             <ul style="list-style-type: none"> <li>a you are the first and only registered keeper; or</li> <li>b you are 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 your car is stolen (and not found); or</li> <li>d your 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> </ul> </li> <li>If a replacement car is available that is the same make, model and specification as your car, we will replace it with that car.</li> <li>If no replacement car is available, we will pay you the price of your 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>	Section 2 and endorsements.
<b>Temporary replacement car</b> If you have Comprehensive cover we will provide a free replacement car for up to 28 days when your car is being repaired under this policy.	<ul style="list-style-type: none"> <li>Your car must be repaired by a Ageas approved repairer.</li> <li>The loss or damage must have happened in the UK and you must be 18 or older at the time of the claim.</li> <li>This cover is not available if:             <ul style="list-style-type: none"> <li>a Repairing your car would cost more than 60% of its market value and we declare it a total loss; or</li> <li>b Your car is stolen and not found.</li> </ul> </li> </ul>	Section 11 and endorsements.
<b>Emergency medical treatment</b> Under the Road Traffic Acts, we will pay emergency treatment fees.	Any payment under this section will not affect your no claim discount.	Section 1d and endorsements.
<b>Excess</b> The excess is the first amount of any claims which you must pay if your car is lost, stolen or damaged.	<ul style="list-style-type: none"> <li>On Comprehensive policies a higher excess for accidental damage applies if your car is being driven by an inexperienced driver or someone who is under 25.</li> <li>On Comprehensive policies, if you have asked for a voluntary accidental damage excess, this will apply as well as any other excesses.</li> </ul>	Section 2 and your policy schedule.
<b>Repairing and replacing glass</b> If you have Comprehensive cover the policy covers: <ul style="list-style-type: none"> <li>repairing or replacing broken glass in your 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 car).</li> </ul>	<ul style="list-style-type: none"> <li>A £50 excess applies if the glass is replaced (there is no excess if the glass is repaired).</li> <li>If you do not use a windscreen supplier we approve, the most we will pay will be £150 after taking off any excess.</li> <li>Panoramic windscreens are not covered.</li> </ul>	Section 6 and endorsements.
<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: <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 doctor 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 and endorsements.

Features and benefits		
Summary of the cover we provide	Details and limits	Section of the policy that contains more details
<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 car.	<ul style="list-style-type: none"> <li>The most we will pay for any one event 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 car unless it is stored in a locked boot or locked glove compartment.</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 electronic navigation equipment.</li> </ul>	Section 4 and endorsements.
<b>Hotel and travel expenses</b> Applies if you have Comprehensive cover and your car cannot be driven after an accident or loss covered by this policy.	<ul style="list-style-type: none"> <li>The most we will pay for any one event is £100. We will either pay: <ul style="list-style-type: none"> <li>up to £50 for each person travelling in your 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 car.</li> </ul> </li> </ul>	Section 7 and endorsements.
<b>Car sharing</b> Your policy covers you for carrying passengers for social purposes in return for payment.	<p>For this cover to apply:</p> <ul style="list-style-type: none"> <li>your 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 12 and endorsements.
<b>No claim discount</b> If you do not make a claim, we will allow you a no claim discount.	<ul style="list-style-type: none"> <li>You can choose to protect your no claim discount if you have 4 years or more no claim discount and all drivers on your policy have had no more than 1 claim in the last 3 years between them.</li> <li>If your no claim discount is protected you can continue to protect it so long as there are no more than 2 claims (which would normally result in your discount being reduced) in any 5 years in a row that you are insured.</li> <li>You cannot transfer your no claim discount to someone else.</li> <li>You will not lose your no claim discount if: <ul style="list-style-type: none"> <li>a we can get back all the money we have paid to settle your claim from somebody else;</li> <li>b the only claim you make is under either section 6 (on a Comprehensive policy) or section 1d of this policy; or</li> <li>c on a Comprehensive policy you make a claim because your car is hit by an identified driver who is not insured and the accident is completely their fault.</li> </ul> </li> </ul>	Section 10, your policy schedule and endorsements.
<b>Cover when your car is being serviced, examined or repaired</b> Full policy cover continues to apply to your car when it is being serviced, examined or repaired at premises involved in the motor trade.	<ul style="list-style-type: none"> <li>At these times the limits about driving and using your 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 13 and endorsements.
<b>Replacing child car seats</b> This policy covers children's car seats fitted in your 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).	<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 car has been damaged or stolen.</li> </ul>	Section 2 and endorsements.

Main exclusions and limits		
Exclusion	Details	Section of the policy that contains more details
<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 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 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>Cars left unoccupied</b>	<ul style="list-style-type: none"> <li>We do not cover loss of, or damage to, your 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> </li> </ul>	Section 2
<b>Driving other cars</b> Your certificate of motor insurance will tell you whether this policy covers you while you are driving any other cars.  You are not allowed to use this section to release a car if it has been seized by or on behalf of any government or public authority.	<ul style="list-style-type: none"> <li>We will not cover loss of or damage to the car you are driving.</li> <li>We will cover you as long as:             <ol style="list-style-type: none"> <li>you do not own the car; or</li> <li>you have not hired it under a hire purchase or leasing agreement.</li> </ol> </li> <li>The cover only applies if:             <ol style="list-style-type: none"> <li>there is no other insurance in force which covers the same claim;</li> <li>you have the owner's permission to drive the car;</li> <li>you are driving the car in the United Kingdom; and</li> <li>you still have the car you insured under this policy and it has not been declared a total loss.</li> </ol> </li> </ul>	Section 1e and your certificate of motor insurance.
<b>Trailer cover</b>	<ul style="list-style-type: none"> <li>We do not cover loss of, or damage to, any trailer, caravan or vehicle, or anything inside, while being towed by or attached to your 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 car and which was not part of the manufacturer's specification when the 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 car.</li> </ul>	Section 2
<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 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 car to the police for taking your car without your permission).</li> </ul>	Section 2
<b>Using your 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 car is being used on a racetrack or for completing pre-paid laps of circuits such as the Nurburgring.</li> </ul>	General exceptions and endorsements

Main exclusions and limits		
Exclusion	Details	Section of the policy that contains more details
<b>Repairing and replacing glass (Third Party Fire and Theft policies)</b>	<ul style="list-style-type: none"> <li>• If this is a Third Party Fire and Theft policy it does not cover:           <ul style="list-style-type: none"> <li>a replacing or repairing broken glass in the windscreens, back windscreen, sunroof or side windows of your car; and</li> <li>b repairing any scratches on the bodywork caused by broken glass (unless you are claiming under the fire or theft section of your policy).</li> </ul> </li> </ul>	

## 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 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. We will cancel your policy from the date we receive your certificate of motor insurance. We or your insurance broker or intermediary can cancel this policy by sending you seven days' notice to your last known address. The reason for cancellation will be set out clearly in the communication with you. Please refer to policy condition 6 for full details.

## Making a claim

If you want to make a claim, please phone **0345 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: Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

## Financial Services Compensation Scheme

We, Ageas Insurance Limited, are covered by the Financial Services Compensation Scheme (FSCS). If we fail to carry out our responsibilities under this policy, you may be entitled to compensation from the Financial Services Compensation Scheme.

Information about this scheme is available at [www.fscs.gov.uk](http://www.fscs.gov.uk) or by phoning on 0207 741 4100.

## Ageas Insurance Limited

### Registered office address

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

[www.ageas.co.uk](http://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 no 202039.

