

To report a claim, call:



0344 381 4420



0344 381 4463



0344 381 4461



0344 381 4462

Lines are open 24/7 all year round

UK manned call centre

IMPORTANT

You must report all claims whether or not it is your fault and whether you intend to make a claim or not.

You should call to report your claim as soon as possible and within 12 hours of the incident occurring.

Legal Cover

Your policy includes free legal cover. If you've had an accident that was not your fault, your legal cover could help you with;

- Repairs for your vehicle
- A like for like hire car
- Compensation for injury
- Recovery of other losses, such as loss of earnings

More information about legal cover can be found at: www.adrianflux.co.uk/legal-expenses
Our claimsline handlers will discuss your legal cover with you.

Reporting Fraudulent claims

If you suspect insurance fraud, you can call the Insurance Fraud Bureau's Cheatline on **0800 422 0421**.

You can also report insurance fraud online at www.insurancefraudbureau.org/report



Optima Classic Car

Policy Wording

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To make a claim, call 0844 748 0121
Please add this number to your mobile phone



Definitions

Whenever the following words or expressions appear in your policy, they have the meaning given below.

Accessories and spare parts

Items which are for your classic car only and are in or attached to your classic car, or in your home. This includes in your private garage or any other private garage that you own or rent, at the time of the loss or damage.

Acts of terrorism

Any act that the government of the United Kingdom considers to be an act of terrorism. The use of or threat of action, force or violence by any person or group of people acting alone or on behalf of any organisation or government for political, religious, ideological or similar beliefs. This includes trying to influence any government or intimidate the public.

Agreed value

This is the amount shown in the schedule, which represents the value of your classic car including accessories and spare parts. This is the most we will pay you if your classic car is lost or totally destroyed, or where the cost of repairs is greater than the agreed value.

The agreed value will include the value of any specific registration number of your classic car that is historically important.

Certificate of motor insurance

A document we issue that proves you have the car insurance you need and must have by law.

Endorsement

Statements, found in your schedule, that either show changes to the terms of your policy or terms that apply specifically to you (for example, the amount of excess you must pay).

Excess

The first amount of any claim which you must pay if your classic car is lost, stolen or damaged.

Great Britain

England, Scotland and Wales.

Inexperienced driver

Anybody who is 25 years or older who holds a provisional licence or who has held a full United Kingdom, European Union or European Economic Area licence for less than 12 months.

Key

Any key or alternative electronic or mechanical device designed to open the car's locks or turn on the ignition (or both).

Market value

The cost of replacing your classic car, including accessories and spare parts, with another of the same make, specification (for example, the level of equipment found in your classic car), model, age, mileage and condition as your classic car just before the loss or damage you are claiming for.

Non-UK territorial limits

Any country (not the United Kingdom) that is a member of the European Union and any other country shown on the back of your certificate of motor insurance.

Partner

A person you are married to or have a civil partnership with, or a person you live with as if you were their husband, wife or civil partner. (A civil partnership is a formal arrangement that gives same-sex partners the same legal status as a married couple.)

Period of insurance

The period shown in your schedule or in your certificate of motor insurance (or both) during which your policy will apply.

Proposal

The document that records the information you gave us when you bought or renewed your policy and which your contract with us is based on.

Racetrack

Any track, field, circuit or road, including toll roads (with no maximum speed limit), which is being used at the time of the loss or damage for racing, rallies, pacemaking, speed trials or track days.

Schedule

The document that names you as the policyholder and sets out what this policy covers you for. We will replace your schedule whenever you renew the policy or if you make any changes to the policy while your insurance applies.

Statement of facts or statement of insurance

The document that records the information you gave us when you bought or renewed your policy. This is the document your contract with us is based on.

Territorial limits

England, Scotland, Wales, Northern Ireland, the Isle of Man, the Channel Islands, any other country that is a member of the European Union and any other country stated on the back of your certificate of motor insurance.

Toolkit

Tools (for example, spanners, wrenches and socket sets) which you use to maintain and repair your classic car and are in your classic car, or in your home. This includes in your private garage or any other private garage that you own or rent, at the time of any loss or damage to your classic car. We will not cover any tools that you use for any business purposes.

United Kingdom

England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

We, us, our

Ageas Insurance Limited.

You, your

The policyholder whose name is on the schedule or, if you die, your legal personal representatives.

Young driver

A person aged under 25 years at the time of an event which you or they may be entitled to claim for.

Your classic car

Any car which you have a current certificate of motor insurance for under this policy.

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Introducing your Optima classic car insurance policy

This booklet gives full details of your cover. Please read this booklet, your schedule and your certificate of motor insurance carefully and make sure that they meet your needs.

If you have any questions, please contact your insurance broker or intermediary and they will help you. Please keep all your insurance documents in a safe place, as you may need to read them if you want to make a claim.

Our contract with you

We will provide car insurance under the terms, exceptions, conditions and endorsements of this policy, during any period for which we have accepted your premium.

The contract is based on the proposal (or any statement of facts or statement of insurance we prepare using the information you have provided), and any declaration you make. The schedule, any endorsements and the certificate of motor insurance are all part of this policy. You must read all the documents that make up your policy as one document.

The law that applies to this policy

English law will apply to this contract of insurance unless you and we agree otherwise.

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 documents to cancel the 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.



François-Xavier Boisseau - CEO, Insurance
Ageas Insurance Limited

Your cover

If you chose comprehensive cover, all sections of this policy booklet apply.

If you have third party, fire and theft cover, sections 1, 2 (loss or damage caused by fire, theft or attempted theft only), 8, 9, 10 and 11 apply.

If you have cover for third party only, sections 1, 9, 10 and 11 apply.

If you have laid-up cover, sections 2 (loss or damage caused by accidental damage, malicious damage, fire, theft or attempted theft only), 6 and 8 apply. You can only choose this cover if:

- your classic car is off the road;
- the car is not taxed; and
- you have made a Statutory Off Road Notification (SORN) to the Driver and Vehicle Licensing Agency.

Section 1 – Liability to other people

What we will cover	What we will not cover
<p>a Cover for your liabilities</p> <p>This policy covers you for:</p> <ul style="list-style-type: none">• all your legal responsibilities as a result of death of or injury to anybody caused by an incident involving your classic car; and• damage to any property as a result of an incident involving your classic car. We will pay up to £20 million (including all costs, expenses and indirect losses, apart from those covered under the legal expenses part of your policy). This cover applies to any one event or any series of incidents resulting from one event. <p>b Static display</p> <p>We will also provide the cover outlined in section 1a when your classic car is part of a static display (where it is parked and not being driven).</p> <p>c Rallies</p> <p>We will also provide the cover outlined in section 1a when your classic car is being used in connection with local, national or international rallies organised by owners' clubs which are recognised by the Driver and Vehicle Licensing Agency (DVLA). This cover does not apply to any rally that includes any racing, pacemaking, or being in any contest or speed trial other than hill climbs.</p>	<p>This applies to all claims made under parts 1a, 1b, 1c and 1d of the policy.)</p> <ul style="list-style-type: none">• We will not cover you driving any vehicle that is not covered under this policy.• We will not cover loss of or damage to your belongings or the belongings of anybody else insured.• We will not cover anyone driving your classic car who has never held a licence to drive it or who is disqualified from driving.• We will not cover anyone who fails to keep to any of the terms, conditions and endorsements of this policy.• We will not cover the liability of anyone insured under this policy for causing the death of, or injury to, any employee who was carrying out any activity associated with their work at the time of the accident, unless the Road Traffic Acts say otherwise.• We will not cover loss of or damage to the classic car being used or driven at the time of the incident.• We will not cover loss of or damage to any trailer or vehicle you tow.

Section 1 – Liability to other people – continued

What we will cover	What we will not cover
<p>d Cover for other people</p> <p>We will also provide the cover outlined in section 1a for:</p> <ul style="list-style-type: none">• anyone insured by this policy to drive your classic car as long as they have your permission;• anyone you allow to use (but not drive) your classic car for social, domestic and pleasure purposes (that is, not for business purposes);• anyone who is travelling in or getting into or out of your classic car; and• your employer (as long as they have your permission to use your classic car and are allowed to do so by your current certificate of motor insurance). <p>e Cover for legal personal representatives</p> <p>If anyone insured under the policy dies, we will transfer the protection we provide under this policy to their estate.</p> <p>f Emergency medical treatment</p> <p>We will pay for emergency treatment fees as set out in the Road Traffic Acts.</p> <p>g Legal expenses</p> <p>If we give our permission in writing beforehand, we will pay the fee for a solicitor to:</p> <ul style="list-style-type: none">• represent anybody insured under this policy at any coroner's inquest or fatal accident inquiry; or• defend anybody insured under this policy in a magistrates' court, as long as the case relates to an event you may be able to claim for under parts 1a, 1b, 1c or 1d of this policy. <p>We will pay for legal services to defend anyone insured under this policy if legal action is taken against them for:</p> <ul style="list-style-type: none">• manslaughter;• causing death by dangerous driving; or• causing death after drinking alcohol or taking drugs. <p>The following conditions apply to legal expenses cover.</p> <ul style="list-style-type: none">• You must ask us and we must agree to provide the cover.• The deaths the legal action relates to must be covered under this policy.• The event causing the deaths must have happened in the United Kingdom.	

Section 2 – Loss of, or damage to, your classic car

What we will cover	What we will not cover
<p>If your classic car, its accessories and spare parts or toolkit are lost, stolen or damaged, we will:</p> <ul style="list-style-type: none">• settle your claim by sending you a payment for the amount of the loss or damage;• replace what is lost or is damaged (if this is more cost-effective than repairing it); or• repair the damage ourselves. <p>The most we will pay</p> <p>We will not pay more than the market value of your classic car (including any accessories and spare parts or toolkit) at the time of the loss or damage, less any excess that may apply, unless there is an agreed value for your classic car shown on your schedule.</p> <p>Hire-purchase, leasing and other agreements</p> <p>If your classic car is owned by someone else, we will settle any claim by paying the legal owner before paying anything left over to you.</p> <p>Restoration or repair</p> <p>If you have chosen laid-up cover and your classic car is being restored or repaired by someone else on their commercial premises, we will cover loss or damage under this section to your classic car if the restorer or repairer has no insurance in force that covers the loss or damage.</p> <p>Registration plates</p> <p>We will pay for the cost of replacing the registration plates fitted to your classic car in the same style as the plates fitted before the loss or damage happened.</p> <p>Parts that are not available</p> <p>We may decide to repair your classic car with parts which have not been made or supplied by your classic car's manufacturer, but which are of a similar standard.</p> <p>We are not responsible for:</p> <ul style="list-style-type: none">• any extra costs of storing your classic car that result from any accessory or part not being available; or• the cost of importing any accessory or part into the United Kingdom. <p>Removing and delivering your classic car</p> <p>If your classic car is in the United Kingdom and cannot be driven as a result of loss or damage which is covered under this policy, we will pay the cost of protecting it and taking it to the nearest suitable repairer. We will also pay the cost of delivering your classic car to you at the address shown in your schedule after it has been repaired.</p>	<ul style="list-style-type: none">• We will not cover the excesses shown in your schedule.• We will not cover loss or damage caused by wear and tear.• We will not cover any reduction in the market value of your classic car (for example reductions caused by the age of the classic car or the number of miles it has covered).• We will not cover loss in the market value of your classic car resulting from any repair, whether or not this has happened as a result of any claim under this policy.• We will not cover any mechanical, electrical or computer equipment breaking or failing to work properly.• We will not cover damage to tyres caused by braking, punctures, cuts or bursts.• We will not cover damage caused by pressure waves from an aircraft or other flying object travelling at or beyond the speed of sound.• We will not cover loss of, or damage to, any trailer, caravan or vehicle, or anything inside, while being towed by or attached to your classic car.• We will not cover you for loss of use or other indirect losses (such as travel costs or loss of earnings) other than those set out in section 7 of this policy.• We will not cover your classic car being stolen by someone who claims to be a buyer or a buying or selling agent.• 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.)• We will not cover loss or damage caused by any government, public or local authority legally taking, keeping or destroying your classic car.• 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 your classic car was first registered.• We will not cover loss of, or damage to, your classic car caused by filling the fuel tank with the incorrect fuel.• We will not cover loss of, or damage to, your classic car if it is unoccupied (that is, nobody is inside it) and is left:<ul style="list-style-type: none">- unlocked;- with the windows or roof open; or- with the keys inside (or on) the car.

Section 2 – Loss of, or damage to, your classic car – continued

What we will cover	What we will not cover								
<p>Radio and audio equipment</p> <p>This policy covers loss or damage to any radio or audio equipment permanently fitted to your classic car.</p> <p>There is no limit on the level of cover for equipment in your classic car which was fitted by the manufacturer at the time the car was made.</p> <p>We cover equipment not fitted to the manufacturer's specification up to the following limits:</p> <ul style="list-style-type: none"> • If you have comprehensive insurance the most we will pay is £500 after taking off the excess that applies to your claim. • If you have third party, fire and theft insurance the most we will pay is £250 after taking off any excess that applies to your claim. <p>Examples</p> <ul style="list-style-type: none"> • You have comprehensive insurance with a £100 excess. Your classic car stereo, which was not fitted by the car manufacturer and is worth £700, is stolen. You claim for the full cost of the stereo (£700). We take the £100 excess from your claim, which leaves £600. But we will pay £500, which is the policy limit on comprehensive cover. • You have third party, fire and theft insurance with £100 excess. Your classic car stereo, which was not fitted by the car manufacturer and is worth £200, is stolen. You claim for the full cost of the stereo (£200). We take the £100 excess from your claim, which leaves £100. So we will pay you £100. <p>We will also pay for loss or damage to any radio or other audio equipment which has been removed from your classic car if:</p> <ul style="list-style-type: none"> • the equipment is designed to be removed (or partly removed); • the equipment cannot work without your classic car; and • you have temporarily removed it from your classic car for security reasons. <p>Replacing children's car seats</p> <p>If you have children's car seats fitted in your classic car and the car is involved in an accident or damaged as a result of fire or theft, we will pay up to £250 (after taking off any excess that applies to your policy) towards the cost of replacing them, even if they do not seem to be damaged. To be able to claim for your children's car seats, you must also provide evidence that your classic car has been damaged or stolen.</p> <p>Young drivers or inexperienced drivers</p> <p>If your classic car or any of its accessories and spare parts are damaged while it is being driven by a young driver or an inexperienced driver, you will be responsible for the first part of the cost, on top of any compulsory and voluntary excesses set out in your schedule, as shown below.</p> <table border="1" data-bbox="118 1899 644 2029"> <thead> <tr> <th data-bbox="118 1899 443 1928">Young rider</th> <th data-bbox="450 1899 644 1928">Amount you pay</th> </tr> </thead> <tbody> <tr> <td data-bbox="118 1930 443 1960">Under 21 years</td> <td data-bbox="450 1930 644 1960">£250</td> </tr> <tr> <td data-bbox="118 1962 443 1991">21-24 years</td> <td data-bbox="450 1962 644 1991">£150</td> </tr> <tr> <td data-bbox="118 1993 443 2022">Inexperienced driver</td> <td data-bbox="450 1993 644 2022">£150</td> </tr> </tbody> </table>	Young rider	Amount you pay	Under 21 years	£250	21-24 years	£150	Inexperienced driver	£150	
Young rider	Amount you pay								
Under 21 years	£250								
21-24 years	£150								
Inexperienced driver	£150								

Section 3 – Personal accident benefits

Definitions which apply to this part of the policy only

Expert medical specialist

A person other than you, a member of your family or an employee of yours, who is qualified as a consultant in the branch of medicine the injury relates to.

Permanent loss of sight

A person who has suffered permanent and total loss of sight in one or both eyes and has been added to the Register of Blind Persons by a fully qualified ophthalmic specialist.

What we will cover	What we will not cover
<p>We will pay up to £5,000 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 in any of the following within three calendar months.</p> <ul style="list-style-type: none">• Death.• Permanent and total loss of sight in one or both eyes.• Losing one or both arms (above the wrist) or legs (above the ankle) or the total loss of use of an arm or leg (an expert medical specialist must confirm this will be permanent). <p>The injury must be diagnosed, or the death certified, by a doctor registered to practise in the European Union.</p> <p>We will pay up to £5,000 for each person for each accident.</p> <p>If you or your partner has any other car insurance policy with us, we will pay the benefit under one policy only.</p>	<p>Under this section we will not cover anyone for:</p> <ul style="list-style-type: none">• injury or death resulting from that person committing suicide, attempting to commit suicide or deliberately injuring themselves;• injury or death if the person claiming was committing a crime at the time of the accident; or• injury or death if the person claiming had been under the influence of alcohol or drugs (apart from drugs prescribed by a doctor) at the time of the accident.

Section 4 – Personal belongings

What we will cover	What we will not cover
<p>We will cover loss of or damage to clothing and personal belongings caused by fire, theft, attempted theft or an accident while they are in or on your classic car.</p> <p>The most we will pay for any one event is £200. We will also pay up to an extra £200 to include personal belongings that are branded with the manufacturer or model of your classic car.</p> <p>If the items which have been lost or damaged do not belong to you, you may ask us to pay the benefit to the actual owner. If the owners accept our payment, this will prove that we have paid the claim.</p>	<p>We will not cover the following:</p> <ul style="list-style-type: none">• Money, credit or debit cards, stamps, tickets, vouchers, documents or securities (such as share certificates).• Goods or samples carried in connection with any trade or business.• Wear, tear and loss in value.• Property left in a convertible or cabriolet car or a car with a removable hard top unless it is stored in a locked boot or locked glove compartment.• Property you leave in your classic car when it is unoccupied, and:<ul style="list-style-type: none">• the car is unlocked;• the windows or sunroof are open; or• the keys are inside or on the car.• Loss or damage to mobile phone or electronic navigation equipment.

Section 5 – Medical expenses

What we will cover	What we will not cover
We will pay up to £100 towards the medical expenses for each person injured in your classic car if it is in an accident.	

Section 6 – Broken windscreens and glass

What we will cover	What we will not cover
<ul style="list-style-type: none">Replacing or repairing broken glass in the windscreen, back windscreen, sunroof or side windows of your classic car.Repairing any scratches on the bodywork caused by the broken glass, as long as there has not been any other loss or damage to your classic car.	<ul style="list-style-type: none">The amount of any excess shown in your schedule.VAT (if it applies)

Section 7 – Hotel or travel expenses

What we will cover	What we will not cover
<p>If your classic car cannot be driven after an accident or loss covered by this policy, we will pay:</p> <ul style="list-style-type: none">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; ortravel expenses of up to £100 in total for everyone who was travelling with you in your classic car. <p>The most we will pay for any one event is £100. Your excess does not apply to this part of the policy.</p>	

Section 8 – Lost or stolen classic car keys and replacing locks

What we will cover	What we will not cover
<p>If you lose your classic car keys or they are stolen, and we decide that it is necessary to replace the keys and locks to prevent your classic car from being stolen, we will pay for this as long as you did not leave the keys in or on your classic car when they were lost or stolen.</p> <p>The most we will pay for any one event is £400. Your excess does not apply to this part of the policy.</p>	

Section 9 – Travelling abroad

What we will cover	What we will not cover
<p>Your policy provides the cover you have chosen (comprehensive, third party, fire and theft or third party only) within the non-UK territorial limits for up to 90 days in any period of insurance. See the 'Definitions' section.</p> <p>Minimum cover outside the territorial limits</p> <p>This policy also provides the minimum cover you need by law to use your classic car in any country not in the European Union which the Commission of the European Union approves as meeting the conditions of Article 7 (2) of the Directive on Insurance of Civil Liabilities arising from using motor vehicles (72/166/EEC).</p> <p>If you need more than the minimum cover outside the territorial limits and we agree to give you this cover, as long as you pay any extra premium we ask for we will give you an international insurance certificate (Green Card) which proves you are insured for the time you will be away.</p> <p>Customs duty and delivery costs</p> <p>If your classic car is within the territorial limits, and is not fit to drive because of loss or damage covered by this policy and we agree beforehand, we will pay:</p> <ul style="list-style-type: none"> • the cost of delivering it to your address in the United Kingdom; and • any customs duty you have to pay as a direct result of the loss or damage. 	

Section 10 – Car sharing

What we will cover	What we will not cover
<p>Your policy also covers you for carrying passengers in your classic car who pay you to do so, as long as:</p> <ul style="list-style-type: none"> • your classic car is not built or adapted to carry more than eight passengers (not including the driver); • you are not carrying the passenger as a business; and • you are not making a profit from the passengers' payments. 	

Section 11 – Cover when your classic car is being serviced, examined or repaired

What we will cover	What we will not cover
<p>Your cover continues to apply to your classic car when it is being serviced, examined or repaired at premises involved in the motor trade.</p> <p>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.</p> <p>If at the time a claim is made under this section any other policy exists that would cover the claim, we will pay only our share of the claim.</p>	

General exceptions under this policy

1 Classic car user

This policy does not apply when any classic car it covers is:

- being driven or used by anybody who is not allowed to do so under your certificate of motor insurance;
- being used for purposes not shown on your certificate of motor insurance;
- being driven with your permission by anybody you know has never held a driving licence or is disqualified from holding or applying for a driving licence;
- being driven by, or in the charge of, a person who is not complying with the conditions or limitations of their driving licence, unless we must provide cover under the Road Traffic Acts;
- towing a caravan, trailer or broken-down vehicle for payment; or
- towing more than one caravan, trailer or broken-down vehicle at any one time.

2 Contracts

This policy does not cover any liability you have under an agreement or contract, unless you would have had that liability anyway.

3 War

This policy does not cover any loss or damage caused by war, invasion (whether or not war is declared), revolution, military force, acts of terrorism or other hostile events, unless we must provide cover under the Road Traffic Acts.

4 Radioactivity

This policy does not cover any loss, damage or legal liability caused by:

- ionising radiation or radioactive contamination from nuclear fuel or from burning nuclear fuel; or
- radioactive, poisonous, explosive or other dangerous properties of any explosive nuclear machinery or any part of it.

5 Using your classic car on airfields

We will not pay any claim for events that happen while your classic car is parked or is being driven in any area of an airport or airfield used for:

- moving, taking off or landing aircraft;
- parking aircraft or other ground equipment, and for maintaining and refuelling; or
- customs inspections at passenger terminals.

6 Pollution

Unless the law says otherwise, we are not liable for any loss, damage or liability caused by pollution or contamination unless the pollution or contamination is caused by a sudden, identifiable, unexpected and unintended event which happens at one time and place during the period of insurance. We will treat all pollution or contamination which results from one event as having happened at the same time the event took place.

7 Fraud

We will not pay any claim and all cover under the policy will end from the date you (or anyone acting for you):

- make a false or exaggerated claim or support your claim with forged or fraudulent documents or evidence; or
- deliberately cause the loss, damage or injury.

8 Riot

Apart from events covered under section 1, we will not cover any accident, injury, loss or damage that happens outside Great Britain, the Isle of Man or the Channel Islands that is caused by riot or civil commotion.

9 Earthquake

Apart from events covered under section 1, we will not cover any accident, injury, loss or damage caused by earthquakes.

10 Use on a racetrack

This policy will not cover loss, damage, injury or liability arising while your classic car is being used on a racetrack or for completing pre-paid laps on circuits or de-restricted toll roads such as the Nurburgring.

11 Deliberate acts

This policy will not cover loss, damage, injury or liability arising from any deliberate act by you or someone insured under this policy.

Conditions that apply to all of this policy

1 General

We will only provide the cover set out in this policy if you keep to all the terms and conditions of the policy.

2 Your duty

All the information given to us must be complete and correct as far as you know. You are responsible for making sure that information relating to all drivers the policy covers is complete and correct.

If we discover that you (or someone acting for you) deliberately gave us incomplete or false information, all cover under this policy will end. We will treat the policy as though it never existed and we will not pay your claim.

We may also recover any money we may have paid under this policy.

3 How to claim and how to tell us about claims which may be made against us

(In this condition only, you means you, your legal representative or anybody insured under this policy.)

You must give us, as soon as possible, full details of any event that could lead to a claim under this policy. You must not:

- admit an accident is your fault;
- negotiate to settle any claim; or
- offer or promise anything without our permission in writing.

You must send us, unanswered, any documents you receive to do with the claim (or any accident or event which may lead to a claim).

If you know about any possible legal action or inquiries that might be carried out, you must tell us immediately in writing. We may, in your name, take over and deal with a claim and try to recover from others any money we have paid out under this policy. At all times you must give us whatever help we need. If the law of any country where you are covered by this policy says we must settle a claim which we would not otherwise have paid, we can ask you (or the person who caused the event) to pay us that amount.

4 Other insurance

If you are covered by any other policy for any claim, we will pay only our share of the claim (unless we say otherwise in this policy).

5 Taking care of your classic car

You must make sure that:

- your classic car is in a roadworthy condition and is safe to drive; and
- you do all you can to keep your classic car and its contents safe.

If your classic car is damaged by something covered under this policy, you must do whatever is necessary to protect your classic car and its accessories from further loss or damage. If we ask, you must let us examine your classic car as long as we give you notice. Your classic car must have a current MOT certificate (if it applies).

6 Cancelling your cover

If this policy does not meet your needs, you have 14 days from the date you received your policy documents to cancel the 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.

If you want to cancel your policy after this 14-day period, you must write to tell us and send us your certificate of motor insurance at the same time. As long as you have not made a claim under the policy, we will refund part of your premium on the following basis.

- Up to one month's cover - 75%
- Up to two months' cover - 62.5%
- Up to three months' cover - 50%
- Up to four months' cover - 37.5%
- Up to six months' cover - 25%
- Up to eight months' cover - 12.5%
- Over eight months' cover - no refund

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 seven 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.

If you sell or get rid of your classic car, you must tell us immediately. All cover under this policy will stop unless you replace your classic car and give us its details within seven days of getting rid of your previous classic car.

7 Settling disagreements

If we accept your claim under sections 2, 6, 7, 8, 9 or 11 of this policy but we and you cannot agree the amount we should pay, we will pass the matter to an arbitrator to decide. The arbitrator is an independent person who we and you will appoint in line with the law in force at the time. You cannot take legal action against us before the arbitrator makes a decision.

8 Paying your premium

If you have not paid your premium, we will not provide cover from the date the premium was due.

9 Contracts (Rights of Third Parties) Act

Under the Contracts (Rights of Third Parties) Act 1999 or any other relevant laws, only you and we may enforce any of the terms of this policy. This will not affect any rights other people or organisations have under other laws.

10 Telling us about changes in your circumstances

Please tell us about any changes which may affect your cover. If you fail to do so, your policy may not be valid and we may not pay your claim. For example, you must tell us if:

- you want to change the drivers insured under this policy;
- you move house or change the place you keep your classic car;
- you expect to do fewer or more miles each year;
- your name changes (for example, by marriage);
- you change your classic car or the owner of your classic car changes;
- you change what you use your classic car for (for example, you start using it for business purposes);
- you get a new job (full-time or part-time) or take on a second job;
- you make changes to your classic car (including fitting security devices);
- the condition or specification of your classic car changes (if your classic car is covered on an agreed value basis); or
- you develop any physical or mental problem that affects your ability to drive.

This is not a full list. If you are not sure whether you need to tell us about a change in circumstances, tell us anyway.

11 Agreed value

You must send all photographs and valuations that we or your broker or intermediary need as evidence of the value of your classic car. If we or they have not received and accepted the photographs and valuations we or they need, any loss or damage to your classic car will be based on the market value of your classic car and not on the agreed value of your classic car.

Making a claim

If your classic car is involved in an accident or has been damaged or stolen, here's what to do.

Call us on **0844 748 0121** (or **0044 2392 205 458** if you are phoning from outside the United Kingdom) as soon as possible. You can do this at any time of the day. (Calls to 0844 numbers cost less than 5p per minute from a BT landline. Calls from mobile phones may cost more. Other network charges will vary.)

You will need to tell us

- your policy number or the number shown on your certificate of motor insurance;
- your personal details;
- the driver's personal details, if you were not driving your classic car; and
- full details of what happened, including the details of any other people or vehicles involved and any witnesses' names and addresses.

There is no need for you to fill in a claim form. We will do this over the phone when you call us.

However, we may send you the claim form so you can check the information we have recorded is correct. We may arrange for one of our representatives to visit you to help us investigate your claim.

Getting your classic car repaired

If your classic car can be repaired, we will agree with you how to repair it.

If you want, you can arrange for a repairer you choose to carry out the repairs. If you want to do this, you must send us a detailed repair estimate and full details of the accident before your repairer starts any work.

When your classic car has been repaired, you will need to pay the repairer the excess and any contribution that may apply.

If your classic car cannot be repaired

If your classic car cannot be repaired, we will call it a total loss and it will become our property. You must send us its registration document (V5 or V5C).

If it is possible to do so, we will immediately move your classic car to a place it can be stored, so please make sure you remove all your belongings from the car.

For reasons of safety and to prevent fraud, insurers actively discourage policyholders from keeping a vehicle that has been declared a total loss, and future insurance on these vehicles may not be available.

Before we can deal with your claim as a total loss, you must send us:

- your certificate of motor insurance;
- the vehicle registration document (V5 or V5C);
- the MOT test certificate (if this applies);
- all sets of classic car keys;
- details of any money you still owe for the classic car; and
- any other documents you may want us to take into account when valuing your classic car (such as the classic car's service history).

If possible, please also send us the receipt for your classic car. This will help us deal with your claim faster.

Please send the documents to us direct so we can pay your claim as soon as possible.

We will contact you to agree the market value of your classic car, unless there is an agreed value for your classic car shown on your schedule. From this value we will take off the amount of:

- any excess;
- any money you owe; and
- any premium you have not yet paid. You must still pay the full yearly premium because we have met all our responsibilities to you under the policy.

If your classic car is stolen

If your classic car is stolen and is found, but it has been damaged, we will either repair it or treat it as a total loss as described above.

If the car is not found we will treat it as a total loss.

We place all claims for a total loss on a register shared by a range of insurance companies. This is to protect us against fraud.

Personalised number plates

If your classic car is stolen and not found, or declared a total loss, you should contact the Driver and Vehicle Licensing Agency (DVLA) as soon as possible to transfer your number plate to a replacement vehicle.

If you fail to do this, we may not be able to pay your claim as quickly as we normally would.

Claiming for 'uninsured losses'

When you make a claim, any costs which are not included under your policy (such as your policy excess) are known as 'uninsured losses'.

If you have an accident and it is not your fault, you may be able to claim these costs back from the other driver. Before you contact the other driver or their insurers direct you must tell us that this is what you plan to do.

You may have separate insurance that pays the costs of claiming for your uninsured losses. Please check your policy documents.

Privacy notice

Please read this notice carefully as it contains important information about our use of your personal information. In this notice, we and us and our mean Ageas Insurance Limited. Your personal information means any information we hold about you and any information you give us about anyone else.

You should show this notice to anyone else insured or proposed to be insured to drive your car under your policy as it will also apply to them. It explains how we use all the information we have about you and the other people insured under your policy.

Please note that if you give us false or inaccurate information this could give us the right to avoid your insurance policy or it could impact your ability to claim.

Sensitive information

Some of the personal information that we ask you to provide is known as "sensitive personal data". This will include information relating to health issues, race, religion and any criminal convictions. We need to use sensitive personal data to provide you with quotes, arrange and manage your policy and to provide the services described in your policy documents (such as dealing with claims).

How we use your personal information

We are part of the Ageas group of companies. We may share your personal information with other companies in the group for any of the purposes set out in this notice. If you want to know more about the Ageas group please go to www.ageas.co.uk.

We will use your personal information to arrange and manage your insurance policy, including handling underwriting and claims and issuing renewal documents and information to you or your insurance adviser. We will also use your personal information to assess your insurance application and provide information to credit reference agencies.

We may have to share your personal information with other insurers, statutory bodies, regulatory authorities, our business partners or agents providing services on our behalf and other authorised bodies.

We will share your personal information with others:

- if we need to do this to manage your policy with us including settling claims (if the claim relates to an incident which occurs abroad we may transfer your personal information outside the European Economic Area);
- for underwriting purposes, such as assessing your application and arranging your policy;

- for management information purposes;
- to prevent or detect crime, including fraud (see below);
- if we are required or permitted to do this by law (for example, if we receive a legitimate request from the police or another authority); and/or
- if you have given us permission.

You can ask for further information about our use of your personal information. If you require such information, please write to the Data Protection Officer at the address set out on page 19.

Preventing and detecting crime

We may use your personal information to prevent crime. In order to prevent crime we may:

- check your personal information against our own databases;
- share it with fraud prevention agencies. Your personal information will be checked with and recorded by a fraud prevention agency. Other companies within the financial services industry may also search such fraud prevention agencies when you make an application to them for financial products (including credit, savings, insurance, stockbroking or money transmission services). If such companies suspect fraud, we will share your relevant personal information with them. The information we share may be used by those companies when making decisions about you. You can find out which fraud prevention agencies are used by us by writing to our Data Protection Officer at the address set out on page 19;
- share it with operators of registers available to the insurance industry to check information and prevent fraud. These include the Claims and Underwriting Exchange Register administered by Insurance Database Services Ltd and the Motor Insurance Anti-Fraud and Theft Register. For details relating to information held about you on the Claims and Underwriting Exchange please visit insurancedatabases.co.uk. We may pass information relating to your insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers, their agents and suppliers; and/or
- share it with the Motor Insurance Database (MID) which may be used to establish whether a driver is insured to drive a vehicle and/or for preventing or detecting crime. If you are involved in an accident in the UK or abroad, the MID may be searched to obtain relevant policy information. You can find out more at www.mib.org.uk

Dealing with others on your behalf

To help you manage your insurance policy, subject to answering security questions, we will deal with you or your husband, wife or partner or any other person whom we reasonably believe to be acting for you if they call us on your behalf in connection with your policy or a claim relating to your policy. For your protection only you can cancel your policy or change the contact address.

Marketing

We may use your personal information and information about your use of our products and services to carry out research and analysis.

We will only use your personal information to market our products and services to you if you agree to this.

Monitoring and recording

We may record or monitor calls for training purposes, to improve the quality of our service and to prevent and detect fraud. We may also use CCTV recording equipment in and around our premises.

Security

We will take appropriate technical, physical, legal and organisational measures, to protect your personal information. Some of your personal information may on occasion, be sent through our e-mail system. Our email system is operated by a third party and uses servers located outside of the EEA which are shared with other parties. We ensure that any such transfer of your personal information through our email system is secure and complies with UK data protection law and guidance.

Reinsurance use

We also use the services of re-insurance companies based outside the European Economic Area. If we do this we will ensure they provide an appropriate level of protection for your information.

Further information

You are entitled to receive a copy of any of your personal information we hold. If you would like to receive a copy, or if you would like further information on, or wish to complain about, the way that we use personal information, please write to the Data Protection Officer at Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA giving your name, address and insurance policy number. We may charge you a small fee for this.

If we change the way that we use your personal information, we will write to you to let you know. If you do not agree to that change in use, you must let us know as soon as possible

Our customer-care policy

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 list. Please tell us your name and your claim number or policy number and the reason for your complaint. We may record phone calls.

For complaints about claims, contact the Claims Director at:

Ageas Insurance Limited
Personal Insurances Claims Centre
1 Port Way
Port Solent
Portsmouth
Hampshire
PO6 4TY
Phone: **0844 748 0117**
Email: **claims.director@ageas.co.uk**

For complaints about policy administration and documents, contact the Personal Lines Service Manager at:

Ageas Insurance Limited
60 Spring Gardens
Manchester
M60 1HU
Phone: **0161 834 9888**
Fax: **0844 748 0207**
Email: **underwritingcustomerservice@ageas.co.uk**

We promise to:

- acknowledge your complaint within five working days of receiving it;
- have your complaint reviewed by a senior member of staff;
- tell you the name of the person managing your complaint when we send our acknowledgement letter; and
- respond to your complaint within 20 working days. If this is not possible for any reason, we will write to let you know when we will contact you again.

Calls to 0870 numbers will cost no more than calls to 01 or 02 numbers in the UK. Calls from mobile phones may cost more. Calls to 0844 numbers cost less than 5p per minute from a BT line. Other network charges will vary.

Financial Ombudsman Service

You may be able to pass your complaint to the Financial Ombudsman Service (FOS). The FOS is an independent organisation and will review your case.

Their address is:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Phone: **0800 023 4567** if calling from a land line or **0300 123 9123** if calling from a mobile.

You can visit the Financial Ombudsman Service website at **www.fos.org.uk**

The ombudsman's service is available to personal policyholders. Their service is also open to charities, trustees and small businesses with income or assets within defined limits. You can get more information from us or the ombudsman.

If you take any of the action mentioned above, it will not affect your right to take legal action.

Regulation

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

You can check the Financial Conduct Authority website at www.fca.org.uk, which includes a register of all the firms they regulate. Or you can phone them on 0800 111 6768.

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 the scheme is available at **www.fscs.org.uk** or by phone on **0800 678 1100** or **020 7741 4100**.

What to do if you have an accident

If you are involved in an accident or your classic car is stolen, call us on **0844 748 0121** (or 0044 2392 205 458 if you are phoning from outside the United Kingdom). Lines are open 24 hours a day.

The following guidelines will help us to help you with your claim.

1 Stop your classic car if you

- have an accident with another vehicle;
- hit a pedestrian;
- hit certain animals (for example, farm animals or dogs); or
- hit another person's property.

It is against the law to drive away.

2 Exchange all details

Make sure you get:

- the names, phone numbers and addresses of everyone involved (including any witnesses);
- the details of their insurance companies (including names and policy numbers if the people know them); and
- the registration numbers of the vehicles involved.

3 Show your certificate of motor insurance

- If someone is injured in the accident, you must show your certificate of motor insurance to anyone who has a good reason for asking to see it.
- You must also tell the police within 24 hours of the incident, and also show them your certificate of motor insurance.

4 Do not admit blame or offer any payment

Accidents are stressful, but it is essential that you do not:

- admit blame; or
- make any offer of payment;

as it could make it more difficult for us to manage your claim and may also affect your rights.

Please tell us if any other person admits the accident was their fault.

5 Write down all the facts

Write down all the facts of the accident as soon as possible, no matter how trivial the fact may seem at the time – these facts may help us prove your case.

- If possible, take a photo of the scene. It is a good idea to carry a small disposable camera in your classic car at all times.

- If you do not have a camera, draw a diagram of the scene. Show as much detail as you can – for example, the position of all the vehicles involved (before and after the accident), road names, road signs and markings, the width of the road, skid marks, where the witnesses were, and anything that was blocking your and other people's views.
- Write down what the weather was like, including whether it affected visibility (for example, fog) and the condition of the road.
- If anyone is injured, write down their name and their injury.

6 Letters and documents

You must send us all letters and documents you receive to do with the accident. Do not answer them yourself. Do not try to deal with any claim unless we have agreed this with you.

7 Theft

If your classic car or its contents are stolen, you must report it to the police as soon as possible.

8 Note

It will help speed up your claim if you have all your documents to hand when you make your claim, such as your:

- certificate of motor insurance;
- driving licence;
- vehicle registration document (V5 or V5C); and
- MOT test certificate (if this applies).

We will then guide you through the claims process..

What happens next is on page 16 - entitled:

A guide to Making a claim

To make a claim, phone us on **0844 748 0121**. (Calls to 0844 numbers cost less than 5p per minute from a BT landline. Calls from mobile phones may cost more. Other network charges will vary.)
It is important that you only use these numbers to claim.

To make a claim, call 0844 748 0121
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

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.

