



classicline*
INSURANCE

Classicline Classic Car Plus

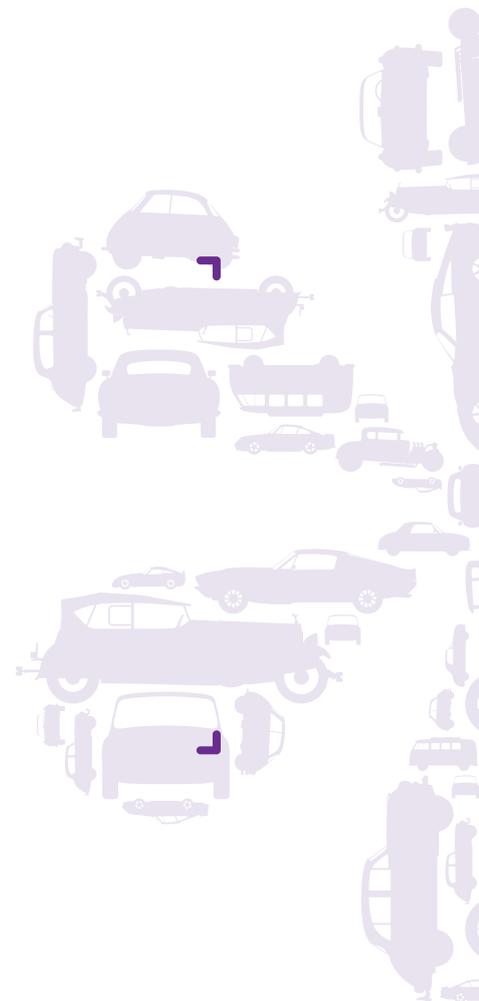
Policy Wording

Underwritten by



To make a claim, call
0333 400 8184

Please add this number to
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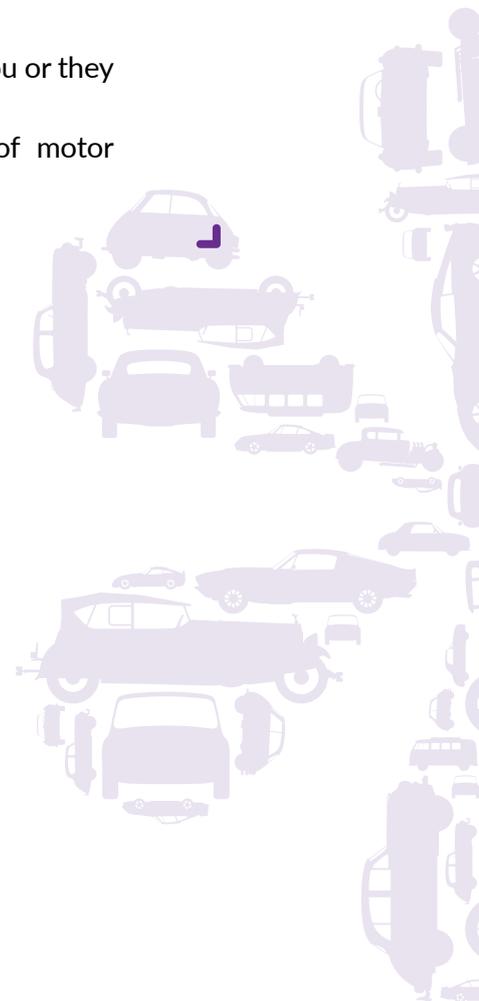
Definitions

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

Accessories, tools and spare parts	Items which are for your car only and are in or attached to your car, or in your private garage, at the time of the loss or damage.
Acts of terrorism	The use or threatened use of any action, force or violence by any person or group of people whether acting alone or on behalf of any organisation or government committed for political, religious, ideological or similar purposes including the intention to influence any government or to intimidate and/or put in fear the public or any section of the public.
Certificate of motor insurance	Proof of the insurance you need by law. The certificate of motor insurance shows: <ul style="list-style-type: none"> - what car is covered; - who is allowed to drive your car; and - what your car can be used for.
Endorsement	A clause that alters the cover provided by the policy. These only apply if it says so on the schedule .
Excess	The part of a claim you must pay. Sometimes more than one excess can apply, in which case we add them together.
Geographical Limits	Great Britain, Northern Ireland, the Isle of Man, Channel Islands. This also includes areas between these locations when the classic car is being transported.
Inexperienced driver	A person who is 25 or older and holds a provisional driving licence or who has held a full United Kingdom or European Union driving licence for less than 12 months.
Key	Any key or alternative or mechanical designed to open the car's locks or turn on the ignition (or both).
Market Value	The cost of replacing your car with another of the same make, specification (for example, the level of equipment found in your car), model, age, mileage and condition as your car was just before the loss or damage you are claiming for.
Partner	Your husband, wife, civil partner, or person with whom you have a relationship with as if married and who is living at the same address as you. This does not include any business partners or associates unless you also have a relationship with them as described above.
Proposal	The form that shows the information that you give us, including verbal information and information given on your behalf.

Definitions

Schedule	A document attached to this policy which sets out the cover we will give you. This forms part of the contract of insurance. We will give you a replacement schedule whenever you renew the policy or if you make any changes to the policy during the period of insurance.
We, us, our	Ageas Insurance Limited.
You, your	The policyholder whose name is on the schedule.
Young driver	A person under 25 at the time of an event which you or they may be entitled to claim for.
Your car	Any car which you have a current certificate of motor insurance for under this policy.



Introduction

If you chose comprehensive cover, all sections of this policy booklet 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 car is kept in your private garage;
- your car is not taxed; and
- you have made a Statutory Off Road Notification (SORN) to the Driver and Vehicle Licensing Agency (DVLA).

If you have cover for third party only, sections 1, 9, 10, 12 and 13 apply.

Introducing your Classic Car Plus 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

This is your Classicline Classic Car Plus insurance policy and is a contract between you and us. It is not our intention that the Contracts (Rights of Third Parties) Act 1999 gives anyone else either any rights under this policy or the right to enforce any part of it.

In return for you paying or agreeing to pay the premium, we will provide cover under the terms and conditions of this policy for those sections of the policy stated on your schedule, up to any limits set out in your schedule. This cover will be against any unforeseen injury, loss or damage that happens during the period of insurance and within the geographical limits, except in cases where Section 3 or 9 applies.

Your policy is based on the answers you gave on the proposal or that which is shown in a statement of fact and any other information you gave us. You must tell us of any changes to the answers you have given. It is an offence under the Road Traffic Act to make a false statement or withhold any information for the purposes of obtaining a certificate of motor insurance.

Introduction

The law that applies to this policy

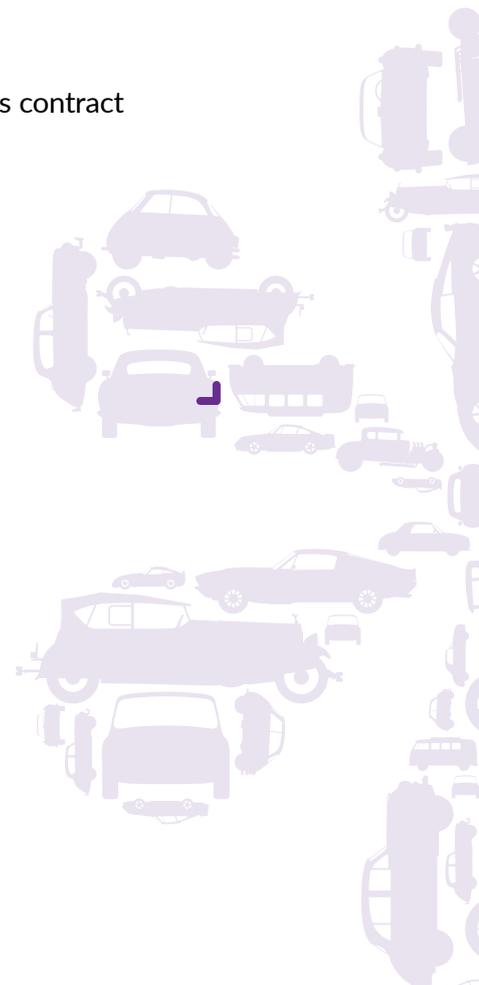
English Law will apply to this contract unless you and we agree otherwise. However, if you live in Scotland, Northern Ireland or the Channel Islands, the law of that country will apply unless you and we agree otherwise (If you live in Jersey, the law of Jersey will apply to this contract and the Jersey courts will have exclusive jurisdiction over disputes between us and you in relation to it).

Language

The contractual terms and conditions and other information relating to this contract will be in the English Language.



François-Xavier Boisseau - CEO, Insurance
Ageas Insurance Limited



Liability to other people

What we will cover

a Cover for your liabilities

This policy covers you for:

- all your legal responsibilities as a result of death of or injury to anybody caused by an incident involving your car;

and

- damage to any property as a result of an incident involving your 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).

b Cover for other people

We will also provide the cover outlined in section 1a for:

- anyone insured by this policy to drive your car as long as they have your permission;
- anyone you allow to use (but not drive) your 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 car.

c Cover for legal personal representatives

If anyone insured under the policy dies, we will transfer the protection we provide under this policy to their estate.

d Emergency medical treatment

We will pay for emergency treatment fees as set out in the road traffic acts.

If we make a payment under this section, it will not affect your no claim discount.

e Driving other cars

If your certificate of motor insurance says so, this policy provides the same cover as shown in section 1a when you are driving any other car as long as:

- you do not own it; and
- it is not hired to you under a hire-purchase or leasing agreement.

This cover only applies if:

- there is no other insurance in force which covers the same claim;
- you have the owner's permission to drive the car;
- you still have your car and it has not been declared a total loss.

You cannot make use of this section to release a car if it has been seized by, or on behalf of, any government or public authority.

Liability to other people

f Legal expenses

If we give our permission in writing beforehand, we will pay the fee for a solicitor to:

- 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 or 1b of this policy.

We will pay for legal services to defend anyone insured under this policy if legal action is taken against them for:

- manslaughter;
- causing death by dangerous driving; or
- causing death after drinking alcohol or taking drugs.

The following conditions apply to legal expenses cover.

- 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.

Liability to other people

What we will not cover

(This applies to all claims made under parts 1a and 1b of the 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 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.
- Death of or injury to any of your employees during the course of their work, even if the death or injury is caused by anyone insured by this policy, if insurance cover is provided as a requirement of any compulsory Employers Liability legislation.
- We will not cover loss of or damage to the 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.

Loss of, or damage to, your car

What we will cover

If your car, its accessories or spare parts are lost, stolen or damaged, we may either:

- repair the damage;
- replace what is lost or is damaged; or
- settle your claim by sending you a payment for the amount of the loss or damage.

The most we will pay

We will not pay more than the market value of your car (including any accessories and spare parts) at the time of the loss or damage, less any excess that may apply.

Hire-purchase, leasing and other agreements

If your car is owned by someone else, we may settle any claim by paying the legal owner before paying anything left over to you.

Parts that are not available

If a replacement for any damaged accessory or part of your car is not available, the most we will pay is its price (as specified by the manufacturer) at the time of the loss. We will not pay more than the cost of the accessory or part as shown in the manufacturer's last price list in the United Kingdom.

We may decide to repair your car with parts which have not been made or supplied by your car's manufacturer, but which are of a similar standard.

We are not responsible for:

- any extra costs of storing your car that result from any accessory or part not being available; or
- the cost of importing any accessory or part into the United Kingdom.

What we will not cover

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 car.
- 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.

Loss of, or damage to, your car

What we will not cover

- 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 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.
- Loss or damage to your car caused by you, or anyone named on this policy, carelessly or recklessly allowing a buyer, someone posing as a buyer or someone acting on behalf of a buyer to defraud or deceive you. This includes accepting a form of payment that a bank or building society will not authorise.
- 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.)
- We will not cover loss or damage caused by any government, public or local authority legally taking, keeping or destroying your 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 car and which was not part of the manufacturer's specification when your car was first registered.
- We will not cover loss of, or damage to your car if it is unoccupied (that is, nobody is inside it) and is left:
 - unlocked;
 - with the windows open (unless your car was manufactured as a cabriolet, convertible or open topped); or
 - with the keys in or on your car

Loss of, or damage to, your car

Removing and delivering your car

If your 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 car to you at the address shown in your schedule after it has been repaired.

Radio and audio equipment

This policy covers loss or damage to any radio or audio equipment permanently fitted to your car.

There is no limit on the level of cover for equipment in your car which was fitted by the manufacturer at the time the car was made.

We cover equipment not fitted to the manufacturer's specification up to the following limits:

- 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.

We will also pay for loss or damage to any radio or other audio equipment which has been removed from your car if:

- the equipment is designed to be removed (or partly removed);
- the equipment cannot work without your car; and
- you have temporarily removed it from your car for security reasons.

Replacing children's car seats

If you have children's car seats fitted in your car and your 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 car has been damaged or stolen.

Loss of, or damage to, your car

Young drivers or inexperienced drivers

If your 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.

Young driver	Amount you pay
Under 21 years	£250
21-24 years	£150
Inexperienced driver	£150

You will not have to pay the amount stated if the damage is:

- caused by fire, theft, attempted theft or malicious damage;
- or
- limited to damaged glass in the windscreen, (not including 'panoramic windscreens', which are larger than normal windscreens), back windscreen, sunroof or side windows of your car and any scratching caused by the damaged glass.

Personal accident benefits

What we will cover

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.

- 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 and permanent loss of use of an arm or leg.

We will pay up to £5,000 per person, per accident. If you or your partner has any other car insurance policy with us, we will pay the benefit under one policy only.

What we will not cover

Under this section we will not cover anyone for:

- 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 was not wearing a seat belt and they had to by law.
- an injury that has been diagnosed, or death certified, by you, a member of your family, or an employee of yours.
- an injury that has been diagnosed, or death certified, by any person who is not a consultant in the branch of medicine the injury relates to within the European Union.

Personal belongings

What we will cover

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 car.

The most we will pay for any one event is £200.

What we will not cover

We will not cover the following:

- 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 car unless it is stored in a locked boot or locked glove compartment.
- Property you leave in your car if it is unoccupied (that is, nobody is inside it) and is left:
 - unlocked;
 - with the windows open (unless your car was manufactured as a cabriolet, convertible or open topped); or
 - with the keys in or on your car
- Loss or damage to mobile phones or electronic-navigation equipment.

Medical expenses

What we will cover

If you or anyone in your car is injured in an accident involving your car, we will pay up to £100 in medical expenses for each injured person.

Damaged windscreens and glass

What we will cover

If the windscreen or any window glass in your car is damaged, we will pay the cost of repairing or replacing it. We will also pay for any repair to the bodywork that has been damaged by broken glass from the windscreen or windows.

What we will not cover

We will not cover the following:

- The amount of any excess shown in your schedule.
- 'Panoramic windscreens' (these are larger than normal windscreens).
- Any amount greater than £150 if you do not use a windscreen supplier we approve. If you do not claim through Glassline, you can still claim under the policy but we will not pay more than £150 (after taking off the excess).
- Loss of use of your car.
- Breakdowns or breakages to sun roof and hood mechanisms.
- Repair or replacement of any windscreen or window unless it is made of glass.

Hotel or travel expenses

What we will cover

If your car cannot be driven after an accident or loss covered by this policy, we will pay:

- 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
- travel expenses of up to £100 in total for everyone who was travelling with you in your car.

The most we will pay for any one event is £100.

What we will not cover

Any claim under this section, where a claim has not also been made under section 2 (Loss of, or damage to the classic car) of this policy.

Lost or stolen classic car keys and replacing locks

What we will cover

If your car keys are lost or stolen, and we decide that it is necessary to replace the keys and locks, we will pay up to £400, for any one event. Your excess does not apply to this part of the policy.

What we will not cover

Any claims where you had left the keys in or on your car, when they were lost or stolen.

Travelling abroad

What we will cover

Your policy automatically provides the cover shown in your schedule, within the European Union and any other country which the Commission of the European Communities is satisfied has made arrangements under Article (8) of EC Directive 2009/103/EC relating to civil liabilities arising from the use of a motor vehicle, for up to 90 days in any one period of insurance.

Minimum cover outside the geographical limits

This policy also provides the minimum cover you need by law to use your car in any of the above countries.

If you need more than the additional cover (i.e. more than 90 days, or cover outside of the countries above) 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.

Customs duty and delivery costs

If your car is within any of the countries above, and is not fit to drive because of loss or damage covered by this policy and we agree beforehand, we will pay:

- the reasonable cost of delivering it to your address in the geographical limits; and
- any customs duty you have to pay as a direct result of the loss or damage.

No claim discount

If you do not make a claim, we will allow you a no claim discount. You cannot transfer your no claim discount to another person.

You will not lose your no claim discount if:

- the only claim you make is under section 6 of this policy;
- the only claim you make is under section 1d of this policy;
- we can get back all the money we have paid to settle your claim from somebody else (for example, if an accident is not your fault and the other person’s insurers admit full responsibility for it); or
- you have to make a claim because:
 - your car is hit by an identified driver who is not insured; and
 - the accident is completely their fault.



Temporary replacement car

When we will provide a replacement car

We will provide a replacement car, if you make a claim under section 2 of this policy and:

- you have comprehensive cover;
- the loss or damage happens in the geographical limits;
- we accept your claim;
- your car is being repaired by one of our approved repairers;
- you agree to keep to all the repair company’s conditions; and
- you are 18 years old or more at the time of the claim.

We provide the replacement car so you can still get about while your car is being repaired. It may not be the same size, type or value as your own car.

Your entitlement to a replacement car will end:

- when your car has been repaired and is ready for you to collect or for us to re-deliver to you; or
- after 28 days;

whichever is soonest.



Temporary replacement car

When we will not provide a replacement car

We will not provide a replacement car if any of the following apply:

- If we declare your car a total loss.
- If your car is stolen and not recovered.

If we have already provided a replacement car and we declare your car a total loss, we will stop providing that car.

Car sharing

What we will cover

Your policy also covers you for carrying passengers in your car who pay you to do so, as long as:

- your 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.

Cover when your car is being serviced, examined or repaired

What we will cover

Your cover continues to apply to your car when it is being serviced, examined or repaired at premises involved in the motor trade.

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.

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.

General exceptions under this policy

Car user

This policy does not apply when any 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.

Contracts

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

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.

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.

Using your car on airfields

We will not pay any claim for events that happen while your 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.

General exceptions under this policy

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.

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.

Earthquake

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

Use on a racetrack

This policy will not cover loss, damage, injury or liability arising while your car is being used on any track, field, circuit or road, including toll roads with no maximum speed limit (such as the Nürburgring), which is being used at the time of the loss or damage for racing, rallies, pacemaking, speed trials or track days.

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

General

You and anyone else insured must keep to the terms, conditions and endorsements of the policy; if anyone fails to do so, we may not pay your claim.

Your duty

Whenever you take out or ask us to make changes to your policy, you must take reasonable care to:

- Supply accurate and complete answers to all questions
- Ensure the statements declared on the statement of fact are accurate; and
- Make sure that all other information supplied to us is accurate and complete.

We will treat your policy as if it had not existed and keep any premium paid from the start date or the date that any changes were made to the policy (as the case may be) if you:

- Deliberately or recklessly gave us inaccurate or incomplete information; or
- Did not take reasonable care to give us accurate and complete information, in circumstances where we would not have issued this policy to you at all.

In all other cases, if you fail to exercise reasonable care we may refuse to pay all or part of a claim. If we would have:

- Provided cover to you on different terms, had you provided us with accurate and complete information, then the policy will be treated as if it had contained such terms. In such circumstances, we will only pay a claim if it would have been covered by a policy containing such terms.
- Provided you with cover under this policy at a higher premium, the amount payable on any claim will be reduced proportionately, based on the amount of premium that we would have charged. For example, we will only pay half of the claim, if we would have charged double the premium.

If we discover inaccuracies in any of the information you provided us with which would have made a difference to the premium charged, before any incident which might give rise to a claim has occurred, we may, at our discretion, offer you the option to pay the additional premium in return for us not reducing the amount payable on any future claims under the policy.

Conditions that apply to all of this policy

Changes you must tell us about

Please tell us about any changes to your circumstances. 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 car;
- you expect to do fewer or more miles each year;
- your name changes (for example, by marriage);
- your driving licence number (DLN) changes;
- you change your car or the owner of your car changes;
- you change what you use your 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 car (including fitting security devices);
- the condition or specification of your car changes (if your car is covered on an agreed value basis); or
- you develop any physical or mental health problem that affects your ability to drive.

Please note, this is not an exhaustive list. If you are not sure whether you need to tell us about a change in circumstances, tell us anyway.

Fraudulent claims

We will not pay any claim if:

- Any claim or part of any claim is fraudulent, false or exaggerated;
- Falsified documentation is submitted in support of a claim; or
- You or any other person who claim under this policy makes a dishonest or false statement to us in support of a claim.

In these circumstances, all cover will be cancelled from the date of the fraud and no premium will be refunded. If we have made a payment we would not otherwise have made you must repay that amount to us.

We may also notify relevant authorities, so that they can consider criminal proceedings.

Conditions that apply to all of this policy

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.

Right of recovery

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.

Other insurance

If you are covered by any other policy for any claim, we will not pay any of the claim.

Taking care of your car

You must make sure that:

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

If your car is damaged by something covered under this policy, you must do whatever is necessary to protect your car and its accessories from further loss or damage.

If we ask, you must let us examine your car at any reasonable time.

Your car must have a current MOT certificate (if it applies).

Conditions that apply to all of this policy

Cancelling your cover

You can cancel this policy at any time by calling your insurance agent at Classicline. If cover has not yet started we will refund any premium paid in full. If you cancel within the first 14 days, we'll refund you for the time that is left on the policy, providing a claim has not been made under the policy. If you cancel after the first 14 days and as long as you have not made a claim under the policy, nor has an incident occurred which may give rise to a claim, we will refund the part of your premium on the following basis.

Months on cover	Up to 1	Up to 2	Up to 3	Up to 4	Up to 6	Up to 8	Over 8
Amount of refund due	75%	62.5%	50%	37.5%	25%	12.5%	Nil

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

In subsequent years, as long as you have not made a claim under the policy or an incident has not occurred which may give rise to a claim, we will refund you for the time that is left on the policy. If a claim has been made you must pay the full annual premium and you will not be entitled to any refund.

We will cancel your policy from the date agreed.

We or your insurance agent 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. Valid reasons include, but will not be limited to, those listed below;

- Changes to the information detailed on your proposal, statement of insurance or statement of fact, schedule or certificate of motor insurance which result in us no longer wishing to provide cover.
- Where the circumstances of a new claim, or an incident we have become aware of, result in us no longer wishing to provide cover.
- Where we suspect fraud on this or any other related policy.
- Where you, a person acting on your behalf, or any person covered to drive the vehicle uses threatening, intimidating or abusive behaviour or language towards our staff, suppliers or agents acting on our behalf, including your insurance adviser.
- Where any person claiming cover under this policy fails to provide us with any reasonable information we ask for.
- Where a misrepresentation has been made that results in us no longer wishing to provide cover.

Conditions that apply to all of this policy

Cancelling your cover

- Where we are unable to collect a premium payment due to insufficient funds in the account you have nominated to pay from (notice will be sent to your last known address allowing you an opportunity to rectify the situation, and confirming that a second attempt to collect the payment will be made).
- Where we are unable to collect a premium payment due to a Direct Debit Instruction being cancelled (notice will be sent to your last known address allowing you an opportunity to rectify the situation by reinstating the previous Direct Debit instruction, providing a new Direct Debit instruction or by providing the full outstanding premium).

If you sell or get rid of your car, you must tell us immediately.

All cover under this policy will stop unless you replace your car and give us its details within seven days of getting rid of your previous car.

Agreed value

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

Settling disagreements

If we accept your claim under sections 2, 3, 4, 5, 7, 8 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.

Making a claim

If you are involved in an incident or your car is stolen

We hope you'll find our service fast, efficient and friendly. Call **0333 400 8184** (+44333 4008184) if you are phoning from outside the United Kingdom) as soon as possible. You can do this at any time of the day.

You will need to tell us:

- your policy/certificate number;
- your personal details and those of the driver; and
- full details of the incident and any other parties involved.

We will validate your claim and discuss with you how your claim will be progressed.

Getting your car repaired

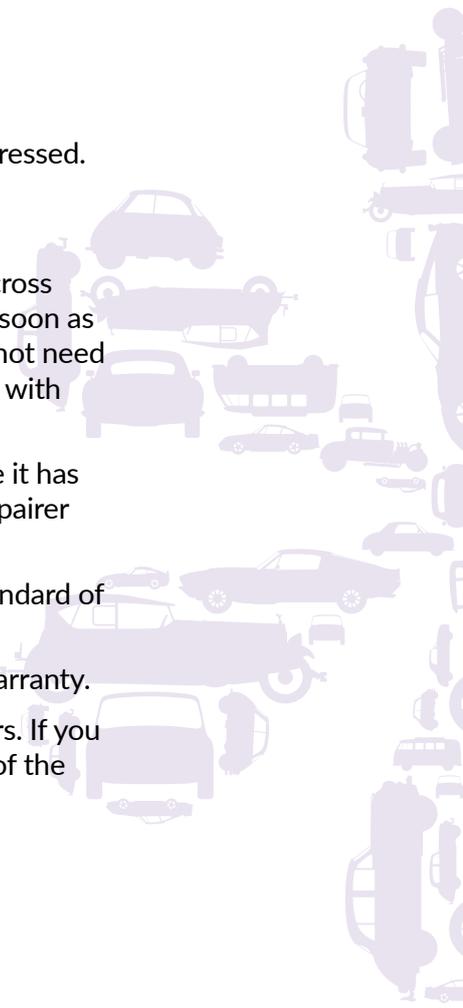
If your car needs to be repaired, we have a network of approved repairers across the United Kingdom who can arrange to start work on your damaged car as soon as possible. Simply call and we will contact the nearest repairer to you. You do not need to get estimates for the repair because we already have agreements in place with our repairers.

We can arrange to collect your car from your home and return it to you once it has been repaired. When your car has been repaired, you will need to pay the repairer the excess and any contribution that may apply.

We have chosen repairers carefully to make sure you receive the highest standard of repairs and service.

All repairs carried out by repairers we approve are backed by a three-year warranty.

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.



Making a claim

If your car is a total loss

If:

- your car cannot be repaired;
- the cost of the repair is more than the market value of the car and its accessories; or
- your car is stolen and not found;

we will call it a total loss and it will become our property.

If it is possible to do so, we will immediately move your 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 keeping a vehicle that has been declared a total loss, and future insurance on these vehicles may not be available.

Documents you must send us to claim for a total loss

Before we can deal with your claim, you must send us:

- the MOT test certificate (if applies);
- all sets of car keys;
- details of any money you still owe for your car; and
- any other documents you may want us to take into account when valuing your car (such as your car's service history);
- purchase receipt (if available)

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

We will contact you to agree the value of your car.

From this value we will take off the amount of:

- any excess;
- any outstanding finance; and
- any premium you have not yet paid.

Making a claim

If your car is stolen

If your car is stolen and is recovered, 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 recovered 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.

Damaged windscreens and glass

If you need to claim for a damaged windscreen or damaged glass, phone the Glassline on 0800 174 764 and show the repairer your current certificate of motor insurance when they repair the glass.

If you claim for a damaged windscreen or damaged glass, this will not affect your no claim discount as long as there is no other damage to your car (apart from any scratches on the bodywork caused by damaged glass) and none of your belongings have been stolen from your car.

Personalised number plates

If your car is stolen and not found, or declared a total loss, you should contact the DVLA as soon as possible to transfer your number plate to a replacement car.

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

We are Ageas Insurance Limited and are part of the Ageas group of companies. The details provided here are a summary of how we collect, use, share, transfer and store your information. For our full Privacy Policy please visit our website www.ageas.co.uk/privacy-policy or contact our Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA or by emailing thedpo@ageas.co.uk.

Your insurance adviser will have their own uses for your personal data. Please ask your insurance adviser if you would like more information about how they use your personal information.

Collecting your information

We collect a variety of personal information about you including your name, address, contact details, date of birth, credit history, criminal offences, claims information and IP address (which is a unique number identifying your computer). Where relevant, we also collect special categories of personal information (which was previously known as sensitive personal information) such as details regarding your health.

We also collect information from a number of different sources for example: publicly available sources such as social media and networking sites; third party databases available to the insurance industry; firms, loss adjusters and/or suppliers appointed in the process of handling a claim.

Using your information

The main reason we collect your personal information and/or special categories of personal information is because we need it to provide you with the appropriate insurance quotation, policy and price as well as manage your policy such as handling a claim or issuing documentation to you. Our assessment of your insurance application may involve an automated decision to determine whether we are able to provide you with a quotation and/or the price. If you object to this being done, then we will not be able to provide you with insurance.

We will also use your information where we feel there is a justifiable reason for doing so for example: to prevent and detect fraud and financial crime (which may include processes which profile you); collecting information regarding your past policies; carrying out research and analysis (including profiling); and recording and monitoring calls.

If you have given us such information about someone else, you would have confirmed that you have their permission to do so.

Privacy notice

Sharing your information

We share your information with a number of different organisations which include, but are not limited to: other insurers; regulatory bodies; carefully selected third parties providing a service to us or on our behalf; fraud prevention and credit reference agencies and other companies, for example, when we are trialling their products and services which we think may improve our service to you or our business processes.

Unless required to by law, we would never share your personal data without the appropriate care and necessary safeguards being in place.

Keeping your information

We will only keep your information for as long as is necessary in providing our products and services to you and/or to fulfil our legal and regulatory obligations. Please refer to our full Privacy Policy for more information.

Use and storage of your information overseas

Your information may be transferred to, stored and processed outside the European Economic Area (EEA). We will not transfer your information outside the EEA unless it is to a country which is considered to have equivalent data protection laws or we have taken all reasonable steps to ensure the firm has suitable standards in place to protect your information.

Your rights

You have a number of rights in relation to the information we hold about you, these rights include but are not limited to: the right to a copy of your personal information we hold; object to the use of your personal information; withdraw any permission you have previously provided and complain to the Information Commissioner's Office at any time if you are not satisfied with our use of your information. For a full list of your rights please refer to the full Privacy Policy.

Please note that there are times when we will not be able to delete your information. This may be as a result of fulfilling our legal and regulatory obligations or where there is a minimum, statutory, period of time for which we have to keep your information. If we are unable to fulfil a request we will always let you know our reasons.

How to make a complaint

Should there ever be an occasion where you need to complain, we'll do our best to address this as quickly and fairly as possible.

If we can't, then we'll:

- Write to you to acknowledge your complaint.
- Let you know when you can expect a full response.
- Let you know who is dealing with the matter

In most instances, we'll be able to address your complaint within the first few days of this being notified to us. On occasion, further investigation may be necessary, but we'll provide you with a full written response to your complaint within eight weeks of notification.

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

If you've a complaint regarding your claim, please telephone us on 0345 122 3018.

Alternatively, for claims or any other type of complaint, you can also 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).

Our address:

Customer Services Advisor
Ageas House
Hampshire Corporate Park
Templars Way
Eastleigh
Hampshire
SO53 3YA

How to make a complaint

What to do if you're not happy with our response

In the unlikely event that we haven't responded to your complaint within eight weeks or you're not happy with our final response you have the right to take your complaint onto the Financial Ombudsman Service but you must do so within six months of the date of our final response.

The Ombudsman is an impartial complaints service, which is free for customers to use and taking your complaint to the Ombudsman does not affect your right to take your dispute to the courts.

You can find out more information about how to complain to the Ombudsman online at:

www.financial-ombudsman.org.uk.

Alternatively, you can write to the Ombudsman at:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

By phone: 0800 023 4567

By email: complaint.info@financial-ombudsman.org.uk

Please note that if you don't refer your complaint within the six months, the Financial Ombudsman Service won't have our permission to consider your complaint and therefore will only be able to do so in very limited circumstances, for example, if it believes that the delay was as a result of exceptional circumstances.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS).

In the very unlikely event that Ageas was to go bust, your insurance policy would still remain valid in the event that you needed to make a claim. For more details about the scheme visit www.fscs.org.uk or telephone 0800 678 1100 or 020 7741 4100.



Check with us what protection the
Financial Services Compensation
Scheme offers you
www.fscs.org.uk

What to do if you have an incident

If you are involved in an incident or your car is stolen, call on 0333 400 8184 (+44333 400 8184) 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 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 cars 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 the accident was your fault or offer any payment

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

- admit you are to blame; or
- offer to pay anything;

as it could be 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.

What to do if you have an incident

5 - Record 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 you have a camera handy, take a photograph of the scene and any damage.
- 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 cars 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 and the condition of the road.
- If anyone is injured, write down their name and their injury.

6 - Letters and documents

All letters and documents you receive to do with the incident should be forwarded to us unanswered.

7 - Theft

If your 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 documents such as your:

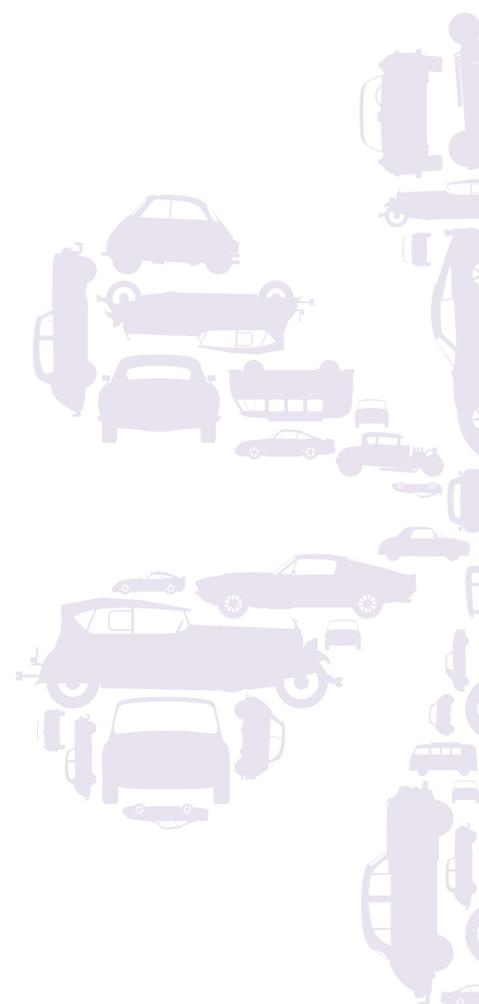
- certificate of motor insurance;
- driving licence;
- MOT test certificate (if it applies).

We will then guide you through the claims process.

To make a claim, phone on [0333 400 8184](tel:03334008184).

It is important that you only use these numbers to claim.

To claim for damaged glass, phone the Glassline on [0800 174 764](tel:0800174764)

**Ageas Insurance Limited***Registered 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



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