

Ageas Private Car Policy – Notice to Policyholders

Some important changes have been made to your policy with immediate effect

Please note: You will only receive the information below with your Renewal Invite.
Please keep for your records.

As part of our ongoing commitment to improve our products and services to you we've made some changes to your existing Ageas Private Car policy, underwritten by Ageas Insurance Limited, with effect from October 2024.

We have reviewed our policy wording, using market leading research techniques to fully understand you the customer. In particular, we've made our documentation clearer, and easier to understand.

This notice explains the main differences that apply to your Ageas Private Car policy and should be read together with your policy wording and schedule. Please keep this notice safe with all your policy documentation.

Please note policy excesses are subject to change. Please refer to your renewal documentation.

For a copy of the new Ageas Private Car policy wording, please visit
<https://www.ageas.co.uk/gloalassests/documents/broker/private-car-policy.pdf>

Details of specific changes that may affect your policy terms and conditions are shown below. It is important you read and understand these changes as it may affect any claim you have in the future, including the excess you may be asked to pay in the event of a claim.

If you have queries on this or any of your new policy documentation, please do get in touch with us, or your insurance adviser – we are here to help.

Changes to your cover and limits

Existing Policy	New Policy	What this means to you
<p>Welcome This policy document – along with two documents called your policy schedule and certificate of motor insurance – make up your agreement with us. The agreement is based on the information that you provided when you applied for the policy, so it's important that this is correct.</p>	<p>Welcome This policy document – along with two documents called your policy schedule and certificate of motor insurance – make up your agreement with us. The agreement is based on the information that you provided when you applied for the policy, so it's important that you read through your documents and check these are correct.</p>	<p>Added clarity to confirm that all policy documents should be read.</p>

Making sense of your policy

Existing Policy	New Policy	What this means to you
<p>Your car: When we use the term 'your car' we mean any car that's covered under this policy. This includes any equipment in your car (such as sat navs, accessories, spare parts), fitted as standard by your car manufacturer or an approved dealer. We will also cover child seats.</p>	<p>Your car: When we use the term 'your car' we mean any car that's covered under this policy. This includes any equipment in your car (such as sat navs, accessories, spare parts), fitted as standard by your car manufacturer or an approved dealer. We will also cover child seats, any electric battery*, charging cables†, accessories or spare parts when they are in or connected to your car or locked in your own garage.</p> <p>*Electric battery – The battery used to power the electric motor of an electric or hybrid vehicle.</p> <p>†Charging cable – Any compatible cable that must be connected to a charging point or socket in order to charge the electric battery of your car.</p>	<p>The definition of Your car has been updated to include electric car batteries and their associated charging cables. Separate definitions have also been provided to explain what we mean by electric battery and charging cable.</p>
	<p>Cyber acts: Cyber Attack means unauthorised and/or malicious access to computer or electronic components and systems.</p>	<p>We have provided definitions to explain what we mean when referring to cyber acts.</p>

	<p>Cyber Incident means non-malicious error or omission in computer or electronic components and systems (eg a software bug).</p> <p>Cyber Terrorism means an action which causes damage to property, endangers a person's life, risks the health or safety of the public or is designed to interfere with or seriously disrupt electronic systems which is designed to influence the Government or to intimidate the public or is carried out for the purpose of advancing a political, religious or ideological cause, whether or not it is declared to be terrorism by the UK Government.</p>	
<p>Your obligations to us 4 You must use your car's equipment in accordance with the manufacturers' instructions, such as electric charging cables and tow bars</p>	<p>Your obligations to us 4 You must ensure that any vehicle automation or driver aids (eg Auto Lane Keep Systems) are used in line with manufacturer instructions and with due care and attention at all times.</p>	We have updated this wording to include clarity on new advancements in vehicle technology.
<p>Your obligations to us 5 Sometimes we are able to recover costs for a claim from another party, or we may need to defend a claim in court. If we do this, you or any other person covered must provide any documents or information that we request.</p>	<p>Your obligations to us 5 Sometimes we are able to recover costs for a claim from another party, or we may need to defend a claim in court. If we do this, you or any other person covered must provide any documents or information that we request. We may also request documents and/or other information to assist us in validating a claim.</p>	This means you may be asked to provide documents and further information to assist with the validation of any claim(s) you report to us. You will still be required to provide this information should we attempt to recover costs from another party or defend a claim in court.
	<p>Your obligations to us 6 You must keep your car's software up to date by installing any safety critical and/or security updates made available by your car manufacturer. If you fail to do this or you modify, install or allow the installation of software other than the software provided and/or approved by your manufacturer, we may not be able to pay your claim.</p>	This means that your car's software is kept up to date with the latest versions provided by the manufacturer and/ or their approved software partners. This will help to keep your car and it's systems secure.
	<p>Your obligations to us 7 You must take reasonable care when buying a policy, making a change, or making claims to provide complete and accurate information to us.</p>	It is important that you provide accurate information to us as this could affect your cover or our ability to pay any claims. We have included this under your obligations to us for added clarity.

Step by step guide to making a claim

Existing Policy	New Policy	What it means to you
<p>1 - Before you call us: If your car has been involved in an accident, make sure you take down the registration number of any other vehicles involved, as well as the contact details of any other drivers and any witnesses. If your car has been stolen, something's been stolen from it, or it has been vandalised, you should start by calling the police. You need to make sure you get a crime reference number. Finally, you mustn't negotiate or settle any claims made against you.</p>	<p>1 - Before you call us: If your car has been involved in an accident, make sure you take down the registration number of any other vehicles involved, as well as the contact details of any other drivers and any witnesses. If your car has been stolen, something's been stolen from it, or it has been vandalised, you should start by calling the police. You need to make sure you get a crime reference number. Finally, you mustn't negotiate or settle any claims made against you, even if you think the accident is your fault, it is our job to investigate for you and to put you in the best position possible.</p>	We have provided clearer guidance to explain that you must not enter into any negotiations or settlement of any claims made against you, even when you believe you are at fault.

	<p>2 - Call our 24 hour claims helpline: We have added a link to reporting a new claim online: You can also start a claim online by visiting https://claims.ageas.co.uk/carinsurance</p>	You can now report a new claim via our online claims portal. Our existing contact numbers remain available to phone us on.
<p>If your car is being repaired using our approved garage If you have comprehensive cover we'll get you a courtesy car on the next working day after we've agreed to repair your car – and we'll let you keep it for as long as the repairs take.</p>	<p>If your car is being repaired using our approved garage If you have comprehensive cover we'll aim to get you a courtesy car on the next working day after we've agreed to repair your car – and we'll let you keep it for as long as the repairs take.</p>	We will continue to provide a courtesy car where we can, however on occasions this might not be possible due to supply chain and availability issues.
<p>If your car is being repaired using our approved garage (New condition)</p>	<p>If your car is being repaired using our approved garage We will ensure that the computer or electronic components and systems are recalibrated in accordance with manufacturers specifications following repair.</p>	This is to ensure your car's software and systems continue to function as intended by the manufacturer.
<p>If your car is being repaired using your own garage (New condition)</p>	<p>If your car is being repaired using your own garage You must ensure that the computer or electronic components and systems are recalibrated in accordance with manufacturers specifications following repair.</p>	This is to ensure your car's software and systems continue to function as intended by the manufacturer.
	Whether you use our approved garage or your own, we have the right to inspect the car to carry out a full forensic examination of its computer or electronic components and systems and any mobile device connected to it.	We have added this wording to make it clear of our rights to inspect computer/electronic systems on the car.
<p>When we can get you a courtesy car If your car is being repaired by one of our approved garages in the UK, Channel Islands or Isle of Man, and you have comprehensive cover, then we'll offer you a small courtesy car for as long as your car is being repaired. But we don't offer this if it has been stolen and unrecovered, or if we have decided not to repair your car, or if you have taken it to a garage of your choice. If you have an electric car we may not be able to get you an electric courtesy car.</p>	<p>When we can get you a courtesy car If your car is being repaired by one of our approved garages in the UK, Channel Islands or Isle of Man, and you have comprehensive cover, then we'll offer you a small courtesy car for as long as your car is being repaired. But we don't offer this if it has been stolen and unrecovered, or if we have decided not to repair your car, or if you have taken it to a garage of your choice. If you have an electric car we may not be able to get you an electric courtesy car. If your car is adapted or modified to meet your needs, we may not be able to get you an equally adapted or modified courtesy car.</p>	We have added wording to make it clear that we may not be able to provide a like for like courtesy car if your car has certain modifications.
<p>If your car isn't being repaired If we don't repair your car, we'll assess its market value.</p> <p>We calculate the market value by looking at what the cost would be to replace your car with one of a similar age, type and mileage. We will also take into account the condition of your car just before the incident.</p>	<p>If your car isn't being repaired If we don't repair your car, we'll assess its market value.</p> <p>We calculate the market value by using industry recognised guides and assessing what the cost would be to replace your car with one of a similar age, type and mileage. We will also take into account the condition of your car just before the incident.</p>	We have made it clearer how we calculate your car's market value.

What your policy doesn't cover

Existing Policy	New Policy	What it means to you
7 We won't pay claims if you, or anyone allowed to drive under this policy drives recklessly, or without due care and attention and deliberately causes any loss or damage to your car.	7 We won't pay claims if you, or anyone allowed to drive under this policy drives recklessly, or without due care and attention and deliberately causes any loss or damage to your car. This includes purposely driving through flood water.	We have added wording to make it clear that claims for purposely driving through flood water would not be covered.
	19. We will not pay for any injury or death where the vehicle is used for a deliberate or reckless act with the intention of self-harm or suicide.	We have added new wording to add clarity on what your policy does not provide cover for.
	20. We won't pay claims where the vehicle is being used while carrying passengers in an unsafe, insecure or illegal manner.	We have added new wording to add clarity on what your policy does not provide cover for.
	21. We won't pay for any incident that has arisen if you rent your car out under a car hire agreement. This can be between you and another person whether this be a business or individual, formal or informal. This is also known as a peer to peer hire scheme.	We have added new wording to add clarity on what your policy does not provide cover for.
	22. We won't pay claims for any consequence whatsoever which is directly or indirectly, wholly or in part, the result of, caused by, or in connection with any Cyber Act due to the failure of accepting, installing, or refusing OTA, Advanced driver-assistance systems (ADAS), or security updates from the manufacturer.	We have added new wording to add clarity on what your policy does not provide cover for. We have also added definitions of Cyber Acts.

What your policy does and doesn't cover

Existing Policy	New Policy	What it means to you
What is not covered under Sections A and B We won't pay claims if your car is stolen or damaged because you didn't take care of your car keys or any other device used to unlock your car, such as leaving the keys in your car.	What is not covered under Sections A and B We won't pay claims if your car is stolen or damaged because you didn't take care of your car keys or any other device used to unlock your car, such as leaving the keys in or nearby your car.	We have added wording to make it clear that we would not provide cover for theft or damage when keys are left near the car.
Section B: Fire & Theft What's covered There's a limit to how much we'll pay for transport from the scene of an accident and for overnight accommodation of £50 per person, with a maximum limit of £250 for any one incident.	Section B: Fire & Theft What's covered There's a limit to how much we'll pay for transport from the scene of an accident and for overnight accommodation of £50 per person, with a maximum limit of £250 for any one incident. You should keep receipts for overnight accommodation and travel expenses.	We have added wording to make it clear that receipts for accommodation and expenses should be kept.
Section D: Replacement locks and keys What's not covered We won't cover any costs associated with you being unable to use your car – such as being able to get to and from work. Just to be clear, we'll never pay more than the market value of your car.	Section D: Replacement locks and keys What's not covered We won't cover any costs associated with you being unable to use your car – such as being able to get to and from work. Just to be clear, we'll never pay more than the market value of your car. We won't cover cost of device replacement where your vehicle uses a mobile phone, smartphone or smartwatch as a digital key.	We have added wording to make it clear that cover for replacement of smart devices used as keys would not be covered.
Section F: Driving other cars What's covered Your policy may cover you for driving someone else's car. You'll need to check	Section F: Driving other cars What's covered Your policy may cover you for driving someone else's car. You'll need to check	We have added wording to make it clearer the type of vehicle that you are able to drive under this section.

<p>your certificate of motor insurance to see whether this cover is included.</p>	<p>your certificate of motor insurance to see whether this cover is included.</p> <p>The car you are driving must be a motor car manufactured to carry up to eight passengers, which is designed solely for private use and has not been constructed or adapted to carry goods or loads. The vehicle has valid road tax and valid MOT certificate (if applicable)</p>	
<p>Section H: Personal belongings What's not covered</p> <p>We won't cover your personal belongings if they are stolen or damaged because your car was left open or unlocked. We also won't cover you if your belongings are stolen because you or anyone else on the policy didn't take care of your car keys or other devices used to unlock your car, such as leaving the keys in your car.</p>	<p>Section H: Personal belongings What's not covered</p> <p>We won't cover your personal belongings if they are stolen or damaged because your car was left open or unlocked. We also won't cover you if your belongings are stolen because you or anyone else on the policy didn't take care of your car keys or other devices used to unlock your car, such as leaving the keys in or nearby your car.</p>	<p>We have added wording to make it clear that we would not provide cover for theft of personal belongings when keys are left near the car.</p>

Other things you are covered for

Existing Policy	New Policy	What it means to you
<p>Car Sharing</p> <p>We will also cover you for carrying passengers as part of a car share scheme, but you cannot be paid to do this or do it as a business.</p>	<p>Car Sharing</p> <p>We will also cover you for carrying passengers as part of a car share scheme, but you cannot be paid to do this, aside from recouping your own costs, or do it as a business.</p>	<p>We have added wording to make it clear that you are able to be paid for your own expenses, but not to make any financial profit.</p>
<p>No claim discount</p> <p>If a claim has not been made since you bought or last renewed your insurance policy, we'll offer you a discount in your price for next year when it's time to renew.</p> <p>If you have made a claim, your no claim discount may be reduced. But this doesn't include claims for damaged windscreens and glass, or replacement locks and keys.</p> <p>We also won't reduce your discount if we manage to recoup all the costs of your claim from someone else – for example, from the insurance company of someone else involved in the accident.</p> <p>Having a no claim discount will reduce the price that we offer you when it's time to renew your policy. However, the overall cost of your insurance may still increase and you may have to pay a higher excess.</p>	<p>No claim discount</p> <p>If a claim has not been made since you bought or last renewed your insurance policy, we'll offer you a discount in your price for next year when it's time to renew.</p> <p>If you have made a claim, your no claim discount may be reduced. But this doesn't include claims for damaged windscreens and glass, or replacement locks and keys.</p> <p>We also won't reduce your discount if we manage to recoup all the costs of your claim from someone else – for example, from the insurance company of someone else involved in the accident.</p> <p>Having a no claim discount will reduce the price that we offer you when it's time to renew your policy. However, the overall cost of your insurance may still increase and you may have to pay a higher excess.</p> <p>For details of what will happen to your no claims discount if you have an incident that leads to a claim, go to www.ageas.co.uk/claims/no-claims-discount</p>	<p>We have provided the Ageas web address so that you are able to see the impact a claim may have on your no claims discount.</p>
<p>No claim discount protection</p> <p>If you are eligible, this is a cover that you can request and pay a premium to protect your no claim discount. This protection will mean you can keep your discount as long as you do not make more than two claims in any consecutive three year period. After a second claim is made you won't be eligible to protect your no claims discount. Check your no claim protection discount document for details of your no claim information. For details of what will happen</p>	<p>No claim discount protection</p> <p>If you are eligible, this is a cover that you can request and pay a premium to protect your no claim discount. This protection will mean you can keep your discount as long as you do not make more than two claims in any consecutive three year period. After a second claim is made you won't be eligible to protect your no claims discount. Check your no claim protection discount document for details of your no claim information. For details of what will happen</p>	<p>Updated web address.</p>

to your no claim discount if you have an incident that leads a claim, go to www.ageasbroker.co.uk/ncd .	to your no claim discount if you have an incident that leads a claim, go to www.ageas.co.uk/claims/no-claims-discount	
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How to cancel your policy

Existing Policy	New Policy	What it means to you
<p>Our right to cancel your policy Reasons why we may decide to cancel your policy include:</p> <ul style="list-style-type: none"> • Changes to the information that you provided us when you purchased the policy, which are shown on your proposal form, statement of fact or policy schedule, that mean we no longer wish to insure you. • There's been a misrepresentation which means we no longer wish to insure you. • We're unable to take a payment from your account, although we will give you the chance to make the missing payment. • You, or someone representing you, is abusive to our staff or anyone acting on our behalf. • You won't give us information that we ask for. 	<p>Our right to cancel your policy Reasons why we may decide to cancel your policy include:</p> <ul style="list-style-type: none"> • Changes to the information that you provided us when you purchased the policy, which are shown on your proposal form, statement of fact or policy schedule, that mean we no longer wish to insure you. • There's been a deliberate or reckless misrepresentation which means we no longer wish to insure you. We would class a deliberate or reckless misrepresentation as a person or anyone acting on their behalf knowingly, or without care: <ul style="list-style-type: none"> - providing answers to questions which are dishonest, inaccurate or misleadingly incomplete, or - misleading us or your insurer in any way for the purpose of obtaining insurance, or more favourable insurance terms, or a reduced premium • We're unable to take a payment from your account, although we will give you the chance to make the missing payment. • You, or someone representing you, is abusive to our staff or anyone acting on our behalf. • You won't give us information that we ask for. 	<p>We have added wording to clarify what we mean by 'misrepresentation'</p>

Ageas Insurance Limited

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Registered in England and Wales No 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No 202039