



# COMMERCIAL MOTOR INSURANCE

*Your Policy Booklet*

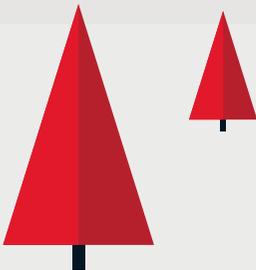


**This booklet contains:**

- *Important information about your motor insurance*
- *Your motor insurance policy wording*

**Important telephone numbers**

<i>Claims Helpline:</i>	0345 120 1346
<i>Windscreen Claims Helpline:</i>	0345 120 1346
<i>Customer Services:</i>	0345 217 6435
<i>Enhanced Key Protection Claim Helpline:</i>	0345 125 2429



## This booklet contains:

- *Important information about Commercial Motor Insurance*
- *Your Commercial Motor Insurance policy*
- *Your Enhanced Key Protection Policy*

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# Part 1. Welcome to Aioi Nissay Dowa Insurance Europe

*Welcome to Aioi Nissay Dowa Insurance Europe and thank you for choosing us to take care of your motor insurance. We wish you an enjoyable and trouble-free period of motoring.*

*Aioi Nissay Dowa Insurance Europe is a member of the MS&AD Insurance Group Holdings Inc who are one of the top 3 largest insurance groups in Japan, and one of the 10 largest insurance groups in the world.*

*Aioi Nissay Dowa Insurance Europe and its predecessor companies, has been underwriting motor insurance in the UK since 1997 and has built a reputation of providing quality, branded insurance products for motor manufacturers - both volume and prestige brands.*

*This motor insurance policy builds on that experience and provides tailored cover for anybody who values their vehicle and wants the peace of mind that, in the event of an accident, their vehicle will be repaired by appropriately trained technicians.*

*When you deal with us, you can be sure that we will do everything we can to ensure it is simple and straightforward. You will have direct access to knowledgeable, friendly staff who will provide a quick and efficient service. For your protection, telephone calls may be recorded and may be monitored. If you are dissatisfied in any way, it would help us improve our service if you let us know.*

*Please read this booklet carefully, and in particular the section headed 'What to do if you have an accident'. While we hope you never need the information, it is best to be prepared should you need to call upon our services.*

*Aioi Nissay Dowa Insurance Company of Europe plc, registered in England & Wales (Number 5046406) with registered office at 7th Floor, 52-56 Leadenhall Street, London, EC3A 2BJ, United Kingdom, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. A member of the MS&AD Insurance Group.*

*For your protection, telephone calls will be recorded and may be monitored.*

**Please note**

**We hope you are happy with your policy. If you are not, you can return your certificate of motor insurance within 14 days of receipt. We will then refund your money in full provided that no incident has occurred that may give rise to a claim under your policy.**

# Part 2. Important information about your Commercial Motor Insurance

## What to do if you have an accident

### The Law

- *You must stop if you are involved in any incident involving an injury to any person or certain animals, or if other vehicles or roadside property are damaged. If you own the vehicle, you must give your name, address and insurance details to anyone who has a good reason for asking. If you do not own the vehicle, you must give the owner's name and address and the registration number of the vehicle.*
- *If there is an injury or you do not give your details to anyone at the scene, you must report the incident to the police within 24 hours and provide your certificate of motor insurance within five days.*

### To help with the claims process

- *Do not apologise or admit fault.*
- *Try to collect the following information to give to the Claims Helpline (see page 6). This will help us to speed up your claim.*
  - *Full details of the other drivers, including their phone numbers, and the registration numbers of all vehicles involved. This will allow us to contact anybody else involved straight away and, if you are not at fault and we manage to recover any money we pay, your no claim discount will not be affected.*
  - *Injuries caused.*
  - *Property damage.*
  - *Witnesses (if there are any).*
  - *Police officers and report references.*
  - *Full details of what happened.*
  - *Taking photos with a camera or mobile phone can help to confirm certain accident details.*

### Next steps

- *Call the 24-hour Claims Helpline (see page 6).*
- *There will be a phone number on all correspondence from the claims department for you to call if you need to contact us. Please remember to have your claim number ready when you call.*
- *Please remember to remove all personal belongings from the vehicle before it is taken for assessment or repair.*
- *Please see page 20 for details on how we will settle your claim for Section A, B or C.*

### Important note

*We are not responsible for recovering your uninsured losses such as your policy excess. You should contact us to arrange separate insurance cover*

## Broken Windscreen and Windows

If you have comprehensive cover

- Call the Claims Helpline (see page 6) to arrange for the glass to be repaired or replaced. If you phone this number and use one of the our chosen glass companies, cover is unlimited. If you do not, the most we will pay is £100 after taking off any excess.
- Repairing a windscreen or window instead of replacing it can save you paying your excess. Ask when calling the Claims Helpline.

As a general rule cracks up to five centimetres (two inches) and breaks the size of a £1 coin can usually be repaired.

If you do not have comprehensive cover, you can still phone the Claims Helpline but you will have to pay the cost of replacing or repairing the windscreen or window.

## What to do if you need to make a claim

If your vehicle is involved in an incident *Call the Claims Helpline, their telephone number can be found on the back of this policy booklet.*

**The Claims Helpline is open 24 hours a day, 365 days a year.**

*The Claims Helpline is a first-response service with operators who can immediately confirm whether your policy covers you for the incident. Remember to save this number in your mobile phone so that you will have it available if you have an accident.*

**We may record or monitor calls for training purposes, to improve the quality of our service and to prevent and detect fraud.**

**Start of the claims process** *If the vehicle is involved in an incident or you need to make a claim, please telephone the Claims Helpline as soon as possible.*

*To help us deal with your call efficiently, please have your certificate of motor insurance and details of the incident with you when you call. If you are at the scene of the accident when you call the Claims Helpline and do not have your certificate of motor insurance with you, please give the vehicle registration number.*

*Repair Service for an accident within the geographical limits*

<b>Repairs</b>	<i>If damage to the <b>vehicle</b> is covered and it can be repaired, <b>we</b> will arrange for one of <b>our</b> approved repairers to contact <b>you</b> to arrange to collect the <b>vehicle</b>.</i>
<b>Authorisation</b>	<i><b>You</b> do not need to get any estimates, and repairs can begin immediately after <b>we</b> have authorised them.</i>
<b>Delivery</b>	<i>When the work is done, the repairer will contact <b>you</b> to arrange a convenient time to deliver the <b>vehicle</b> back to <b>you</b>.</i>
<b>Paying for repairs</b>	<i><b>We</b> will pay the repair bill. All <b>you</b> need to do is pay any policy excess and/or VAT (if it applies) directly to the repairer when they deliver the <b>vehicle</b> back to <b>you</b>.</i>
<b>Keeping you mobile while your vehicle is being repaired within the geographical limits</b>	<i>To keep <b>you</b> mobile, while using an approved repairer, <b>you</b> will be offered a courtesy vehicle while yours is being repaired. Once <b>we</b> have decided that <b>your</b> vehicle can be economically repaired by the Insurance approved repairer and if it cannot be driven, <b>we</b> will provide a courtesy vehicle subject to availability.</i>  <i>If <b>your</b> vehicle can still be legally driven (in other words it is roadworthy), <b>we</b> will deliver the courtesy vehicle when <b>your</b> vehicle is collected for repairs. While <b>you</b> have the courtesy vehicle <b>you</b> will be liable to pay fines for any parking or driving offences or congestion charges, and any additional costs for any non-payment of these charges.</i>
<b>If the vehicle cannot be repaired</b>	<i>If the <b>vehicle</b> cannot be economically repaired, <b>we</b> will offer <b>you</b> a settlement amount within one week of the date <b>we</b> receive the engineer's report. If the <b>vehicle</b> is a total loss (a write-off), <b>you</b> must send in all the original documents that <b>we</b> ask for on <b>your</b> report form (for example, the vehicle registration document (V5C) and the current MOT certificate). <b>We</b> will arrange for an appointed salvage agent to collect the <b>vehicle</b> to dispose of it. Please remember to remove all <b>your</b> belongings and the tax disc from the <b>vehicle</b> before it is collected.</i>

## Important customer information

*Under Condition 9 on page 28 you must tell us about changes to the information set out in the **statement of insurance, certificate of motor insurance or on your schedule**. You must also tell us about the following changes.*

1. **You sell the vehicle, change the vehicle or its registration number, or you get another vehicle.**
2. *There is any change of driver.*
3. *Anyone who drives the vehicle receives a motoring conviction (driving licence endorsement, fixed penalty or pending prosecutions for any motoring offences).*
4. *Anyone who drives the vehicle develops a health condition, which requires notification to the DVLA.*
5. **You change the purpose the vehicle is used for.**
6. *Anyone who drives the vehicle changes job, starts a new job, including part-time work or stops work.*
7. **The vehicle is changed from the manufacturer's original specification.**  
*This would include:*
  - *Changes to the bodywork*
  - *Changes to suspension or brakes*
  - *Cosmetic changes such as alloy wheels*
  - *Changes affecting performance such as changes to the engine management system or exhaust system*
  - *Changes to the audio/entertainment system**Please be aware that this is not a full list of all possible changes; all changes made from the manufacturer's standard specification must be disclosed.*
8. **You take the vehicle abroad.**
9. **You change your address or the address where you keep the vehicle overnight.**
10. *Anyone who drives the vehicle passes their driving test or has their driving licence revoked.*
11. *Anyone who drives the vehicle receives a non-motoring conviction which is not considered spent.*
12. **The vehicle is involved in an accident or fire, or someone steals, damages or tries to break into it.**
13. *Anyone who drives the vehicle is involved in any accident or has a vehicle damaged or stolen.*
14. **There is any change to your estimated annual mileage.**
15. *Anyone who drives the vehicle has had insurance refused, cancelled or had special terms applied.*
16. **There is a change of main user of the vehicle.**

*If you are in any doubt please ask.*

*If the information provided by you is not complete and accurate:*

- **we may cancel your policy and refuse to pay any claim, or**
- **we may not pay any claim in full, or**
- **we may revise the premium and/or change the compulsory excess, or**
- **the extent of the cover may be affected.**

## If you need legal advice on motoring matters

*ARC Legal Assistance Ltd offers a free legal advice service. A team of qualified legal advisers can give you free, confidential advice – all you have to pay is the cost of the call.*

*Here are some examples of the help they can give you.*

- *They can provide legal advice after an accident. For example, if you do not have the Legal Assistance plan then they can advise you on what to do if you need to make a claim against another person. However they will not contact other people, make claims or carry out legal proceedings on your behalf - you need the Legal Assistance plan for that.*
- *They can provide legal advice on consumer issues that relate to motoring. For example, they can tell you about your rights if you are unhappy with a vehicle that you have bought.*
- *They can provide you with legal advice if you are facing prosecution for driving or parking offences.*

*This service is confidential, and you may stay anonymous if you want.*

*To use this service, call and ask to speak to a legal adviser on*

**0344 701 1119**

*Please quote Aioi Nissay Dowa Commercial Motor Insurance and the renewal date on your current certificate of motor insurance.*

## If you need someone to talk to after a motor accident

*ARC Legal Assistance Ltd offers a free counselling service – all you will have to pay for is the cost of the call. This is available for you and members of your immediate family and is for motoring matters only. Their experienced, qualified counsellors can help you when you need it most.*

*Here are some examples of the help they can give you.*

- *Dealing with trauma after an accident.*
- *Coming to terms with injuries, disability and bereavement.*
- *Victim support (for example, if your vehicle is stolen or broken into).*
- *They can even offer counselling for stress that has been caused by motoring.*

*This service is confidential, and you may stay anonymous if you want.*

*To use this service, call and ask to speak to a counsellor on*

**0344 701 1119**

*Please quote Aioi Nissay Dowa Commercial Motor Insurance and the renewal date on your current certificate of motor insurance.*

## Your information and what we do with it – Putting your mind at rest

*Your Commercial Motor Insurance policy is underwritten by Aioi Nissay Dowa Insurance Company of Europe plc. You trust us to look after your personal information when you buy our products and we know we have a responsibility to protect this information. The details provided here are a summary of how we collect, use, share, transfer and store your information. Please note that references to 'we', 'us' or 'our' may also include our holding company and/or subsidiaries and in the Key Protection section only, also refers to Ageas Retail Limited and Ageas Insurance Limited.*

*For full details of our Privacy Notice, please go to [https://www.aioinissaydowa.eu/en/our\\_operations/uk.cfm](https://www.aioinissaydowa.eu/en/our_operations/uk.cfm) or contact our Data Protection Officer at: Prospects House, Gordon Banks Drive, Trentham Lakes North, Stoke on Trent*

### Collecting your information

**We collect a variety of information about you, such as:**

- **your name, address, contact details and date of birth**
- **information about the vehicle you want to insure and named drivers**
- **your claims and credit history**
- **any criminal offences**
- **Financial details such as bank accounts and card details**
- **information about your use of our website such as your IP address which is a unique number identifying your computer**
- **special categories of personal information (previously known as 'sensitive personal information'), such as details regarding your health.**

*This information is necessary for us to be able to provide you with a quotation and/or policy.*

**We also use a number of different sources to collect this information from, including:**

- **you or someone connected with you, as well as publicly available sources of information like social media and networking**
- **third parties' databases that have been made available to the insurance industry, as well as where you have given your permission to share information with third parties like us**
- **price comparison websites, if you have used them to obtain a quotation for a policy.**

### Using your information

**We use your personal information and/or special categories of data to not only provide you with our products and services, but to better understand and predict your needs and preferences, so that we can continue to improve our products and services to give you insurance that is right for you. These uses include:**

- **providing you with services relating to an insurance quotation or policy, for example**
  - **assessing your insurance application and arranging your insurance policy including checking databases showing no claims discount entitlement and driving licence records**
  - **managing your insurance policy including claims handling and issuing policy 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.**

- where **we** believe **we** have a justifiable reason to do so, such as
  - keeping information about **you** current and past policies
  - preventing and detecting fraud, financial crime and anti-money laundering
  - carrying out processes such as research and analysis which may include computerised processes that profile **you**
  - Help **us** improve and develop internal databases and systems to improve the products and services **we** offer
  - providing sales information to third parties (for example price comparison websites) so that **we** fulfil **our** legal obligations to them
  - recording and monitoring calls for training purposes
- information about someone connected to **you**, **you** would have confirmed that **you** have their permission to do so.

Use of your personal information when using our websites and email communications

When **you** visit one of **our** websites **we** may collect information which includes **your** email and/or IP address. **We** may also use cookies and/or pixel tags on some pages of **our** website. Useful information about cookies, including how to remove them, can be found on **our** websites.

Sharing your information

**We** share **your** information with a number of different organisations such as:

- other insurers, business partners, agents or carefully selected third parties providing a service to **us** or on **our** behalf
- organisations that have a specific role laid out in law such as statutory bodies, regulatory authorities and other authorised bodies or where **we** have a duty to or are permitted to disclose **your** personal information to them by law
- fraud prevention and credit reference agencies (see below for details)
- third parties **we** use to recover money **you** may owe **us** or to whom **we** may sell **your** debt
- other companies when **we** are trialling their products and services which **we** consider may improve **our** services to **you** or **our** business processes.

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

Sharing information to prevent fraud

In order to prevent and detect fraud, financial crime and anti-money laundering **we** may:

- collect personal information about **you** from databases as described and from publicly available sources;
- check **your** personal information against databases including no claims discount entitlement and driving licence records;
- share and check **your** personal information with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, details will be passed to the fraud prevention agency. This information will be accessed and used by **us**, law enforcement agencies and other organisations to prevent fraud and money laundering. Other organisations may search the databases held by these fraud prevention agencies when **you** make an application to them for financial products. The information **we** share may be used by those companies when making decisions about **you**. **We** and other organisations may access and use, from other countries, the information recorded by fraud prevention agencies;
- share **your** personal information with operators or registers available to the insurance industry to check information **you** provide. These include the Insurance Fraud Bureau, Claims and Underwriting Exchange

Register and Motor Insurance Anti-Fraud and Theft Register. **We** may pass information relating to **your** insurance policy and any incident to the operators of these registers, their agents and suppliers;

- share it with the Motor Insurance Database (MID). (See below)

**We** will use any personal information obtained about **you**, or anyone **you** have provided **us** information about, to carry out the above profiling activity as part of **our** investigations into fraudulent behaviour. Should fraud be identified as a result of such profiling activity, this could result in the rejection of an application for insurance, a claim and/or voidance of **your** policy.

**Keeping your information** **We** will keep **your** information only for as long as is reasonably necessary to provide **our** products and services to **you** and to fulfil **our** legal and regulatory obligations. Please see **our** full privacy notice on **our** website for more details.

**Use and storage of your information overseas** **Your** information may be transferred to, stored and processed outside the European Economic Area (EEA). **We** or **our** service providers may use cloud based computer systems (i.e. network of remote servers hosted on the internet which process and store **your** information) to which foreign law enforcement agencies may have the power to access. However, **we** will not transfer **your** information outside the EEA unless it is to a country which is considered to have sound data protection laws or **we** have taken all reasonable steps to ensure the firm has suitable standards in place to protect **your** information.

**Dealing with others acting on your behalf** **We** will deal with individuals **you** nominate, including third parties **we** reasonably believe to be acting on **your** behalf providing they are able to answer **our** security questions. For **your** protection though, **we** will need to speak to **you**, **your** legal representative, someone that **you** have specifically given **us** permission to speak to or a power of attorney should **you** want to change **your** contact address or policy coverage or cancel **your** policy.

**Your rights** **You** have a number of rights in relation to the information **we** hold about **you**, including:

- asking for access to and a copy of **your** personal information
- asking **us** to correct, delete or restrict or **you** can object to the use of **your** personal information
- withdrawing any previously provided permission for **us** to use **your** personal information
- complaining to the Information Commissioner's Office at any time if **you** object to the way **we** use **your** personal information.

Please note that there are times when **we** will not be able to delete **your** information, such as where **we** have to fulfil **our** legal and regulatory obligations or where there is a minimum statutory period of time for which **we** have to keep **your** information. If this is the case, then **we** will let **you** know **our** reasons.

**Motor Insurance Database** Information relating to **your** insurance policy will be added to the Motor Insurance Database ("MID") managed by the Motor Insurers' Bureau ("MIB"). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by the law for purposes not limited to but including:

- I. Electronic Licensing;
- II. Continuous Insurance Enforcement;

III. Law enforcement (prevention, detection, apprehension and or prosecution of offenders)

IV. The provision of government services aimed at reducing the level and incidence of uninsured driving.

If **you** are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and or the MIB may search the MID to obtain relevant information.

Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

It is vital that the MID holds **your** correct registration number. If it is incorrectly shown on the MID **you** are at risk of having **your** vehicle seized by the Police. **You** can check that **your** correct registration number details are shown on the MID at [www.askmid.com](http://www.askmid.com)

## What to do if you have a complaint

In this notice **we** and **us** and **our** means Aioi Nissay Dowa Insurance Europe as specified on **your** policy documents, **your** current schedule, certificate of motor insurance and statement of insurance, and any holding companies, subsidiaries or linked companies.

If **you** are not happy with any aspect of **our** service, **we** will aim to resolve the issue as quickly as possible. **We** have the following complaint procedure which **you** can follow if **you** are dissatisfied with the service **you** have received:

Let your usual point of contact know

**We** need to know the nature of **your** complaint and how **you** think the problem should be resolved. **You** can do this by:

- Telephoning **us** on the number shown on any of **our** letters.
- Writing to **us** at the address shown below:

The Customer Service Manager  
Prospect House  
Gordon Banks Drive  
Trentham Lakes North  
Stoke-on-Trent  
ST4 4TW

- If **you** have a complaint about a claim, call **your** claim handler first. **You** will find the claim handler's name and phone number on any letters they have sent **you**.

**We** will try to resolve **your** complaint by the end of the third business day. If **we** are unable to do this, **we** will write to **you** within five working days to either:

- Tell **you** what **we** have done to resolve the problem; or
- Acknowledge **your** complaint and let **you** know when **you** can expect a full response. **we** will also let **you** know who is dealing with the matter.

**We** will always aim to resolve **your** complaint within four weeks of its receipt.

If **we** are unable to do this **we** will give **you** the reasons for the delay and indicate when **we** will be able to provide a final response.

**Contact the  
Financial Ombudsman  
Service**

*If for any reason **you** remain dissatisfied with **our** final response, **you** should escalate the matter as outlined below.*

***You** can ask the Financial Ombudsman Service to review **your** complaint if for any reason **you** are still dissatisfied with **our** final response, or if **we** have not issued **our** final response within eight weeks from **you** first raising the complaint.*

***You** can contact the Financial Ombudsman Service at the address below, however they will only consider **your** complaint once you've tried to resolve it with **us**.*

*Financial Ombudsman Service  
Exchange Tower,  
Harbour Exchange Square,  
London E14 9SR*

***You** must approach the Financial Ombudsman Service within 6 months of either our summary resolution or final response letter to your complaint. Please note that if you do not refer your complaint within the 6 months, the Financial Ombudsman Service will not 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.*

*Following the complaints procedure does not affect **your** right to take legal proceedings.*

*Alternatively if you have a complaint about a service you have bought online you can make a complaint through the following European Commission's Online Dispute Resolution Platform:  
<http://ec.europa.eu/consumers/odr/>*

**Financial Services  
Compensation Scheme  
(FSCS)**

***We** and the other insurer's detailed within the policy wording are covered by the Financial Services Compensation Scheme. If **we** cannot meet our liabilities, **you** may be entitled to compensation from the Financial Services Compensation Scheme. Claims for compulsory insurance, such as third party motor insurance, are covered in full.*

*Any claims made to the Financial Services Compensation Scheme for non-compulsory (optional) insurance, such as damage to **the vehicle**, and for any unused premium, are covered up to 90% of the value of the claim submitted. **You** can get more information from the Financial Services Compensation Scheme at [www.fscs.org.uk](http://www.fscs.org.uk) or by calling 0800 678 1100 or 020 7741 4100.*

# Part 3. Your Commercial Motor Insurance policy

## Contract of insurance

### Introduction

*This policy is a contract between **you** and **us**. It is not intended that the Contracts (Rights of Third Parties) Act 1999 gives anyone else any rights under this policy or has 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, exclusions, conditions and **endorsements** of this contract of insurance, during the **period of insurance** and within the **geographical limits**.*

***You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to answer all questions honestly and to the best of **your** knowledge. Failure to supply accurate and complete answers may result in **your** policy being cancelled or treated as if it never existed, or **your** claim rejected or not fully paid. If **you** are in any doubt whether a piece of information is relevant to **your** answer, **we** will be happy to give **you** advice. It is an offence under the Road Traffic Acts to make a false statement or withhold information for the purposes of obtaining a certificate of motor insurance.*

***You** must read this policy, the certificate of motor insurance and the schedule together.*

*Please check all documents carefully to make sure that they give **you** the cover **you** want.*

### The law applicable to this policy

*English Law will apply to this contract unless **we** agree with **you** in writing otherwise. The contractual terms and conditions and other information relating to this contract will be in English Language.*

## Definitions

*Throughout this policy certain words and phrases are printed in **bold type**. These have the meanings set out below.*

### Certificate of

### motor insurance

*The proof of the motor insurance **you** need by law. The **certificate of motor insurance** shows:*

- *what vehicle is covered;*
- *who is allowed to drive **the vehicle**; and*
- *what **your vehicle** can be used for.*

*If **your certificate of motor insurance** allows driving by any driver, please refer to **your schedule** for any restrictions that may apply.*

### Courtesy car

### Dangerous goods

*A small A-segment car (such as a Toyota Aygo or similar)*

*“**Dangerous goods**” means those detailed in:*

- *the Dangerous Substances (Conveyance by Road in Road Tankers and Tank Containers) Regulations 1992;*
- *the Carriage of **Dangerous Goods** (Classification Packaging and Labeling) and Use of Transportable Pressure Receptacles Regulations 1996;*

	<ul style="list-style-type: none"> <li>• the Carriage of Explosives by Road Regulations 1996; and</li> <li>• the approved List of Dangerous Substances published by the Health and Safety Executive and any similar legislation.</li> </ul>
Endorsement	A clause that alters the cover provided by the policy.
Excess	The part of a claim <b>you</b> must pay. Sometimes more than one <b>excess</b> can apply, in which case <b>we</b> add them together.
Geographical limits	Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and while <b>the vehicle</b> is being transported between any of these countries.
Immediate family	The person <b>you</b> are married to or live with as though <b>you</b> were married, <b>your</b> civil partner, <b>your</b> children, step children, and foster children. This does not include business partners or associates.
Market value	The cost of replacing <b>the vehicle</b> with one of the same age, type, mileage and condition, immediately before the loss or damage happened.
Period of insurance	The period of time that the contract of insurance applies for. This is shown in the <b>schedule</b> .
Revenue weight	The <b>revenue weight</b> is shown on <b>your</b> UK registration certificate (V5C).
Schedule	The latest <b>schedule</b> <b>we</b> have issued to <b>you</b> . This forms part of the contract of insurance. It gives details of the <b>period of insurance</b> , the sections of the policy which apply, the premium <b>you</b> have to pay, <b>the vehicle</b> which is insured and details of any excesses or endorsements.
Statement of Insurance	The form that shows the information <b>you</b> give us, including information given on <b>your</b> behalf and verbal information <b>you</b> give prior to commencement of the policy.
Terrorism	<b>Terrorism</b> as defined in the Terrorism Act 2000.
The vehicle	Any motor vehicle (including its accessories and spare parts when they are with <b>the vehicle</b> or locked in <b>your</b> own garage) that <b>you</b> have given us details of and for which <b>we</b> have issued a <b>certificate of motor insurance</b> . The vehicle's registration number will be shown on <b>your</b> latest <b>certificate of motor insurance</b> ,  and  any courtesy vehicle supplied to <b>you</b> under an agreement between <b>us</b> and an approved repairer or a hire vehicle company.
We, us, our	Aioi Nissay Dowa Insurance Company of Europe plc and anyone they appoint on their behalf as specified in the <b>statement of insurance</b> , the <b>schedule</b> , policy summary and <b>certificate of motor insurance</b> on whose behalf this document is issued
You/your	The person or company shown in <b>your</b> <b>certificate of motor insurance</b> and under 'Policyholder details' in the <b>schedule</b> .

# Your cover

## Section A – Damage to the vehicle

What is insured	What is not insured
<p>1. <b>We</b> will pay for damage caused by accidental or malicious damage, or vandalism to:</p> <ol style="list-style-type: none"> <li><b>the vehicle</b></li> <li>a trailer up to £2,500 (if <b>your schedule</b> shows that <b>you</b> have the cover).</li> </ol> <p>2. <b>We</b> will also cover the cost of replacing or repairing <b>the vehicle's</b> audio, navigation and entertainment equipment up to the following amounts:</p> <ol style="list-style-type: none"> <li>unlimited for equipment fitted as original equipment by the manufacturer;</li> <li>or</li> <li>£300 for any other equipment, provided this equipment is permanently fitted to <b>the vehicle</b>.</li> </ol> <p>Please see page 20 for details of how <b>we</b> settle claims.</p>	<ol style="list-style-type: none"> <li>The <b>excesses</b> shown in the <b>schedule</b>; and <b>you</b> must pay these amounts for every incident that <b>you</b> claim for under this section.</li> <li>Loss of or damage to <b>the vehicle</b> caused by fire or theft.</li> <li>Loss of use of <b>the vehicle</b>.</li> <li>Loss of or damage to tools of trade, personal belongings, documents or goods.</li> <li>Wear and tear.</li> <li>Any storage charges unless <b>you</b> tell <b>us</b> about them and <b>we</b> agree in writing to pay for them.</li> <li>Mechanical, electrical, electronic and computer failures or breakdowns or breakages.</li> <li>Damage to <b>your</b> tyres caused by braking, punctures, cuts or bursts.</li> <li>Costs of importing parts or accessories and storage costs caused by delays, where the parts or accessories are not available from current stock within the <b>geographical limits</b>.</li> <li>Any amount over the cost shown in the manufacturer's latest price guide and costs for fitting, if any lost or damaged parts or accessories are not available.</li> <li>Loss of or damage to phone or other communication equipment.</li> <li><b>The vehicle</b> losing value after, or because of, repairs.</li> <li>Loss of or damage to <b>the vehicle</b> resulting from deception by a person pretending to be a buyer or acting on behalf of a buyer.</li> <li><b>The vehicle</b> being confiscated or destroyed by or under order of any government or public or local authority.</li> <li>Loss or damage to <b>the vehicle</b> caused by an inappropriate type or grade of fuel being used.</li> <li>Loss of or damage to any radar detectors.</li> <li>Loss of or damage to any audio, navigational and entertainment equipment unless this equipment is permanently fitted to <b>the vehicle</b>.</li> <li>Loss of or damage to <b>the vehicle</b> caused by a member of <b>your immediate family</b>, a person living in <b>your home</b>, employees or ex-employees taking <b>the vehicle</b> without <b>your</b> permission.</li> <li>Any damage to <b>the vehicle</b> caused deliberately by <b>you</b> or any person driving it.</li> <li>Any claim where the trailer is a caravan, trailer tent, <b>vehicle</b> transporter or trailer with plant attached.</li> </ol>

## Section B – Broken windscreen and windows

What is insured	What is not insured
<p>If the windscreen or any window in the vehicle is broken during the period of insurance, 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.</p> <p>If you phone the Claims Helpline (see page 6) and use one of our chosen glass companies, cover is unlimited.</p> <p>If you do not, the most we will pay under this section is £100 after taking off any excess.</p> <p>A claim under this section only will not affect your no-claim discount.</p> <p>Please see page 20 for details of how we settle claims.</p>	<ol style="list-style-type: none"> <li>1. The <b>excesses</b> shown in the schedule for any claim if the glass is replaced rather than repaired.</li> <li>2. Loss of use of <b>the vehicle</b>.</li> <li>3. Costs of importing parts or accessories, and/or storage costs caused by delays, where the parts or accessories are not available from current stock within the <b>geographical limits</b>.</li> <li>4. Any amount over the cost shown in the manufacturer's latest price guide and costs for fitting if any lost or damaged parts or accessories are not available.</li> <li>5. Mechanical, electrical, electronic or computer failures or breakdowns or breakages to sun roof mechanisms.</li> <li>6. Repair or replacement of any windscreen or window unless it is made of glass.</li> </ol>

## Section C – Fire and theft

What is insured	What is not insured
<ol style="list-style-type: none"> <li>1. We will pay for loss of or damage caused by fire, theft or attempted theft to:             <ol style="list-style-type: none"> <li>a) <b>the vehicle</b></li> <li>b) a trailer up to £2,500 (if your schedule shows that you have the cover).</li> </ol> </li> <li>2. We will also cover the cost of replacing or repairing <b>the vehicle's</b> audio, navigational and entertainment equipment up to the following amounts:             <ol style="list-style-type: none"> <li>a) unlimited if the equipment is fitted as original equipment by the manufacturer, or</li> <li>b) £300 for any other equipment provided this equipment is permanently fitted to <b>the vehicle</b>.</li> </ol> </li> </ol> <p>Please see page 20 for details of how we settle claims.</p>	<ol style="list-style-type: none"> <li>1. Loss of or damage to <b>the vehicle</b> when no-one is in it, unless all its windows, doors, roof openings or hood are closed and locked and all keys or devices needed to lock <b>the vehicle</b> are with <b>you</b> or the person authorised to use <b>the vehicle</b>.</li> <li>2. <b>The excess</b>.</li> <li>3. Loss of use of <b>the vehicle</b>.</li> <li>4. Wear and tear.</li> <li>5. Mechanical, electrical, electronic and computer failures or breakdowns or breakages.</li> <li>6. Any storage charges unless <b>you</b> tell <b>us</b> about them and <b>we</b> agree in writing to pay for them.</li> <li>7. Costs of importing parts or accessories, or storage costs caused by delays, where the parts or accessories are not available from current stock within the <b>geographical limits</b>.</li> <li>8. Any amount over the cost shown in the manufacturer's latest price guide and costs for fitting if any lost or damaged parts or accessories are not available.</li> </ol>

## Section C – Fire and theft continued

<i>What is insured</i>	<i>What is not insured</i>
	<ol style="list-style-type: none"> <li>9. <i>Loss of or damage to phone or other communication equipment.</i></li> <li>10. <b>The vehicle</b> <i>losing value after, or because of, repairs.</i></li> <li>11. <i>Loss of or damage to <b>the vehicle</b> resulting from deception by a person pretending to be a buyer or acting on behalf of a buyer.</i></li> <li>12. <i>Loss of or damage to <b>the vehicle</b> caused by a member of <b>your immediate family</b>, a person living in <b>your</b> home, employees or ex-employees taking <b>the vehicle</b> without <b>your</b> permission.</i></li> <li>13. <b>The vehicle</b> <i>being confiscated or destroyed by or under order of any government or public or local authority.</i></li> <li>14. <i>Loss from taking <b>the vehicle</b> and returning it to its legal owner.</i></li> <li>15. <i>Loss or damage to <b>the vehicle</b> caused by an inappropriate type or grade of fuel being used.</i></li> <li>16. <i>Loss of or damage to any radar detection equipment.</i></li> <li>17. <i>Any damage to <b>the vehicle</b> caused deliberately by <b>you</b> or any person driving it with <b>your</b> permission.</i></li> <li>18. <i>Loss of or damage to any audio, navigational and entertainment equipment unless this equipment is permanently fitted to <b>the vehicle</b>.</i></li> <li>19. <i>Any claim where the trailer is a caravan, trailer tent, vehicle transporter or trailer with plant attached.</i></li> </ol>

## How we will settle your claim under Sections A, B or C

We will choose whether to repair the vehicle or pay you a cash amount equal to the cost of the loss or damage. If the vehicle cannot be driven because of damage that is covered under this policy, we will pay for the vehicle to be protected and taken to the nearest approved repairer. (We will not pay the cost of any transport outside the geographical limits unless we agree to do so first.)

If the vehicle is economically repairable

If the vehicle is repaired by one of our approved repairers, please see 'Repair service for an accident within the geographical limits' on page 7. You do not need to get any estimates, and repairs can begin immediately after we have authorised them. We will arrange for one of our repairers to contact you to arrange to collect the vehicle. You will be provided with a courtesy vehicle while your vehicle is being repaired. Repairs made by our approved repairers are guaranteed by them for three years. We will also pay the costs of delivering the vehicle back to your address when the damage has been repaired.

If you do not want to use one of our approved repairers, you will need to send an estimate for us to authorise and we may need to inspect the vehicle. We reserve the right to ask you to obtain alternative estimates. We may not be able to arrange all the benefits provided by an approved repairer or automatically insure any courtesy vehicle supplied to you.

You will have to pay any policy excess direct to the repairer.

If you are registered for VAT, you must reduce your loss as far as possible by recovering VAT on the cost of repairs and replacement goods, to the extent allowed by law.

If the condition of the vehicle is better after the repair than it was just before it was damaged, we may ask you to pay something towards it.

If the vehicle is a total loss

Once an engineer has inspected and assessed the market value of the vehicle, we will send you an offer of payment. If there is any outstanding loan on the vehicle, we may pay the finance company first. If our estimate of the market value is more than the amount you owe the finance company, we will pay you the balance.

If our estimate of the market value is less than the amount you owe the finance company, you may have to pay them the balance. Any payment we make for total loss will be after we have taken off any policy excess and any unpaid premium for this policy.

When you accept our offer for total loss, the vehicle will belong to us. You must return your certificate of motor insurance to us.

Replacement vehicle

We will not pay more than the market value of the vehicle unless:

- the loss or damage happens before the vehicle is a year old and you are its first and only registered keeper; and
- the cost of repair is valued at more than 60% of the cost of buying an identical new vehicle at the time of the loss or damage (based on the UK list price). In these circumstances, if you ask us to, we will replace the vehicle (and pay delivery charges) with a new vehicle of the same make, model and specification.

We will only do this if:

- we can buy a vehicle straight away within the geographical limits; and
- we have permission from the hire-purchase company (if this is how you bought the vehicle and you have not finished paying for it).

## Section D – Medical expenses

<i>What is insured</i>	<i>What is not insured</i>
<i>If you or anyone in the vehicle is injured in an accident involving the vehicle, we will pay up to £500 in medical expenses for each injured person.</i>	

## Section E – Personal belongings

<i>What is insured</i>	<i>What is not insured</i>
<i>We will cover personal belongings in the vehicle which are lost or damaged following an accident, a fire or theft involving the vehicle. You are covered for the cost of the item, less an amount for wear and tear and loss of value.</i>	<ol style="list-style-type: none"> <li>1. More than £500 for each incident.</li> <li>2. Any goods, tools or samples which are carried as part of any trade or business.</li> <li>3. Loss of or damage to telephone or other communication equipment.</li> <li>4. Money, stamps, tickets, documents and securities (such as share or bond certificates).</li> <li>5. Loss or damage when no-one is in the vehicle, unless all its windows, doors, roof openings or hood are closed and locked and all keys or devices needed to lock the vehicle are with you or the person authorised to use the vehicle.</li> <li>6. Loss of or damage to any radar detection equipment.</li> </ol>

## Section F – Personal accident

<i>What is insured</i>	<i>What is not insured</i>
<ol style="list-style-type: none"> <li>1. If you or your husband, wife or civil partner are accidentally killed or injured while getting into, travelling in or getting out of the vehicle, we will pay the following:               <ol style="list-style-type: none"> <li>a) For death – £2,500.</li> <li>b) For total and permanent loss of sight in one eye – £1,500.</li> <li>c) For total and permanent loss (at or above the wrist or ankle) of one hand or one foot – £1,500.</li> </ol> </li> </ol> <p><i>We will only pay these amounts if the cause of the death or injury is an accident involving a vehicle and the death or loss happens within 3 months of the accident.</i></p> <p><i>This cover also applies to any passenger who is getting into, travelling in or getting out of the vehicle (as long as there is a passenger seat for that person).</i></p>	<ol style="list-style-type: none"> <li>1. No cover is provided under this section if the policy is held in the name of a corporate organisation, a company or a firm.</li> <li>2. Death or injury caused by suicide or attempted suicide.</li> <li>3. Death of or injury to any person convicted of driving the vehicle whilst under the influence of drink or drugs at the time of the accident.</li> <li>4. Death of or injury to any person not wearing a seat belt when they have to by law.</li> <li>5. More than £10,000 for any one accident.</li> <li>6. More than £2,500 to any one person for any one accident.</li> </ol> <p><i>If you, or your husband, wife or civil partner, have more than one motor insurance policy with us, we will only pay under one policy.</i></p>

## Section G – Liabilities to third parties

What is insured	What is not insured
<p><b>We will cover legal liability for the death of or injury to any person and damage to property caused by or arising out of:</b></p> <ol style="list-style-type: none"> <li><b>You using the vehicle.</b></li> <li><b>Goods falling from the vehicle.</b></li> <li><b>Loading and unloading the vehicle.</b></li> <li><b>Any person driving the vehicle with your permission (as long as your certificate of motor insurance shows that he or she is allowed to drive the vehicle). The person driving must not be excluded from driving the vehicle by any endorsement, exception or condition.</b></li> <li><b>Any person using (but not driving) the vehicle, with your permission, for social, domestic and pleasure purposes.</b></li> <li><b>Any passenger in, getting into or getting out of the vehicle.</b></li> <li><b>Any single trailer, trailer-caravan or broken down vehicle while it is attached to the vehicle and if allowed by law.</b></li> </ol> <p><b>We will also pay:</b></p> <ol style="list-style-type: none"> <li><i>solicitors' fees for representation at any coroner's inquest, fatal accident inquiry or court of summary jurisdiction;</i></li> <li><i>legal costs for defending a charge of manslaughter or causing death by dangerous or careless driving caused by an accident covered under this policy;</i></li> <li><i>any costs and expenses for which your employer or business partner is legally liable as a result of you using the vehicle for their business;</i></li> <li><i>any other costs and expenses for which we have given written permission; and</i></li> <li><i>charges set out in the Road Traffic Acts.</i></li> </ol> <p><i>If anyone who is insured by this section dies while they are involved in legal action, we will give the same cover as they had to their legal personal representatives.</i></p>	<ol style="list-style-type: none"> <li>Any amount <b>we</b> have not agreed to in writing.</li> <li>Death of or injury to any of <b>your</b> employees during the course of their work, even if the death or injury is caused by anyone insured by this policy.</li> <li>Loss of or damage to property owned by or in the care of the person who is claiming cover under this section.</li> <li>Any loss of or damage to a vehicle, trailer, trailer-caravan or broken-down vehicle covered by this policy.</li> <li>Any amount for any one claim or series of claims arising from one event that causes loss of or damage to property while <b>the vehicle</b> is being used to carry <b>dangerous goods</b>.</li> <li>Any loss or damage caused by loading or unloading <b>the vehicle</b> when it is not on a public road.</li> <li>Any loss or damage caused by using <b>the vehicle</b>, or any machinery attached to it, as a tool of trade.</li> <li>Loss of or damage to any bridge, weighbridge, viaduct, road or surface which <b>the vehicle</b> is being driven on, or anything under the road surface, caused by vibration or by the weight of the vehicle or its load.</li> <li>Any claim for pollution or contamination, unless it is caused by a sudden, identifiable event which was unintended and unexpected and happened at one specific time and place.</li> <li>Any amount over £1,000,000 for one pollution or contamination event.</li> <li>Any amount over £2,000,000 for any one claim or series of claims arising from one event that causes loss of or damage to property. This limit includes all costs, expenses and indirect losses.</li> </ol> <p><i>However <b>we</b> will provide the minimum cover needed under compulsory motor insurance legislation.</i></p>

## Section H – Using your vehicle abroad – Liabilities to third parties

<i>What is insured</i>	<i>What is not insured</i>
<p><b>We will cover your legal liability to others while you or any driver covered by this policy are using the vehicle within the European Union and any other country which has agreed to follow Article 7(2) of the EU Directive on Insurance of Civil Liabilities arising from the use of motor vehicles (number 72/166/EEC).</b></p> <p><b>You do not need an International Motor Insurance Card (Green Card) for visits to these countries.</b></p> <p><i>Further information on the countries that follow the above EU directive can be found by visiting <a href="http://www.mib.org.uk">www.mib.org.uk</a>.</i></p>	<p><i>If your certificate of motor insurance allows you to drive any other vehicle, that cover does not apply outside of the geographical limits.</i></p>

## Section I – Using your vehicle abroad – Damage to your vehicle

*This section only applies if it is listed in your schedule.*

<i>What is insured</i>	<i>What is not insured</i>
<p><b>We will also provide the cover shown on your schedule while you are using the vehicle within the European Union and any other country which has agreed to follow Article 7(2) of the EU Directive on Insurance of Civil Liabilities arising from the use of motor vehicles (number 72/166/EEC).</b></p> <p><b>You do not need an International Motor Insurance Card (Green Card) for visits to these countries.</b></p> <p><i>The number of days covered in any one period of insurance is shown as "Foreign Use" under the "Policy Details" in your schedule.</i></p> <p><i>Further information on the countries that follow the above EU directive can be found by visiting <a href="http://www.mib.org.uk">www.mib.org.uk</a>.</i></p> <p><i>If you want to extend your policy to give the same cover to a country outside the countries referred to above, you must:</i></p> <ul style="list-style-type: none"> <li>• <i>tell us before you leave;</i></li> <li>• <i>get our written agreement to cover you in the countries involved; and</i></li> <li>• <i>pay any additional premium we ask for.</i></li> </ul> <p><i>If we agree to your request, we will issue you with an International Motor Insurance Card (Green Card) as legal evidence of this cover.</i></p> <p><b>We will also pay customs duty if the vehicle is damaged and we decide not to return it after a valid claim on the policy.</b></p>	

## Section J – No claim discount

What is insured	What is not insured
<p>As long as a claim has not been made during the <b>period of insurance</b> immediately before <b>your</b> renewal, <b>we</b> will include a discount <b>in your</b> renewal premium. <b>You</b> may not transfer this discount to any other person.</p> <p>If a claim is made during the <b>period of insurance</b>, the discount will be stepped back in accordance with <b>our</b> current scale. <b>You</b> may also have to pay a higher <b>excess</b>.</p> <p><b>Your</b> no claims discount will not be affected if the only claims are made for</p> <ul style="list-style-type: none"> <li>· accidental damage caused by another vehicle (under section A – Damage to the vehicle) if</li> <li>· the damage occurred in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man or the Channel Islands, and</li> <li>· the damage was not the fault of the person driving <b>your</b> vehicle, and</li> <li>· <b>you</b> provided <b>us</b> with the registration number and make and model of the other vehicle and if possible, the name of the driver of the vehicle, and</li> <li>· <b>we</b> confirm that the driver of the vehicle causing the damage was not insured and</li> <li>· the incident was reported to the Police as soon as possible and they assign a crime reference number.</li> </ul> <p>Notwithstanding the above, if it cannot be established immediately that the damage was not the fault of the person driving <b>your</b> vehicle or that the driver of the other vehicle was not insured <b>you</b> may lose <b>your</b> no claims discount. However if subsequently <b>we</b> are satisfied that the accident was not the fault of the person driving <b>your</b> vehicle or that the driver of the other vehicle was not insured <b>we</b> will reinstate <b>your</b> no claim discount and refund any premium which may be due to <b>you</b> as a result.</p> <ul style="list-style-type: none"> <li>· Repairing or replacing broken windscreen, window glass or sunroof (under Section B – Broken windscreen and windows).</li> </ul>	

## Section K – No claim discount protection

<i>What is insured</i>	<i>What is not insured</i>
<p><b>You will not lose any of your no-claim discount as long as:</b></p> <p>a) no more than two claims are made in any period of three years under any policy held by you or any named driver; and</p> <p>b) you have paid any extra premium we ask for.</p> <p>After a second claim is made in any three-year period under any policy held by you or any named driver, this policy section will no longer apply and any further claims will result in a loss of no claim discount.</p> <p>You may have to pay a higher premium or <b>excess</b> if you make any claims.</p>	

## Section L – Replacement locks

<i>What is insured</i>	<i>What is not insured</i>
<p><b>We cover theft of any device up to £1,500 used for starting the vehicle or using its locks or immobiliser. We will settle any claim by paying to reprogramme or replace the appropriate locks or locking mechanism of the vehicle.</b></p>	<ol style="list-style-type: none"> <li>1. Any excess shown under "Theft" in your schedule</li> <li>2. Accidental loss of any device used for starting the vehicle or using its locks or immobiliser</li> <li>3. Theft of any device for starting the vehicle or using its locks or immobiliser when they are:             <ol style="list-style-type: none"> <li>a) left in, or in the vicinity of the vehicle and the vehicle is unattended or there is no one in it or</li> <li>b) taken without your permission by a member of your immediate family, your boyfriend or girlfriend, a person living in your home or your employee.</li> </ol> </li> </ol>

## Policy exclusions

1. **We will not cover claims arising directly or indirectly from any of the following:**
  - a) **The vehicle** being driven by someone who is not described in **your certificate of motor insurance** as entitled to drive.
  - b) **The vehicle** being driven, with **your** permission, by anyone who **you** know does not hold a driving licence or is disqualified from driving. However, **we** will still give cover if the person used to hold a licence and is allowed to hold one by law.
  - c) **The vehicle** being driven by someone who does not meet all the conditions of their driving licence.
  - d) **The vehicle** being used for a purpose that is not shown as covered in **your certificate of motor insurance**.
  - e) **The vehicle** being kept or used in an unsafe or unroadworthy condition (**you** may be asked to show **the vehicle** was regularly maintained and kept in a good condition).
  - f) **The vehicle** being kept or used without a current MOT certificate where one is needed.
  - g) **The vehicle** being used to carry passengers or goods in a way likely to affect the safe driving and control of **the vehicle** or being used to carry dangerous loads.
  - h) Any liability, loss or damage caused by explosion, sparks or ashes from **the vehicle**, or from any trailer or machinery attached to, or detached from, it.
  - i) Racing of any description or being used in any contest, competition, rally or speed trial (apart from treasure hunts).
- However, loss of or damage to **the vehicle** is covered while **the vehicle** is with a member of the motor trade for servicing or repair.
2. If **you** receive any payment for giving people lifts in **the vehicle**, the policy is not valid if:
  - a) **the vehicle** is made or altered to carry more than eight people including the driver;
  - b) **you** are carrying the passengers as part of a business of carrying passengers; or
  - c) **you** are making a profit from the payments **you** receive.
3. **We will not pay claims arising directly or indirectly from any of the following:**
  - a) Ionising radiation or radioactive contamination from any nuclear fuel or any nuclear waste arising from burning nuclear fuel.
  - b) The radioactive, poisonous, explosive or other dangerous properties of any explosive nuclear equipment or part of that equipment.
  - c) Pressure waves caused by aircraft (and other flying objects) travelling at or above the speed of sound.
  - d) War, invasion, act of foreign enemy, hostilities (whether war be

*declared or not), civil war, rebellion, insurrection or military or usurped power.*

*e) Acts of **Terrorism**.*

- 4. **We** will not pay for claims arising directly or indirectly from earthquakes, riots or civil disturbances outside Great Britain, the Isle of Man or the Channel Islands, except under section G.*
- 5. **We** will not pay for any liability **you** accept under an agreement or contract, unless **you** would have been legally liable anyway.*
- 6. Any decision or action of a court which is not within the **geographical limits** is not covered by this policy unless the proceedings are brought or judgment is given in a foreign court because **the vehicle** was used in that country and **we** have agreed to cover it there.*
- 7. **We** will not pay claims arising directly or indirectly from any vehicle being in a place used for aircraft taking off, landing, parking or moving, including the associated service roads, refuelling areas, ground equipment parking areas and the parts of passenger terminals of international airports which come within the Customs examination area.*

*However, **we** will provide the minimum cover needed under compulsory motor insurance legislation*

## Policy conditions

- 1. How to claim** *Please phone our Claims Helpline as soon as possible to report the claim. The Claims Helpline number can be found on the cover of this policy booklet.*

**You must send us any letter, claim, writ or summons as soon as you receive it. You must also let us know straight away if you or your legal advisers know of any prosecution, inquest or fatal accident inquiry that might be covered under this policy.**
- 2. Dealing with claims** **You or any other person who claims under this policy must not negotiate, admit fault or make any payment, offer or promise of payment unless you have our written permission.**

*In dealing with your claim, under the terms of this policy we may:*

  - a) defend or settle any claim and choose the solicitor who will act for you in any legal action; and*
  - b) take any legal action in your name or the name of any other person covered by this policy.*

**We can do any of these in your name or in the name of any person claiming under this policy. Anyone who makes a claim under this policy must give us any reasonable information we ask for.**
- 3. Compulsory insurance** *If the law of any country says we must make a payment that we would not otherwise have paid, you must repay this amount to us.*
- 4. Other insurance** *If any incident that leads to a valid claim is covered under any other insurance policy, we will only pay our share of the claim.*
- 5. Reasonable precautions** *Anyone covered by this policy must take all reasonable steps they can to protect the vehicle, and anything in or attached to it, against loss or damage. (This includes making sure that the vehicle has all its windows, doors, roof openings or hood closed and locked, and all keys or devices needed to lock the vehicle are with you or the person authorised to use the vehicle when no-one is in it.) The vehicle must be kept in good working order. We may examine the vehicle at any time.*
- 6. Keeping to the terms of the policy** **We will only pay claims if:**

  - a) any person claiming cover has met all the terms of the policy, as far as they apply; and*
  - b) the declaration and information given on the proposal or shown in the statement of insurance which this contract is based on is complete and correct as far as you know.*
- 7. Fraud** **We will not pay any claim which is in any part fraudulent or exaggerated, or if you, or anyone acting for you, uses fraudulent methods to get benefits under this policy.**
- 8. Cancelling your policy** **You have 14 days from the later of the start date of the policy or the date you receive the policy documents to cancel the cover. You can cancel by telephoning us and cancellation can take effect immediately or from a later date, although it cannot be backdated to any earlier date. We will refund any premium paid in full provided no incident has occurred that may give rise to a claim under your policy. If such an incident has occurred, you will only be charged a proportion of the premium to reflect**

the time **you** were covered under **your** policy. If **we** have paid for the total loss of **your** car, **you** must pay the full annual premium and **you** will not be entitled to any refund.

After the 14-day period, **you** can cancel this policy by telephoning **us** and cancellation can take effect immediately or from a later date, although it cannot be backdated to any earlier date. Cancelling any direct debit instruction does not mean **you** have cancelled your policy. If no claims have been made during the current period of insurance, **you** will only be charged a proportion of the premium to reflect the time **you** were covered under your policy.

If **we** have paid for the total loss of **your** car, **you** must pay the full annual premium and **you** will not be entitled to any refund. If any claim made was not for the total loss of **your** car, **we** will deduct the costs of any payments made by **us** for the claim (or claims) from any refund. If the cost of the claim (or claims) is more than the annual premium, **you** must pay the full annual premium.

**We** have the right to cancel this policy at any time by sending **you** seven days' notice to **your** last known address where there is a valid reason for doing so. If you live in Northern Ireland, we will also send notice to the DVLI. 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 the risk of providing cover to **you** no longer being acceptable to us
- Where the circumstances of a new claim, or an incident **we** have become aware of mean that **we** no longer wish to provide cover
- Where **you**, a person acting on **your** behalf, or any person covered to drive the car uses threatening, intimidating or abusive behaviour or language towards **our** staff, suppliers or agents acting on **our** behalf.
- Where any person claiming cover under this policy fails to provide **us** with reasonable information or documents (such as no claims bonus) **we** ask for. (Notice will be sent to **you** allowing **you** an opportunity to reflect the situation by providing **us** with the information or documents).
- Where **you** or anyone acting on **your** behalf failed to take reasonable care to provide **us** with accurate information when **you** took out, renewed or asked for changes to be made to your policy
- Where **your** direct debit payments have not been made or the direct debit instruction has been cancelled. (Notice will be sent to **you** allowing you an opportunity to rectify the situation by paying the full outstanding premium).

**You** will only be charged a proportion of the premium to reflect the cover provided unless there has been a total loss claim. Where there has been a total loss claim **you** will be required to pay the full premium and there will be no refund.

## 9. Changes you must tell us about

**You** must tell **us** about any changes to the information set out in the statement of insurance, certificate of motor insurance or on your schedule. **You** must also tell **us** about the following changes.

- a) **You** sell the vehicle, change the vehicle or its registration number, or

*you get another vehicle.*

- b) There is any change of driver*
- c) Anyone who drives **the vehicle** receives a motoring conviction (driving licence endorsement, fixed penalty or pending prosecutions for any motoring offences).*
- d) Anyone who drives the vehicle develops a health condition, which requires notification to the DVLA.*
- e) **You** change the purpose the vehicle is used for.*
- f) Anyone who drives **the vehicle** changes job, starts a new job, including part-time work or stops work.*
- g) **The vehicle** is changed from the manufacturer's original specification. This would include:*
  - Changes to the bodywork*
  - Changes to suspension or brakes*
  - Cosmetic changes such as alloy wheels*
  - Changes affecting performance such as changes to the engine management system or exhaust system*
  - Changes to the audio/entertainment system**Please be aware that this is not a full list of all possible changes; all changes made from the manufacturer's standard specification must be disclosed.*
- h) **You** take **the vehicle** abroad.*
- i) **You** change your address or the address where **you** keep **the vehicle** overnight.*
- j) Anyone who drives **the vehicle** passes their driving test or has their driving licence revoked.*
- k) Anyone who drives **the vehicle** receives a non-motoring conviction which is not considered spent.*
- l) **The vehicle** is involved in an accident or fire, or someone steals, damages or tries to break into it.*
- m) Anyone who drives **the vehicle** is involved in any accident or has a vehicle damaged or stolen.*
- n) There is any change to **your** estimated annual mileage.*
- o) Anyone who drives **the vehicle** has had insurance refused, cancelled or had special terms applied.*
- p) There is a change of main user of the vehicle.*

*If **you** are in any doubt please ask.*

*If the information provided by **you** is not complete and accurate:*

- **we** may cancel **your** policy and refuse to pay any claim, or*
- **we** may not pay any claim in full, or*
- **we** may revise the premium and/or change the compulsory excess, or the extent of the cover may be affected.*

## Part 4. Your Enhanced Key Protection policy

*This policy is underwritten by Ageas Insurance Limited. 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. Registered address for both is Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered number for Ageas Insurance Limited is 354568 England and Wales and for Ageas Services (UK) Limited is 00179136 England and Wales*

### Key Protection

*This Key Protection policy provides insurance in the event of accidental damage to, loss or theft of **your keys**. We will reimburse you up to the limit of £1,500 including VAT and we will assist with the arrangements for replacing **your keys** and **locks**, opening of safes or onward transportation. Please note that damage to **locks** alone is not covered.*

*This document sets out the terms and conditions of **your** cover and it is important that **you** read it carefully especially the section entitled 'How to Make a Claim'. Please keep this document in a safe place in case **you** need to refer to it for any reason.*

*Your policy will end if:*

- (a) **you** do not pay the premium;*
- (b) **your** residential address is no longer in the **United Kingdom**;*
- (c) **you** or **we** cancel the policy.*

### Looking after your Keys

- *Never have anything with **your** name and address attached to **your keys**.*
- *Never leave **your keys** under doormats, on a string through the letterbox, under a stone, on top of a door or window frame etc. An opportunist thief may be watching.*
- *Never leave vehicle **keys** close to the front door or where they can be seen.*
- *Never leave doors or windows open when **you** go out.*

### How to make a claim

*We hope **you** will not suffer any misfortune that would result in **you** making a claim, but if **you** do, the following guidance may be of assistance.*

- 1. Tell the police as soon as reasonably possible if **you** suspect theft of **your keys**.*
- 2. Please read **your** policy document to check that the cause of the claim is covered.*
- 3. If **you** believe **your** claim to be valid then please telephone Ageas Insurance Limited on: 0345 125 2429 as soon as reasonably possible.*
- 4. Ageas Insurance Limited will arrange the **appropriate solution** and assistance for **you** and **we** will either **reimburse** or pay for any valid costs incurred up to the policy claim limit.*

### Definitions

*The following terms have the meaning given below wherever they appear in **bold** in this policy.*

#### Appropriate solution

*The most appropriate and cost effective course of action when assessing **your** claim.*

#### Keys/Locks

*Any **keys** and the associated **locks** including vehicle (including electronic, remote and proximity **keys**), home and office (including security safe), garage, shed, outbuildings and gates. **We** will only provide a replacement key and one duplicate key for each key covered under a valid claim.*

Period of Insurance	<i>This policy will run concurrently with <b>your</b> commercial motor insurance policy for a maximum of 12 months, as detailed on the applicable insurance policy schedule.</i>
Policy Limit	<i>The total amount payable, under this policy, in respect of each insured incident and in total for all insured incidents in any <b>period of insurance</b> is £1,500 including VAT.</i>
Reimburse(d)/ Reimbursement	<i>Where a payment has to be made by <b>you</b>, <b>we</b> will repay <b>you</b> up to the <b>policy limits</b> subject to the policy conditions.</i>
Stranded	<i>If <b>you</b> are without transport to <b>your</b> onward destination.</i>
You/ Your	<i>The person(s) named on the policy schedule and any immediate member of <b>your</b> family permanently residing at the same address during the <b>period of insurance</b>.</i>
United Kingdom	<i>England, Scotland, Wales, Northern Ireland including Isle of Man &amp; the Channel Islands.</i>
We/us/our	<i>Ageas Insurance Limited and/or Ageas Retail Limited. Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales No 354568</i>
What is covered	<i>In the event of any of the insured incidents, <b>we</b> will reimburse <b>you</b> up to the limit of £1,500 including VAT and <b>we</b> will assist with the arrangements for replacing <b>your keys and locks</b>, opening of safes or onward transportation.</i>
Insured Incidents	<ol style="list-style-type: none"> <li>1. <b>Theft or loss of your keys</b> <i>If <b>your</b> vehicle, home, office, garage, gate or any outbuildings including shed <b>keys</b> are stolen or lost anywhere in the <b>UK</b>, <b>you</b> must report this to both the police, obtaining a crime reference number (if stolen), and Ageas Insurance Limited. Following validation of <b>your</b> claim <b>we</b> will reimburse <b>you</b> or pay for the cost of <b>your key</b> or <b>lock</b> replacement up to the <b>policy limit</b>.</i></li> <li>2. <b>Broken or locked in keys</b> <i>If <b>your keys</b> are locked in <b>your</b> vehicle, <b>home</b> or office or broken in any <b>lock</b> denying <b>you</b> access to <b>your</b> property, <b>you</b> must report this event to Ageas Insurance Limited. Following validation of <b>your</b> claim <b>we</b> will reimburse <b>you</b> or pay for the cost of gaining access and if necessary provide <b>reimbursement</b> for a replacement <b>key</b>, or repair or replacement of the damaged <b>lock</b>, up to the <b>policy limit</b>.</i></li> <li>3. <b>Stranded due to theft or loss of key</b> <i>If <b>you</b> are <b>stranded</b> due to theft or loss of <b>your</b> vehicle <b>keys</b> and have no access to <b>your</b> vehicle <b>we</b> will pay £75.00 per day including VAT for vehicle hire, for up to 3 days. As an alternative, public transport or taxi fares may be reimbursed.</i></li> </ol>

## Claims Conditions

1. *For an insured incident, **we** will find an **appropriate solution** for **you** or **we** will reimburse **your** incurred costs, up to the **policy limit**. **We** will only provide one replacement key and one duplicate key for each key covered under a valid claim.*
2. *All lost or stolen **keys** or **keys** locked in **your** vehicle, home or office or broken in a **lock** must be reported to Ageas Insurance Limited on: 0345 125 2429 as soon as possible. Lines are open 24 hours 7 days a week 365 days of the year.*
3. *The police must be notified of all stolen **keys** and a crime reference number obtained in order to proceed with the claim.*
4. *Following validation of **your** claim **we** will either find an **appropriate***

**solution for you or we will reimburse your incurred costs, up to the policy limit. For any claims requiring reimbursement you must forward the original detailed invoice(s), receipt(s) and crime reference number to us as soon as possible after notifying Ageas Insurance Limited.**

5. **Claims for reimbursement of public transport or taxi fares will be assessed individually. All receipts and tickets for you and your passengers must be retained as proof of your claim.**
6. **If any incident that leads to a valid claim is covered under any other insurance policy, we will only pay our share of the claim.**

## Exclusions

### We will not cover

1. **All costs incurred where you have not notified Ageas Insurance Limited within a reasonable time of the incident.**
2. **Any claim for theft of keys that is not reported to the police within a reasonable time of the incident and a crime reference number obtained.**
3. **Any claims for public transport or taxi fares with no valid receipts or tickets.**
4. **Any claim for replacing locks when only parts need changing.**
5. **Any claim for damage to locks by wear and tear, mechanical or electrical breakdown, cleaning, repairing, restoring or anything which happens gradually.**
6. **Any claim for damage to locks alone where there is no associated damage to the keys.**
7. **Any claim for loss or damage caused by any act of war, invasion or revolution.**
8. **Locks that are damaged prior to the loss or theft of keys.**
9. **Replacement locks or keys of a higher standard or specification than those replaced.**
10. **Charges or costs incurred where Ageas Insurance Limited arranges for the attendance of a contractor at a particular location and you fail to attend.**
11. **Charges of costs incurred where you make alternative arrangements with a third party once Ageas Insurance Limited has arranged for a contractor to attend a particular location unless otherwise agreed by us.**

### Geographical Limits

**This policy will only take effect for keys linked to property that is within the boundaries of the United Kingdom.**

## Policy Conditions

### Cancelling this Policy

**You can cancel your policy within 14 days of the purchase date of your commercial motor insurance policy or the date you receive the policy documents (whichever is the later) by phoning 0345 217 6435.**

**We may cancel this policy by giving you at least 14 days written notice at your last known address. Valid reasons may include but are not limited to:**

1. **Fraud**
2. **Non Payment of premium**
3. **Threatening and abusive behaviour**
4. **Non-compliance with policy terms and conditions**
5. **You or we cancel your underlying commercial motor insurance policy**

**This policy runs concurrently with your motor insurance policy. If your motor insurance policy is cancelled for any reason this policy will also be cancelled.**

**Please see page 28 for full details.**

The Law that applies to this policy

*This policy will be governed by English law, and **you** and **we** agree to submit to the non-exclusive jurisdiction of the courts of England and Wales (unless **you** live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction).*

The language that applies to this policy

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

## Our approach to your Privacy

*The privacy and security of **your** personal information is very important to **us**. **We** want to assure **you** that **your** information will be properly managed and protected whilst in **our** hands. This notice explains who **we** are and how **we** collect and use **your** personal information. It will also help **you** understand who **we** may share **your** personal information with and why and how **we** use it to help **us** to improve **our** services to **our** customers. **We** will never sell **your** personal information to third parties for marketing. **We** are Ageas Retail Limited trading as Aioi Nissay Dowa Insurance and are part of the Ageas group of companies. If **you** want to know more about the Ageas group and Ageas brands please go to [www.ageas.co.uk](http://www.ageas.co.uk).*

*When **you** apply for insurance and/or take out an insurance policy, **we** ask **you** to share **your** personal information with **us**. **Your** personal information means any information **we**, **your** insurer and carefully selected third parties hold about **you** and any information **you** give **us** about anyone else, including any sensitive personal information **you** provide. Sensitive personal information will include information relating to health conditions, race, religion and criminal convictions.*

*Please read this section carefully as it contains important information about how **we** and/or **your** insurer and/or carefully selected third parties **we** work with, use **your** personal information. In this section, we've explained the main ways that **we** use **your** personal information, **you** should read the full details of how **we**, **your** insurer and/or third parties use this, **you** should contact Aioi Nissay Dowa Insurance at the address below. **You** should show this information to all persons shown in **your** schedule as it may also apply to them.*

***You** acknowledge that by providing **your** personal information to **us**, **you** consent **us** collecting it and using it as set out in this notice. If **you** provide **us** with personal information about others (i.e. **your** family), **you** confirm that **you** have the consent of these individuals to supply their personal information to **us**.*

How we collect, use and look after your information

***We**, **your** insurer and third parties use **your** personal information to provide **you** with an insurance quote, to arrange and manage **your** insurance policy and provide **you** with the services described in **your** policy documents and also detailed in this notice. **We** also use **your** personal information to prevent and detect fraud and financial crime and/or for the purposes detailed in this notice.*

*If **you** have obtained a quote for a policy with **us** through a price comparison website, the information in this notice will apply in addition to any information given to **you** by that price comparison website about their use of **your** personal information.*

*Aioi Nissay Dowa Insurance, **your** insurer and third parties may share **your** personal information:*

- with other companies within the same group as us;
- with other insurers and business partners or agents or third parties for the purposes set out in this notice;
- with organisations that have a specific role laid out in law such as regulatory authorities;
- if required or permitted to do so by law;
- with credit reference agencies;
- for the other purposes set out in this notice.

Aioi Nissay Dowa Insurance, **your** insurer and third parties may also:

- research, collect and use data about **you** from publicly available sources, including opinions and comments made public through social media and networking sites;
- use **your** personal information and information about **your** use of our products and services to carry out research and analysis and manage and develop our business; and
- check **your** personal information against and collect additional personal information from databases available to us.

The personal information **we** collect from **you** may be transferred to, stored and processed outside of the European Economic Area. **We**, **your** insurer and **our** service providers may use cloud based computer systems (i.e. a network of remote servers hosted on the internet which process and store **your** personal information) to which foreign law enforcement agencies may have the power to access. By giving us **your** personal information **you** are agreeing to this taking place. Where **we** do this **we** will take all reasonable steps to adequately protect **your** personal information.

How we will market to you

**We** will only contact **you** with information about **our** other products and services if **you** have given us **your** permission.

As part of **our** service to **you**, **we** may telephone **you** about any quotation **you** receive from us. This may be a quotation for a new policy or for the renewal of an existing insurance policy **you** hold, to talk through **your** renewal.

If **you** do not want us to use **your** personal information for marketing or do not wish to hear from us as a follow up to a new or renewal quotation **we** provide to **you** please telephone us on 0845 217 6435

How we collect and use your information to prevent and detect fraud and financial crime

**We** and/or **your** insurer may also collect personal information about **you** from databases **we** have access to and publically available sources (such as social media and networking sites) as part of **our** investigations into fraudulent behaviour. Along with other companies in the insurance industry **we** may also, for fraud prevention purposes, share **your** personal information:

- with fraud prevention agencies. **Your** personal information will be checked with, and recorded by, a fraud prevention agency. If false or inaccurate information is provided and fraud is identified, details will be passed to the fraud prevention agencies. This information will be accessed and used by Aioi Nissay Dowa Insurance, law enforcement agencies and other organisations to prevent fraud and money laundering. Other organisations may search the databases held by these fraud prevention agencies when **you** make an application to them for financial products. If such companies suspect fraud, **we** will share **your** personal information with them. The information Aioi Nissay Dowa Insurance shares may be used by those companies when making decisions about **you**; and

- with operators of registers available to the insurance industry to check information **you** provide. These include the Claims and Underwriting Exchange Register and Motor Insurance Anti-Fraud and Theft Register (for Motor Insurance). **We** may pass information relating to **your** insurance policy and any incident to the operators of these registers, their agents and suppliers.
- (for Motor Insurance only) 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](http://www.mib.org.uk)

**Dealing with others on your behalf**

**We** will always deal with **your** spouse, partner or a person **you** have selected who calls **us** on **your** behalf, provided they are either named on the policy or **you** have given us permission to discuss **your** details with them. If at any time **you** would prefer **us** to deal only with **you**, please let **us** know.

**Further information**

**You** can ask for further information about Aioi Nissay Dowa Insurance's use of **your** personal information or complain about its use, by writing to **us** at:

Data Protection Officer,  
Aioi Nissay Dowa Insurance,  
Prospect House,  
Gordon Banks Drive,  
Trentham Lakes North,  
Stoke-on-Trent,  
ST4 4TW.

**You** can request a copy of your personal information held by **us**, by writing to **us** at:

Data Protection Officer,  
Ageas Retail Limited,  
Ageas House,  
Hampshire Corporate Park,  
Templars Way,  
Eastleigh,  
Hampshire,  
SO53 3YA.

**We** may make a small charge for this service.

Please make sure **you** tell **us** **your** name, address and insurance policy number in any request **you** send to **us**.

## What to do if you have a complaint

If **you** are unhappy with the service that has been provided, **you** should contact **us**. **We** will try to resolve **your** complaint by the end of the third business day and send **you** our summary resolution letter. If **we** are unable to do this, **we** will write to **you** within five working days to let **you** know what **we** are doing to resolve **your** complaint and let **you** know who is dealing with the matter. Within eight weeks of **us** receiving **your** complaint, **you** will receive a final response or, if this is not possible, a reason for the delay plus an indication of when a final response will be provided. **You** can ask the Financial Ombudsman Service to review **your** complaint if for any reason **you** are still dissatisfied with either **our** summary resolution or final response letter, or if **we** have not issued **our** final response within eight weeks from **you** first raising the complaint.

If **your** complaint is about the way **your** policy was sold to **you**, contact Aioi Nissay Dowa Insurance at:

Customer Relations  
Aioi Nissay Dowa Insurance  
Prospect House  
Gordon Banks Drive  
Trentham Lakes North  
Stoke-on-Trent  
ST4 4TW

If **your** complaint is in respect of the claims service, contact **us** at:

Ageas Insurance Limited  
Ageas House  
Hampshire Corporate Park  
Eastleigh  
Hampshire  
SO53 3YA

Web: [www.ageas.co.uk/complaints](http://www.ageas.co.uk/complaints)

**You** can contact the Financial Ombudsman Service at the address below, however they will only consider **your** complaint once **you** 've tried to resolve it with **us**.

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Referral to the Financial Ombudsman Service is free of charge, but **you** must do so within six months of the date of the resolution letter.

If **You** do not refer **your** complaint within six months of **our** final response to **you**, the ombudsman will not have **our** permission to consider **your** complaint and therefore will only be able to do so in very limited circumstances. For example, if **you** believe that the delay was as a result of exceptional circumstances.

## Financial Services Compensation Scheme

**We** are covered by the Financial Services Compensation Scheme (FSCS). Please see page 13 for further details.



# Aioi Nissay Dowa Insurance Europe

*Aioi Nissay Dowa Insurance Company of Europe Limited, registered in England & Wales (Number 5046406) with registered office at 7th Floor, The Hallmark Building, 52-56 Leadenhall Street, London, EC3A 2BJ, United Kingdom, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. A member of the MS&AD Insurance Group.*