

Motor Substitute Vehicle

Insurance Product Information Document

Company: Castle Cover

Product: Castle Cover Substitute Vehicle

Castle Cover is a trading name of Ageas Retail Limited. Ageas Retail Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register no 312468. Registered in the UK.

This document provides a summary of the key information for this product. Full information is provided in the policy documentation.

What is this type of insurance?

This policy provides a substitute vehicle in the event that your vehicle is declared a total loss or immobilised following a fault accident, fire or theft.



What is Insured?

- ✓ This insurance cover provides you with a substitute vehicle with a similar engine size to your vehicle up to a maximum engine size of 1600cc for up to 14 days to help keep you on the road in the event of a fault road traffic accident, theft, attempted theft, fire, vandalism or an act of malicious damage within the geographical limits that renders the vehicle a total loss or immobilised
- ✓ Cover is provided for the policy holder and any named drivers aged between 17 to 85 years inclusive with a full UK driving licence



What is not Insured?

- ✗ Any claim for a substitute vehicle where the insurer does not accept a claim for your insured vehicle
- ✗ Any claim:
 - ✗ where the insured incident was due to a deliberate or criminal act of an insured person;
 - ✗ which is fraudulent, false or exaggerated; or
 - ✗ which is genuine, but which an insured person has used fraudulent means or false statements to make
- ✗ Any insurance excess payable in the event of a claim arising out of an accident involving the substitute car
- ✗ Any claim for a substitute vehicle which is covered under any other policy, or any claim that would have been covered by another policy, if this Substitute Vehicle policy did not exist
- ✗ Any claims reported to us more than 5 days after the insured vehicle has been declared a write off or immobilised by your insurer
- ✗ Any claim reported to us more than 14 days after the incident which caused your insured vehicle to be written off or immobilised
- ✗ Any claim for a substitute vehicle where your insured vehicle was lost or damaged as a direct or indirect result of a flood



Are there any restrictions on cover?

- ! This policy does not cover:
 - ! more than two claims in any one period of insurance
 - ! any claim where the insured vehicle has been stolen or has suffered damage from attempted theft, malicious damage or vandalism, which you have not reported to the police
 - ! any further hire charges due after;
 - ! the first 14 days of hire; or
 - ! after the date on which the insured vehicle is repaired or replaced under the terms of your motor insurance policy; or
 - ! the seventh day since receiving the first settlement off from your insurer



Where am I covered?

- ✓ UK, Channel Islands and the Isle of Man



What are my obligations?

- You must report any malicious damage, vandalism, theft or attempted theft to the police before a claim can be made
- Claims must be reported to Ageas Services (UK) Ltd within 14 days after the incident and within 5 days after the insured car has been determined a total loss
- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation In the event of a claim, you must notify us as soon as possible
- You'll need to let us negotiate, defend or settle any disputes or claims on your behalf. You'll also need to let us take legal action in your name to get back any payment we've made under this policy
- It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers



When and how do I pay?

- Annually by credit/debit card, Direct Debit or cheque, or;
- Monthly by Direct Debit



When does the cover start and end?

This policy will run from the date you have chosen to add the cover until your core policy falls due for renewal



How do I cancel the contract?

You can cancel your policy by calling 0800 183 3512 or by writing to Castle Cover, Deansleigh House, Deansleigh Road, Bournemouth, BH7 7DU.

You can cancel your policy by e-mailing help@castlecover.co.uk

Cancellation within 14 days

- You have 14 days from either the purchase date of the policy or the date you receive the policy document (whichever date is later) to cancel the cover. Providing a claim has not been made, you will receive a full refund

Cancellation after 14 days

- You can cancel the policy any time after the 14 days. Providing no claim has been made you will only have to pay for the number of days you were covered.