

# *Home and Drive Private Fleet Motor Policy Summary*

Private Fleet Motor Policy is underwritten by Royal & Sun Alliance Insurance plc. It is an annual contract and may be renewed each year subject to the terms and conditions then applicable.

You can select the cover that suits your needs, from:

- **Third Party Fire and Theft** – fire and theft cover for your car and third party liability protection for injury or damage insured drivers may cause to others or their property.
- **Comprehensive** – loss or damage cover for your car and third party liability protection for injury or damage insured drivers may cause to others or their property.
- **Accidental Damage, Fire and Theft** – accidental damage, fire and theft cover for your car.

You may also add further benefits to either of the above covers to suit your needs. Full details of what you have chosen are shown in your personal quotation and policy schedule.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions that apply you should read the policy document, a copy of which will be provided on completion of your contract or at any time on request. On receipt of your policy documentation, you will have 14 days to decide if you wish to cancel the policy – see “Your right to cancel the policy” for more information.

Table 1

## Standard Features

The following will automatically be included in your policy, according to the cover you have selected:

Features and Benefits	Significant Exclusions or Limitations	Policy Section	Comprehensive	Third Party Fire and Theft	Accidental Damage Fire and Theft
<b>Cover for Driving Abroad</b> Provides the minimum cover required by law throughout the year when using your car abroad.	<ul style="list-style-type: none"> <li>Only applies to those countries within the territorial limits of the policy.</li> <li>Excludes loss or damage to your car.</li> </ul>	1D	✓	✓	×
<b>Extended Cover for Driving Abroad</b> Provides the same level of cover you have in the UK for a limited period when using your car abroad.	<ul style="list-style-type: none"> <li>Only applies to those countries within the territorial limits of the policy.</li> <li>Cover is for up to 60 days.</li> </ul>	8	✓	✓	×
<b>In-car Equipment</b> Covers audio, telephone, visual navigation and visual entertainment equipment.	Only applies to equipment that is permanently fitted or can only be used in your car.	2 & 3	✓	✓	✓
<b>Complimentary Loan Car</b>	While the car is being repaired by one of our Recommended Repairers, following an insured incident.	What you should do if there is an accident or a theft	✓	×	×
<b>Windscreen Cover</b> Repairs are free of charge with our Glass Helpline.	For replacement you will have to pay the first amount of any claim shown in your policy schedule as Windscreen excess.	4	✓	×	×

Table 1 *continued*

## *Standard Features*

The following will automatically be included in your policy, according to the cover you have selected:

Features and Benefits	Significant Exclusions or Limitations	Policy Section	Comprehensive	Third Party Fire and Theft	Accidental Damage Fire and Theft
<b>Immediate Repair Authorisation and Lifetime Guarantee on all Repairs</b>	Available only if the car is repaired by one of our Recommended Repairers.	What you should do if there is an accident or a theft	✓	✓	✓
<b>Personal Accident</b> Provides a lump sum of £5,000 if you or your spouse were killed or suffer loss of sight or limb in, or while getting in or out of, any car.	Anyone claiming who has a higher level of alcohol or drugs than permitted by law.	5	✓	✓	×

Table 2

## Optional Benefits

You may choose to include the following benefits in your policy:

Features and Benefits	Significant Exclusions or Limitations	Policy Section	Comprehensive	Third Party Fire and Theft	Accidental Damage Fire and Theft
<p><b>No Claim Discount Protection</b> We will not reduce your No Claim Discount unless more than two claims happen over five consecutive periods of insurance.</p>	<ul style="list-style-type: none"> <li>You must have at least 4 years No Claim Discount and all drivers must not have made more than the maximum allowed number of claims in the last 5 years.</li> <li>Ceases if your circumstances change and you are no longer eligible for the contract or if the policy runs out or is cancelled.</li> </ul>	10	Optional	Optional	Optional
<p><b>Additional Cover for Driving Abroad</b> Provides cover for beyond 60 days or extends it to other countries approved by the European Commission.</p>	Cover can be arranged for up to 120 days in any policy year.	8	Optional	Optional	×

Table 3

## General Exclusions and Conditions

The following apply to the policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read the policy document.

Cover	What is Not Covered	Policy Section
Loss or Damage to your Car	<ul style="list-style-type: none"><li>Cover excludes the costs of wear and tear, loss of value, parts breaking down or failing.</li><li>You must also protect the car against loss or damage and it must be locked and the keys removed if no one is in it.</li></ul>	2 & 3
Use of the Car	Cover will not apply if the car is being used for a purpose or is being driven by a person not covered by the policy.	1, 2 & 3
Excesses and Limits	Your policy may be subject to excesses, which are the amounts you must pay in the event of a claim. Also, certain limits may apply. These will both be shown in your policy schedule.	1, 2 & 3

# Important Information

## Your right to cancel the policy

If having examined your policy documentation you decide not to proceed with the insurance you will have 14 days to cancel it starting on the day you receive the policy documentation.

To cancel please write to the address or call the number shown on your policy schedule. On receipt of your notice and the return of your Certificate of Motor Insurance, we will refund any premiums already paid, except when you have already made a claim under your policy.

## Claims

Should you wish to claim under your Drive policy you should call the Claims Helpline on 0800 096 4567 as soon as possible. You must give us any information or help that we ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy document.

## Complaints

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact the person who arranged the policy for you or the manager of RSA at the address shown on your quotation or schedule, as appropriate. They will tell you what they will do to resolve your concerns and how long it will take. In the unlikely event that you remain dissatisfied and wish to make a complaint, please contact our Customer Relations Office at the address below.

If they cannot resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. If you make a complaint, your right to legal action against us is not affected.

RSA	Financial Ombudsman Service
Customer Relations Manager RSA Bowling Mill Dean Clough Industrial Park Halifax HX3 5WA	Insurance Division The Financial Ombudsman Service South Quay Plaza 183 Marsh Wall London E14 9SR

## Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

# *Other Important Information*

## **Premiums and payments**

Premiums are inclusive of Insurance Premium Tax.

You may pay for your policy either annually or by monthly instalments. Annual premiums may be paid by credit/debit card or by cheque. Monthly instalments can only be paid by direct debit. Please ask for further details at the time of payment.

If you make a change to your policy before the renewal date we may make an administration charge of up to £10.

## **Renewing your policy**

At least 21 days before each policy renewal date we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover then please tell us before the renewal date.

If you pay by direct debit we will renew the policy automatically and continue collecting premiums unless you notify us that you wish to cancel the policy. This will also apply to payments by credit/debit card if you have previously given us permission. For other payments by cheque or credit/debit card, you must submit a further payment if you wish to renew the policy.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in "Your right to cancel the policy" above.

## **Termination of the contract**

You may cancel this policy by returning the Certificate of Motor Insurance to us. If you cancel the policy you may be entitled to a refund of premium provided that no claim has been made during the current period of insurance.

We may cancel this policy by giving you at least 7 days notice at your last known address. If we cancel the policy we will refund the appropriate proportion of the premium already paid for the remainder of the current period of insurance.

## **The law and language applicable to the policy**

Both you and we can choose the law that will apply to this policy. We have chosen Scottish law to apply if you live in Scotland and English law if you live anywhere else in the UK.

The language used in this policy and any communications relating to it will be English.

## **RSA**

Private Fleet Motor is underwritten by Royal & Sun Alliance Insurance plc which is authorised and regulated by the Financial Services Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

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

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