

RSA Business Car Policy Summary

This policy is an annually renewable Business Car insurance, underwritten by Royal & Sun Alliance Insurance plc. The information below provides a summary of the cover provided. For full terms and conditions of the cover, please refer to the policy document a copy of which is available on request.

You can select either of the following covers to suit your needs:

- **Third Party, Fire and Theft:**
Third party liability protection for injury or damage you may cause to others and fire and theft cover for your vehicle.
- **Comprehensive:**
Third party liability protection for injury or damage you may cause to others and accidental damage fire and theft cover for your vehicle.

Full details of the covers you have chosen are shown in your Policy Schedule and Statement of Fact. These documents also detail the car to be insured and persons allowed to drive.

The following tables provide a summary of the main policy benefits and our terms and conditions. For full policy details and our full terms and conditions please read your Policy Wording, which will be provided on completion of your contract, or at any time on request.

Other Important Information

The Other Important Information section of this Policy Summary explains the following:

- Claims
- Law applicable to the policy
- Insurance Act 2015
- Financial or Trade Sanctions
- Complaints
- Compensation
- Renewal and Cancellation

Table 1 Standard Features & Benefits

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 & Theft
Third Party Liabilities Offers protection against legal liabilities for injury to other persons (including passengers). Offers protection against legal liabilities for damage to other persons' property.	A limit of £20,000,000 applies to each claim for damage to property.	2	✓	✓
Cover for Driving Abroad Includes cover in EU member states plus Iceland, Liechtenstein, Norway, Switzerland, Serbia and Andorra.	You must tell us before you take your car abroad to any country not specified to ensure policy cover is provided. You may have to pay an additional premium.	-	✓	✓
In-Vehicle Equipment Includes audio, telephone, visual, navigation and visual entertainment equipment.	This cover only applies if the equipment is permanently fitted or can only be used in your vehicle.	1	•	•
Free Accident Recovery Service Includes the attendance of a recovery vehicle at the scene of the accident and the provision of a replacement vehicle for 48 hours if your vehicle is immobilised or unroadworthy.	If your vehicle is roadworthy you will not be entitled to a replacement vehicle while repairs are being carried out. All drivers must be aged between 18 and 80 with a full licence. If the driver is under 21 then you must have comprehensive cover in order to make use of the replacement vehicle.	-	•	•
Free Courtesy Car Is available while the car is being repaired by one of our Recommended Repairers following damage covered by your policy. Cover is also provided for the courtesy car.		1	•	×
Windscreen Repair or Replacement Windscreen repairs or replacements will not affect your No Claims Discount.	If your windscreen needs replacing or repairing you will have to pay the first amount of any claim shown in your schedule. If your windscreen is replaced following a claim on your policy you must agree that any Advanced Driver Assistance System in your windscreen is reset by us at no additional cost to you.	1	•	×

Table 1 Standard Features and Benefits CONT

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 & Theft
New Car Cover Up to £5,000 extra towards the cost of a new vehicle if damaged or stolen.	Your vehicle must be less than one year old and the cost of repairing the damage must be more than 60% of the current list price for the vehicle.	1	✓	x
Replacement Locks Up to £1000 towards the cost of replacing lost or stolen keys including replacement locks, lock transmitter, recoding or replacing the alarm system.		1	✓	✓
Personal Effects Cover Up to £150 for loss or damage to personal clothing or effects in or on your vehicle.	We do not cover: <ul style="list-style-type: none"> • Money stamps tickets documents or securities. • Business stock or equipment. Theft from a pick up unless stolen from the cab. 	3	✓	x
Medical Expenses Up to £200 for bodily injury to any occupant of your vehicle following an insured incident.		3	✓	x
Personal Accident Provides a lump sum of £5000 to the driver of your vehicle if killed or suffers loss of sight or limb(s) while in or while getting in or out of your vehicle	<ul style="list-style-type: none"> • Anyone claiming who has a higher level of alcohol or drugs than is permitted by law. • Any person over 74 years of age 	3	✓	x
Legal Assistance Plan Provides legal assistance for the recovery of any uninsured losses as a result of an accident.	<ul style="list-style-type: none"> • A maximum of £50,000 cover for legal costs and expenses. • Any claim where there isn't a reasonable chance of success. • Any accident not reported to us within 180 days. 	7	✓	x

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 & Theft
No Claims Discount Protection We will only reduce your No Claims Discount if you have more than two claims over five consecutive periods of insurance.	<ul style="list-style-type: none"> • You must have at least four years No Claims Discount. • All drivers must be claim free over the last three years. • All drivers must be at least 25 years of age. • No Claims Discount Protection does not protect the overall price of your insurance policy. The price of your insurance policy may increase following an accident even if you were not at fault. 	6	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 your Policy Wording.

Cover	What is not covered	Policy Section
Terrorism	Excluded except as required by Road Traffic legislation.	2
Loss or damage to your vehicle	The costs of wear and tear, loss of value, parts breaking down or failing.	1
Theft or Attempted Theft You must also protect the vehicle against loss or damage due to theft or attempted theft by locking it, closing any windows and removing the keys if no one is in it.	Cover is excluded while the vehicle is unlocked, or the windows or sunroof are open, or the removable roof panel, convertible roof or hood is not fitted and secured in the upright position at the time of loss, or it has been left unattended and unlocked with the vehicle keys in or on the vehicle	1
Use of the Vehicle	Any vehicle being used for a purpose not stated in the policy or being driven by a person not covered by the policy.	1, 2 and 3
Excesses and Limits	What applies	Policy Section
	<ul style="list-style-type: none">Any excesses applicable to your policy are detailed in your Schedule. These amounts must be paid in the event of each and every claimLimits may apply to your policy, please refer to your Policy Schedule.	1, 2 and 3

Other Important Information

Claims

Should you wish to make a claim under your policy please call our Claims Helpline on 0345 300 4006 as soon as possible. You must give us any information or help we ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to make a claim are included in your policy document.

Law applicable to the policy

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you are based. Full details will be provided in your policy documentation.

Insurance Act 2015

Contrary to the Insurance Act 2015 in the case of a non-reckless or non-deliberate misrepresentation where a claim has not occurred we will charge the appropriate additional premium and treat the policy as though we had been given a fair presentation of risk at the policy commencement or since the last renewal date where we are able to do so.

If we are unable to charge the appropriate additional premium we may cancel the policy from the date of the misrepresentation.

Where a claim has occurred and there has been a non-reckless or non-deliberate misrepresentation we will offer you the option to pay any additional premium due and receive payment of the claim without any proportional reduction.

Financial or Trade Sanctions

Royal & Sun Alliance Insurance plc is unable to provide insurance in circumstances where to do so would be in breach of any financial or trade sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

Complaints

We aim to provide a first class service to all our Policyholders, however occasionally an enquiry or a complaint may arise which will usually be resolved quickly and efficiently to our Policyholders' satisfaction.

Depending on the nature of your complaint, you may need to contact the broker/agent who arranged the Insurance for you. In the event your complaint is about Policyfast, please contact: -

Operations Manager
Policyfast Limited
Unit 5 Vantage Park
Washingley Road
Huntingdon
PE29 6SR

In the event your complaint is about RSA Insurance plc, please contact: -

RSA
Customer Relations Team
PO Box 255
Wyndham
NR18 8DP

If you remain dissatisfied with the way in which your complaint has been handled, you may be able to refer the matter to the Financial Ombudsman Service at: -

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

0800 234567 (free from standard land line, mobiles may be charged)

0330 1239123 (for mobile users) (same rate as 01 or 02 numbers, on mobile phone tariffs)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

The complaints procedure does not affect any legal right You may have to take action against Us.

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

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.

Renewal and Cancellation

Shortly before each policy anniversary, 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 you must tell us before the renewal date.

If you pay by direct debit, we will renew the policy and continue to collect payments unless you tell us, before the renewal date, that you wish to cancel the policy. If you pay by any other method, you must submit a further payment if you wish to renew the policy.

You may cancel the contract by giving us notice in writing. 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 to your last known address; provided no claim has been made in the current policy year we will refund any premiums already paid for the remaining period of insurance.

RSA

This product is underwritten by Royal & Sun Alliance Insurance plc, which is authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the Financial Services Register by visiting the FCA's website www.fsa.gov.uk/register/home.do or by contacting the FCA on 0800 111 6768.

Statutory Status Disclosure

Royal & Sun Alliance Insurance plc (No. 93792).

Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.