



BUSINESS CAR

Policy Summary

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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 & Theft - Third party liability protection for injury or damage you may cause to others and fire and theft cover for your car.

Comprehensive - Third party liability protection for injury or damage you may cause to others and accidental damage fire and theft cover for your car.

Full details of the covers you have chosen are shown in your Policy Schedule and Statement of Fact. These documents also detail the vehicles 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
- 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	Comp	Third Party Fire and Theft
<p>Third Party Liabilities</p> <ul style="list-style-type: none"> 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	✓	✓
<p>Cover for Driving Aboard</p> <p>Includes cover in EU member states plus, Iceland, Liechtenstein, Norway, Serbia, Switzerland and Andorra.</p>	<ul style="list-style-type: none"> 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. 	-	✓	✓
<p>In-Car Equipment</p> <p>Includes audio, telephone, visual navigation and visual entertainment equipment.</p>	This cover only applies to equipment that is permanently fitted or can only be used in your car.	1	✓	✓
<p>Free Accident Recovery Service</p> <p>Includes the attendance of a recovery vehicle at the scene of the accident and the provision of a replacement car for 48 hours if your vehicle is immobilised or unroadworthy.</p>	<ul style="list-style-type: none"> If your car is roadworthy you will not be entitled to a replacement car 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. 	-	✓	✓

Table 1 Standard Features & Benefits (continued)

Features and Benefits	Significant Exclusions or Limitations	Policy Section	Comp	Third Party Fire and Theft
<p>Free Courtesy Car</p> <p>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.</p>		1	✓	✗
<p>Windscreen Repair or Replacement Service</p> <p>Windscreen repairs or replacements will not affect your No Claims Discount.</p>	If your windscreen needs replacing or repairing, you will have to pay the first amount, of any claim, shown in your Schedule.	1	✓	✗
<p>New Car Cover</p> <p>Up to £5,000 extra towards the cost of a new car if damaged or stolen.</p>	Your car 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 car.	1	✓	✗
<p>Legal Assistance Plan</p> <p>Provides assistance with the recovery of any uninsured losses as a result of a car accident.</p>	<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	✓	✓
<p>Personal accident</p> <p>Provides a lump sum of £5,000 if you are killed, or suffer loss of sight or limb(s) while in, or while getting in or out of your car.</p>	<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	✓	✗
<p>Replacement Locks</p> <p>Up to £1,000 towards the cost of replacing lost or stolen keys including replacement locks, lock transmitter; recoding or replacing the alarm system.</p>		1	✓	✓

Table 2 Optional Benefits

You may choose to include the following benefits in your policy

Optional Benefits	Significant Exclusions or Limitations	Policy Section	Comp	Third Party Fire and Theft
<p>No Claims Discount Protection</p> <p>We will only reduce your No Claims Discount if you have more than two claims over five consecutive periods of insurance.</p>	<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. 	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 car	The costs of wear and tear; loss of value, parts breaking down or failing.	1
<p>Theft or Attempted Theft</p> <p>You must also protect the vehicle against loss or damage due to theft or attempted theft by locking it and removing the keys if no one is in it.</p>	Cover is excluded while the vehicle is unattended and unlocked with the ignition key in or on the car.	1
Use of the Car	Any car 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	
	<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 claim. Limits 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 **0845 300 4006** as soon as possible. You must give us any information or help that we may reasonably 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.

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.

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

If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. If you 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. In the unlikely event that they are unable to resolve your concerns, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive.

RSA

Customer Relations Team
P O Box 2075
Livingston
EH54 0EP

If they cannot resolve the matter to your satisfaction, they will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. This does not affect your right to take legal action.

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.

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 and returning your Certificate of Insurance. 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 14 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. You must return your current Certificate of Insurance.

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.