



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
- 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	Comp	Third Party Fire and Theft
Loss or Damage to your Vehicle	Cover only applies up to the market value of your vehicle and excludes your policy excess.	1	✓	✗
Cover for Fire and Theft	Cover only applies up to the market value of your vehicle and excludes your policy excess.	1	✓	✓
Third Party Liabilities Cover for legal liabilities from third party injury or property damage caused by you or your drivers.	A limit of £20,000,000 applies to each claim for damage to property.	2	✓	✓
Cover for Driving Aboard Includes cover in EU member states plus, Iceland, Liechtenstein, Norway, Serbia, Switzerland and Andorra.	If full policy cover is required in any other country you may have to pay an additional premium.	1 and 2	✓	✓
In-Car Equipment Includes audio, telephone, visual navigation and visual entertainment equipment.	This cover only applies to equipment that is permanently fitted or can only be used in your car.	1	✓	✓
Free Accident Recovery Service Includes a recovery vehicle at the scene of the accident and a 48 hour replacement vehicle if your vehicle is immobilised or unroadworthy.	All drivers must be aged 18-80 with a full licence. If a driver is under 21 you must have Comprehensive cover to use the replacement vehicle.	1	✓	✓
Free Courtesy Car Is available while the car is being repaired by one of our Recommended Repairers, following damage covered by your policy.	A 'Class A' vehicle is supplied, for example, a small 3 door Hatchback.	1	✓	✗

Table 1 Standard Features & Benefits (continued)

Features and Benefits	Significant Exclusions or Limitations	Policy Section	Comp	Third Party Fire and Theft
Windscreen Repair or Replacement Service Windscreen repairs or replacements will not affect your No Claims Discount.	Cover excludes your policy excess. If your windscreen is replaced you must agree that any Advanced Driver Assistance System in your windscreen is reset by us at no additional cost to you.	1	✓	✗
New Vehicle 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 car.	1	✓	✗
Legal Assistance Plan Provides up to £50,000 legal assistance for the recovery of any uninsured losses as a result of an accident.	We will not provide assistance for any claim where there isn't a reasonable chance of success or for any accident not reported to us within 180 days.	7	✓	✓
Personal accident £5,000 if a driver is killed or suffers loss of sight or limb(s) while in or getting in or out of your vehicle.	We do not cover the driver whilst driving under the influence of drugs or alcohol or any driver aged 75 or over.	3	✓	✗
Replacement Locks Up to £1,000 towards replacing lost or stolen keys, the lock transmitter, or 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 money, stamps, tickets, documents, business stock or equipment. We do not cover theft from a cabriolet or convertible unless stolen from a locked boot or glove compartment.	3	✓	✗

Table 1 Standard Features & Benefits (continued)

Features and Benefits	Significant Exclusions or Limitations	Policy Section	Comp	Third Party Fire and Theft
Medical Expenses Up to £200 for bodily injury to any occupant of your vehicle following an insured incident.		3	✓	✗

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
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"> 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 car	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 <ul style="list-style-type: none"> • 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 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 **0345 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.

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

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 255
Wyndham
NR18 8DP

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
Exchange Tower
Harbour Exchange Square
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 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.

