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Car Insurance

RSA 

RSA Drive Policy Wording



Car Insurance

INTRODUCTION TO YOUCHOOSE CAR

YouChoose Car has been created to offer flexible insurance solutions to customers who want the freedom to choose the cover that is right for them. You choose the optional extras you need and YouChoose Car will provide you with the insurance you want.

YouChoose Car is part of the YouChoose insurance family.

Visit www.youchooseinsurance.co.uk and simply click and buy online. Should you need to talk to YouChoose Car, our UK based call centre is on hand to assist with any enquiries.

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Car Insurance



Your Motor Policy

WELCOME TO RSA

We'd like to welcome **You** to RSA and thank **You** for choosing **Us** to take care of **Your** car insurance.

We would also like to wish **You** an enjoyable and hassle-free period of motoring.

When **You** deal with **Us**, **You** can be sure everything will be simple and straightforward. **You** will have

direct access to knowledgeable, friendly staff who will give **You** a quick and efficient service. We are committed to providing a first-class service to **Our** customers and **You** can help **Us** do this by letting **Us** know if **You** are dissatisfied in any way.

We suggest that soon after receiving **Your Policy** **You** familiarise yourself with the contents of this **Policy** booklet, and read the section headed 'What **You** should do if there is an accident or theft'.

Whilst we hope **You** never need the information it is better to be prepared for the unexpected.

If **You** want to make a claim, make changes to **Your Policy**, or if **You** have any other queries, **Your** insurance consultant will be able to help **You**.

You must also tell **Us** as soon as possible of any changes to the information that **You** have provided to **Us**. If **You** do not, **Your Policy** may not be valid.

We will also not pay benefits or arrange help if any part of **Your** application for this insurance, or any further changes **You** ask to make to this **Policy**, are deliberately fraudulent.

YOUR MOTOR POLICY

This is **Your** RSA motor **Policy** booklet.

The information **You** provided, and the declaration **You** agreed to, along with this **Policy** booklet, **Your Schedule** and **Your Certificate of Motor Insurance** are all part of **Your Policy**. Please read them all to avoid any misunderstandings.

Your Policy describes the contract between **You** and **Us**, and in return for the premium **We** will cover **You** during the **Period of Insurance**

under the terms set out in **Your Policy**. This **Policy** booklet, together with **Your Schedule**, gives **You** the details of what **Your Policy** does and does not cover.

Please pay special attention to those pages describing the Conditions and Exceptions which apply to **Your** whole **Policy**. It also contains information about **Our** 24-hour helplines, how to make a claim and what **You** can do to make **Your** car more secure.

It is possible to choose the law which will apply to a contract of insurance covering a risk in the UK. We have chosen Scottish law to apply if **You** live in Scotland and English law to apply if **You** live anywhere else in the UK. By paying **Your** premium **You** are accepting **Our** choice of law. If **You** want any other law to apply, **You** must have **Our** written permission.

We hope **You** are happy with **Your Policy**. If **You** are not, please send **Us** the **Policy** booklet, **Schedule** and **Certificate of Motor Insurance**. **You** must do this within 14 days of **Us** starting cover. **You** must confirm that nothing which may give rise to a claim under this **Policy** has happened in the 14 day period. **We** will then give **You** back **Your** money

Policy Definitions

The words defined below will have the same meaning wherever they are shown in **Your Policy** in bold print.

ACCESSORIES

Accessories are defined as:

- child safety seats;
- roof racks;
- roof boxes; and
- cycle carriers.

BRITISH ISLES

Accessories are defined as:

- child safety seats;
- roof racks;
- roof boxes; and
- cycle carriers.

CERTIFICATE OF MOTOR INSURANCE

The document which proves that **You** have insurance with **Us** and is in respect of this **Policy** in line with road traffic laws.

DRIVER

Anyone who is shown on **Your Certificate of Motor Insurance** as being entitled to drive **Your** car and has **Your** permission to drive it.

EXCESS

The amounts shown in **Your Schedule(s)** which **You** must pay when **You** make a claim which is covered by **Your Policy**.

IN-CAR EQUIPMENT

In-car equipment is:

- a radio, cassette, compact disc player or other audio equipment;
- a phone or other communication equipment;
- navigation equipment designed primarily for use in **Your Car**; and
- television or other visual entertainment equipment including video cassette recorders, DVD players and games consoles.

The equipment, except for portable navigation equipment, must be permanently fitted in **Your** car.

KEY

Key means any device used for starting **Your** car or using its locks or immobiliser.

LOAN CAR

Any car supplied to **You** under an agreement between **Us** and one of **Our** approved repairers or a hire car company.

MARKET VALUE

The cost of replacing **Your** car with a car of the same make, model, specification, mileage and age, which is in the same condition as **Your** car was immediately before the loss or damage **You** are claiming for.

NO CLAIM DISCOUNT

A discount from **Your** premium in return for **You** not making a claim.

PERIOD OF INSURANCE

The length of time for which **Your Policy** runs as specified in **Your Schedule(s)**.

POLICY

Your Policy is made up of:

- The record of information that **You** have provided to **Us**;
- this **Policy** booklet;
- **Your Schedule(s)**; and
- **Your Certificate of Motor Insurance**.

SCHEDULE

The document which describes:

- **You**;
- any other **Driver**; and
- any special details of **Your Policy** such as excesses, **Policy** limits or special terms and conditions.

TERRITORIAL LIMITS

These are:

- the **British Isles**;

- any country which is a member of the European Union; and
- any other country which meets the motor insurance Directives of, and is approved by, the European Commission.

The **Territorial Limits** also include journeys by water, rail or air between or within any of these countries, as long as:

- **Your Car** is transported by a commercial carrier; and
- if transport is by water, the route taken does not last more than 65 hours under normal circumstances.

TERRORISM

Terrorism means using or threatening violence or action against people, property, business or everyday life for political, religious or ideological reasons.

WE, US, OUR

Royal & Sun Alliance Insurance plc and anyone **We** may appoint to act on **Our** behalf.

YOU, YOUR

The person named as the policyholder in:

- **Your Certificate of Motor Insurance**; and

Your Schedule.

See also conditions and exceptions which apply to **Your** whole **Policy**.

YOUR CAR

The car:

- whose details have been reported to and accepted by **Us**; and
- whose registration number is shown in **Your Certificate of Motor Insurance** and **Your Schedule**.

This includes any in-car equipment fitted as standard by the manufacturer.

YOUR PARTNER

The partner, husband or wife of the policyholder living at the same address as the policyholder and sharing financial responsibility. This does not include business partners or associates.

How to make your car more secure

Important things to remember to keep **Your** car safe.

- Whenever there is no-one in **Your Car**, lock **Your Car** doors, shut the windows and sun roof.

Don't forget to lock **Your** garage as well. A few seconds is all it takes for a thief to steal **Your** car

or its contents.

- Take care where **You** park **Your Car**. If **You** have a garage at home, please use it. When **You** are away from home, try to use secure car parks. If this isn't possible, avoid parking in back streets or quiet areas because these are ideal working conditions for a thief. If **You** have to leave

Your Car outside at night, always try to park in a well-lit and busy area.

- Don't leave valuables on show - even when **You** are in the car. Thieves have been known to reach through passenger windows when the car is not moving.
- Satellite Navigation equipment is very attractive to thieves and could be costly for **You** to replace. When it is not being used, or when there is no-one in **Your Car**, keep any portable satellite navigation equipment, including any removable fittings which may attract a thief (such as suction cups), in a locked boot or locked glove compartment of **Your Car**.
- Take **Your Key** out of the ignition when there is no-one in **Your Car** (for example,

at a petrol station), even if it is only for a few seconds. If the **Key** is in, or in the vicinity of, the car and the car is stolen, whether **Your Car** is on the public highway or not, **Your Policy** will not cover the theft or any damage.

- Fit extra security measures, such as a steering wheel lock or handbrake lock. Better still, consider fitting an engine immobiliser, alarm system, or a tracking device.
- Take care where **You** put **Your Car** keys once they are removed from the car. When **You** are away from home, keep them with **You** at all times. Do not leave them unattended - for example, in a coat or purse. When **You** are at home, try and keep them away from **Your** front door, as thieves have been known to 'fish' through the letter box to get hold of them.

- An effective way to beat the car thief is to have **Your** windows permanently etched. A thief will then think twice about stealing **Your Car** as it will be costly for them to replace the glass. Book a visit to **Your** local branch of Autoglass, show them **Your** current **Certificate of Motor Insurance** and have **Your Car's** registration or chassis number etched onto **Your** glass.

What you should do when circumstances change

IF YOU CHANGE YOUR CAR

If **You** change **Your** car please tell **Your** insurance consultant. They will let **You** know about any change in **Your** premium and will send **You** an updated **Schedule** and **Certificate of Motor Insurance**.

They will need to know the full details of **Your** new car (for example, its make and model, registration number and engine size). They will also need to know whether the car is registered or owned in another person's name and if it has been modified.

Whenever **You** get a new car, **You** must get a cover note or a new **Certificate of Motor Insurance** before **You** drive it. **You** must also return the old **Certificate of Motor Insurance** to **Us**.

IF YOU WANT TO CHANGE DRIVERS

Your current **Certificate of Motor Insurance** shows who is covered to drive **Your** car. If **You** want to change any of the names, please contact **Your** insurance consultant straight away.

IF YOU CHANGE ADDRESS

Please contact **Your** insurance consultant with full details of **Your** new address, including the postcode, as soon as **You** know it. They will then let **You** know about any change in **Your** premium and send **You** an updated **Schedule**.

IF YOU WANT TO DRIVE ANOTHER CAR

Your Policy may cover **You**, only, for driving other cars which do not belong to **You** (provided **Your** certificate of insurance shows that **You** have this cover). However, cover is restricted to third party liability only and does not provide cover for loss or damage to other cars **You** are driving.

The Driving Other cars cover to this **Policy** does not apply to any car belonging to **Your** partner. This limited cover can be very useful in an emergency, but if **You** are planning to drive someone else's car regularly **You** should be named on their insurance **Policy**.

IF YOU NEED TO USE YOUR CAR FOR TOWING

Your Policy provides cover for legal liabilities while **You** are towing, but it doesn't provide

cover for loss or damage to the items being towed. **You** will need to arrange separate cover for those items if **You** need loss or damage cover for them.

IF ANY OTHER CIRCUMSTANCES CHANGE

You must tell **Your** insurance consultant about any other changes immediately, for example:

- if **You** or any other **Driver** has been convicted of any motoring offence including fixed penalty offences, or has any prosecutions outstanding;
- if **You** or any other **Driver** has been involved in any accidents, losses or thefts, regardless of whether a claim was made;
- if **You** or any other **Driver** has been convicted of a criminal offence or have possible prosecutions outstanding;
- if **You** or any other **Driver** develops a health condition which may affect their driving, or an existing condition worsens;
- if the main **Driver** of **Your Car** changes;
- if the registered keeper or owner of **Your Car** changes;
- if there is a change in use of **Your Car** (for example, **You** require business use);
- if **You** get an extra car or change **Your Car** for another one;
- if the place where **Your Car** is usually kept changes;
- if any modifications are made to **Your Car** (e.g. any changes which may affect the car's performance).
- if the number of vehicles in **Your** family changes;

If **You** are not sure whether to report a change, please contact **Your** insurance consultant.

How your no claim discount works

You earn **No Claim Discount** for each year of cover during which **You** do not claim. The discount increases each year up to the maximum on **Your** scale. A single claim, if **You** are 'at fault' (or if **We** cannot recover full losses from another person's insurer) will reduce **Your No Claim Discount**.

However, if **You** have applied and been accepted for **No Claim Discount** protection cover, **Your** discount will not be affected unless **You** have more than two 'at fault' (or if **We** cannot recover full losses from another person's insurer) claims in five years. Upon the occurrence of a third claim **Your No Claim Discount** will be reduced.

REDUCTION OF COVER TO 'LAID UP' STATUS

If **You** ask **Us** to, and depending on **Your** existing level of cover, **We** will reduce **Your** cover to loss and damage (section 3) or fire and theft (section 2) and give **You** a refund as long as:

- **Your Car** is kept in a locked garage and is not used for at least 30 consecutive days,
- **You** provide **Us** with notice before **You** stop using the car and return **Your Certificate of Motor Insurance** to **Us**,
- **You** have not made a claim during the current **Period of Insurance**.

Whilst **Your** cover is laid up **You** will have no cover to use **Your** car on a road or public highway.

We can only maintain this level of cover until **Your** next renewal.

You can, after 30 days, ask **Us** to reinstate **Your** cover and **We** will calculate the additional premium then due.

Section 1 - Legal liability to others

WHAT WE COVER

A. What we cover

We cover legal responsibility for:

- killing or injuring someone; or
- damaging property (We will pay up to £20,000,000. This limit includes legal costs for any claim or claims arising from one incident);

After an accident involving:

- **Your Car**
- a trailer that is attached to **Your Car**, or
- any other vehicle that **Your Certificate of Motor Insurance** allows **You** to use in the

British Isles.

B. WHO WE COVER

We cover you:

- using **Your Car**
- using any other vehicle that **Your Certificate of Motor Insurance** allows **You** to use in the **British Isles**.

We cover the following other people:

- any **Driver** using **Your Car**;
- anyone **You** allow to use (but not drive) **Your Car** for social, domestic and pleasure purposes,
- anyone who is a passenger in **Your Car**
- any employer of a **Driver** shown on **Your Certificate of Motor Insurance**, as long as **Your Certificate of Motor Insurance** allows the use **Your Car** is put to,
- the legal representatives of any person who dies and who would have been covered under this section.

WHAT WE DO NOT COVER

We do not cover the following:

1. Loss of or damage to **Your** car or any other property which is owned by or in the care of anyone making a claim under this section.
2. Legal liability for death of or physical injury to anyone as a result of their job, except as required under road traffic laws.

3. Legal liability in connection with any vehicle which belongs to or is hired to the employer or business partner of **You** or **Your** partner, if there is any other insurance **Policy** covering the same liability.
4. The legal liability of anyone who is not driving but who is claiming cover if they know that the **Driver** does not have a valid licence to drive **Your** car.
5. The legal liability of anyone other than **You**, if they are entitled to cover under any other insurance **Policy**.
6. Legal liability, except as required under road traffic laws, as a result of using a vehicle on any part of an airport or airfield provided for aircraft movement, parking or maintenance.
7. **We** will not be liable for any consequence of **Terrorism** unless **We** have to meet the requirements of any road traffic legislation.

WHAT WE COVER

C. Cover for legal costs and expenses

We cover **You** and those people in Section 1

Part B for the following for any incident which might involve legal liability under **Your Policy**.

- The costs of defence against a charge of manslaughter or causing death by dangerous driving. **You** must have **Our** written permission before agreeing to these costs.
- Solicitors' fees at a coroner's inquest, fatal inquiry or magistrates' court. **You** must have **Our** written permission before agreeing to these costs.
- Other legal fees, costs and expenses which **We** have agreed to in writing.

D. Cover abroad

We provide the minimum cover required by law to allow **You** to use **Your** car in any of the following countries.

- Any country which is a member of the European Union.
- Any other country which meets the motor insurance Directives of, and is approved by,

the European Commission.

E. Emergency treatment fees **We** will pay the cost of any emergency medical treatment required under road traffic laws.

If **We** pay emergency treatment fees, this will not affect **Your No Claim Discount**.

Section 2 - Fire and Theft

WHAT WE COVER

We cover loss or damage caused by fire, lightning, explosion, theft or attempted theft to:

- **Your Car**;
- in-car equipment;
- **Accessories** and spare parts which are fitted into or onto **Your Car** or kept in **Your** private garage;
- a trailer (if **Your Schedule** shows that **You** have this cover); and
- a **Loan Car**.

If **We** give **You** a **Loan Car**, **We** will cover it as if it was covered under Section 3 and Section 4.

For claims conditions relating to this section please read 'How **We** will settle a claim under Sections 2, 3 and 4'.

What we do not cover

We do not cover the following:

1. Any **Excess** shown under 'Fire' or 'Theft **Excess**' in **Your Schedule** for any loss or damage to **Your Car** which is caused by fire theft or attempted theft.

These **Excess** will not apply if **Your** car is in **Your** locked private garage at the time of the fire, theft or attempted theft.

2. Loss of value.
3. Wear and tear.
4. Loss of use.
5. Loss or damage to a part that breaks or fails and any resulting loss or damage

What we do not cover

See previous page for details of what **We** do not cover under this section.

caused to any other parts.

6. Damage to tyres caused by punctures, cuts or bursts.
7. Loss or damage resulting from **Your Car** being taken, without **Your** permission, by:
 - **Your Partner**;
 - **Your** boyfriend or girlfriend;
 - **Your** children;
 - anyone who normally lives with **You**; or
 - a member of **Your** family.
8. Any loss or damage to **Your Car** if:
 - **Your Car** is unlocked;
 - **Your Car** windows or sunroof are open;or
 - **Your Car Key(s)** are in, or in the vicinity of, **Your Car**;

when there is no-one in it.

9. Loss or damage caused by deception.
10. Loss or theft of portable satellite navigation equipment when there is no-one in **Your Car**, unless it is stored out of sight in either a locked boot or glove compartment.

Section 3 Loss and Damage

WHAT WE COVER

A. Loss and damage

We cover loss of or damage to:

- **Your Car**;
- in-car equipment;
- **Accessories** and spare parts which are fitted into or onto **Your Car** or kept in **Your** private garage;
- a trailer (if **Your Schedule** shows that **You** have this cover); and
- a **Loan Car**.

B. NEW CAR REPLACEMENT

If **You** buy **Your** car new and within 12 months it is:

- stolen and not recovered; or
- damaged and the repair cost is more than 60% of its current new list price including VAT (where appropriate); **We** may replace it with a new car of the same UK specification.

C. EMERGENCY OVERNIGHT ACCOMMODATION

We will pay up to the amount shown as 'Overnight accommodation' in **Your Schedule** for necessary expenses for emergency accommodation if **You** or any other **Driver**:

- cannot use **Your Car** during a journey as a result of loss or damage which **We** cover;
- cannot reach **Your** destination. For claims conditions relating to this section please read 'How **We** will settle a claim under Sections 2, 3 and 4'.

D. LOSS OF ROAD TAX

If **Your** car is stolen and unrecovered, or damaged and a RSA engineer confirms the vehicle is a total loss, **We** will pay for any road tax that is still left that **You** are not able to recover from the licensing authorities.

WHAT WE DO NOT COVER

We do not cover the following:

1. Any **Excess** shown under 'Accidental Damage **Excess**' in **Your Schedule** for any

loss or damage to **Your Car**.

This **Excess** will not apply to loss or damage caused by fire, theft and attempted theft.

2. Any additional **Excess** shown in **Your Schedule** for young or inexperienced drivers for any loss or damage while **Your Car** is being driven by them or in their care.

This **Excess** will not apply when **Your Car** is in the care of:

- a garage or similar motor trade organisation for servicing or repair; or
 - a hotel or restaurant for the purpose of parking.
3. Any **Excess** shown under 'Fire' or 'Theft **Excess**' in **Your Schedule** for any loss or damage to **Your Car** which is caused by fire, theft or attempted theft.

These **Excess** will not apply if **Your Car** is in **Your** locked private garage at the time of the fire, theft or attempted theft.

4. Loss of value.
5. Wear and tear.
6. Loss of use.
7. Loss or damage to a part that breaks or fails and any resulting loss or damage caused to any other parts.
8. Damage to tyres caused by punctures, cuts or bursts.
9. Loss or damage resulting from **Your Car** being taken, without **Your** permission, by:
 - **Your Partner**;
 - **Your** boyfriend or girlfriend;
 - **Your** children;
 - anyone who normally lives with **You**; or
 - a member of **Your** family.
10. Any loss or damage to **Your Car** if:
 - **Your Car** is unlocked;
 - **Your Car** windows are open; or
 - **Your Car Key(s)** are in, or in the vicinity

of, **Your Car**; when there is no-one in it.

11. Loss or damage caused by deception.
12. Loss or theft of portable satellite navigation equipment when there is no-one in **Your Car**, unless it is stored out of sight in either a locked boot or glove compartment.

Important note:

Exceptions 1 to 12 apply to all of this section.

Section 4 Windscreen cover

WHAT WE COVER

We cover loss of or damage to the windscreen, windows and glass sunroof of **Your** car or of any **Loan Car** and any damage to the bodywork which is caused by the broken glass.

If **You** only make a claim under this section it will not affect **Your No Claim Discount**.

For claims conditions relating to this section please read 'How **We** will settle a claim under Sections 2, 3 and 4'.

WHAT WE DO NOT COVER

Any **Excess** shown under 'Windscreen or Window Glass **Excess**' in **Your Schedule** for:

- any claim which is only for replacing glass;
- any scratching of the bodywork which is caused by the broken glass.

This **Excess** will not apply if the damage to the windscreen, windows or glass sunroof is repaired.

How we will settle a claim under section 2, 3 and 4

A. THE MAXIMUM AMOUNTS WE WILL COVER

We will provide cover up to the following amounts.

1. For **Your Car**, either;
 - a) the **Market Value**; or
 - b) the cost of a replacement new car (Section 3B)

depending on the circumstances and the level of cover shown on **Your Schedule**.

2. For in-car equipment – if the equipment has been fitted as standard by **Your Car's** manufacturer, **We** consider it to be part of **Your Car** and so no separate limit applies.

Otherwise, **We** will pay up to the amount shown as 'In-car equipment cover' on **Your Schedule**.

3. For **Your Car's Accessories** and spare parts – the manufacturer's last published retail price. **We** will also provide cover for any child safety seats which are fitted to **Your Car** at the time of an incident, even if there is no apparent damage.
4. For any trailer – the amount shown on **Your Schedule**.
5. For emergency accommodation – up to the amount shown as 'Overnight accommodation' on **Your Schedule**.

B. HOW WE WILL SETTLE YOUR CLAIM

If the loss or damage is covered under **Your Policy**, **We** will settle **Your** claim as explained below.

1. Your car and trailer

If **Your** car is lost or damaged **We**:

- may choose to repair the damage or pay the amount of loss or damage.

We may decide to use suitable parts or **accessories** which are not supplied by the original manufacturer.

- If **Your Car** is lost and never found, or if in **Our** view, it cannot be repaired for a reasonable cost, **We** will pay either:

- a) the **Market Value**; or
- b) the cost of a replacement new car (Section 3B)

depending on the circumstances and the level of cover shown on **Your Schedule**.

- **We** will deal with a claim for loss or damage to a trailer in the same way, as long as cover for the trailer is shown on **Your Schedule**.

2. In-car equipment, the windscreen, windows and glass sunroof

If the in-car equipment, windscreen, windows or glass sunroof are lost or damaged, **We** will:

- pay for the damage to be repaired (if repairs can be made for a reasonable cost); or
- if repairs cannot be made for a reasonable cost, or if the item is lost and never found, **We** will arrange replacement with property of similar quality and value.

3. LOAN CAR

If a **Loan Car** is lost or damaged, **We** will settle the claim with the repairer or hire car supplier under the terms of **Your Policy** and under any agreement **You** have with the repairer, hire car supplier or **Us** relating to the **Loan Car**.

Any claim for loss or damage to a **Loan Car** will affect **Your No Claim Discount** as if **You** were claiming for loss or damage to **Your** car. Any **Excess** which would apply to **Your** car if

You had comprehensive cover will also apply to a **Loan Car**.

C. Hiring and other agreements

If **You** have a hire purchase agreement or vehicle leasing agreement for **Your** car, **We** will pay any claim to **Your** car's legal owner.

D. Protecting, removing and delivering your car

If the loss or damage is covered under **Your Policy**, **We** will pay the reasonable costs of:

- taking **Your Car** to the nearest repairer if it cannot be driven; and
- delivering **Your Car** to **Your** address in the **British Isles** after it has been repaired.

Section 5 - Travel accident plan - definitions

AIR TRAVEL

Getting into, travelling in or getting out of any fully licensed passenger carrying aircraft as a passenger, but not as a member of the crew, or for the purposes of carrying out work in or on the aircraft.

BODILY INJURY

Bodily injury resulting only and directly from accidental outward violent and visible means and does not include sickness or disease or any naturally occurring condition or degenerative process.

PRIVATE MOTOR VEHICLE

Any vehicle which is built or adapted to:

- carry not more than 9 passengers (including the **Driver**);
- carry or haul a load and with a fully laden weight (including the weight of any trailer or semi-trailer) of not more than 3500 Kg.

Agricultural vehicles are not included.

PRIVATE MOTOR VEHICLE PEDESTRIAN OR PASSENGER ACCIDENT

An accident happening anywhere in the world to **You**:

- when getting into, driving in, riding in or getting out of any private motor vehicle;
- when struck by any kind of vehicle whilst as a pedestrian or pedal cyclist on a public thoroughfare;
- when boarding, travelling in or getting off any bus, train, taxi, ship, ferryboat or hovercraft as long as **You** are a fare-paying passenger; or
- during air travel.

PUBLIC THOROUGHFARE

Any road or track built for motor vehicles to use but to which the public at large has a right of way.

Section 5 - Travel accident plan Part 1 - What we Cover

WHAT WE COVER

We will pay **Your** estate the amount shown in the **Schedule** if, during any **Period of Insurance**, as the result of a private motor vehicle pedestrian or passenger accident, **You** suffer bodily injury which, within 52 weeks, is the only cause of death.

WHAT WE DO NOT COVER

This section does not provide cover for bodily injury suffered:

- while **You** are driving, if **You** do not hold a current and valid driving licence to drive the private motor vehicle;
- while **You** are driving with more than the legally permitted level of alcohol in the blood;
- as the result of, or which is contributed to by, **You** having taken a drug unless taken

on proper medical advice and not for the treatment of drug addiction;

- while **You** are motorcycling (including mopeds) as a rider or passenger;
- while **You** are taking part in or practising for racing, rallies, trials or speed tests;
- while **You** are taking part in military duty;
- while **You** are in Northern Ireland as a member of the armed forces;
- as the result of committing or attempting to commit suicide; and
- which is directly or indirectly related to HIV or an HIV-related illness including AIDS.

Section 5 - Travel accident plan Part 2 - Conditions

A. Claims conditions

In the event of a private motor vehicle pedestrian or passenger accident, **We** must be told as quickly as possible. Initially this can be by phone or in writing from **Your** representative, who may be a relative, close friend, solicitor or executor of **Your** estate.

Any delays in telling **Us** will affect the speed with which **We** can deal with the claim.

If necessary, examination by **Our** medical advisors must be allowed. Any other evidence **We** may need in support of a claim must be produced at the expense of those making the claim.

We will pay any benefit due to **Your** estate.
We will not add interest to any amount payable.

B. CANCELLATION CONDITIONS

You may cancel this section of the **Policy** at any time. **We** will refund the appropriate proportion of **Your** premium worked out from either the date **You** contact **Us**, or a future date from which **You** would like this section of **Your Policy** cancelled from.

We may cancel this section by giving **You** 7 days' notice to **Your** last known address. **We** will then refund the appropriate proportion of **Your** premium.

Section 6 - Medical expenses

WHAT WE COVER

We will pay benefit up to the amount shown as 'Medical expenses' in **Your Schedule** for the cost

of medical treatment for anyone injured in an accident in **Your** car.

Section 7 - Personal effects

What we cover

We cover loss of or damage to personal possessions in or on **Your** car up to the amount shown as 'Personal effects' in **Your Schedule**.

We will pay **You** or, if **You** prefer, the owner of the property.

WHAT WE DO NOT COVER

We do not cover the following:

1. Money, stamps, tickets, documents, bonds, vouchers, lottery tickets, scratchcards, raffle tickets, Air Miles, trade samples or any property insured under any other **Policy**.

2. Personal possessions stolen from an opentop or convertible car, unless they are kept in a locked boot or locked glove compartment.

3. Loss of or damage to personal possessions carried in or on a trailer.

4. Wear, tear, loss of value and loss of use.

Section 8 Foreign Use

A. COVER FOR YOUR CAR

If **You** take **Your** car to any country in the **Territorial Limits** outside of the **British Isles**, **Your Policy** cover will apply up to the number of days shown as 'Foreign use' in **Your Schedule**.

If the length of any visit (or the total length of all visits during the **Period of Insurance**) is greater than the number of days shown as 'Foreign use' in **Your Schedule**, **You** must tell **Us** before **You** take **Your** car abroad. **You** will have to pay an extra premium to extend **Your** cover.

If **Your Certificate of Motor Insurance** allows

You to drive any other car, cover for that car is restricted to the **British Isles**.

B. COVER FOR CUSTOMS DUTY

If **Your** car is lost or damaged abroad, **You** may have to pay customs duty for it to be stored or repaired. **We** will cover this customs duty as long as:

- the loss or damage is covered under **Your Policy**; and
- **Your Car** is in a country within the **Territorial Limits**.

Section 9 No Claim Discount

A. COVER FOR YOUR CAR

This section only applies if it is listed in **Your Schedule**.

If no incident occurs during the **Period of Insurance** which results in a claim, **Your No Claim Discount** will increase in line with **Our** usual scale.

If an incident occurs during the **Period of Insurance** which results in a claim, **Your No Claim Discount** will reduce in line with **Our** usual scale.

You cannot transfer **Your No Claim Discount** to anyone else.

Section 10 No Claim Discount Protection

This section only applies if it is listed in **Your Schedule**.

If **You** have chosen **No Claim Discount** protection, **We** will not reduce **Your No Claim Discount** unless more than two claims happen over five periods of insurance in a row.

If two or more claims happen in the period stated above:

- **We** will reduce **Your No Claim Discount** in line with **Our** usual scale for three or more claims;
- this section will no longer apply; and
- Section 9 will apply.

Section 11 Legal assistance plan - definitions

WE, US, OUR

Royal & Sun Alliance Insurance plc and anyone **We** may appoint to act on **Our** behalf.

SOLICITOR

The solicitor or other suitably-qualified person acting for **You**.

MOTOR ACCIDENT

A motor accident which causes accidental loss of or damage to **Your** car or **Your** property, or accidental bodily injury to **You**.

LEGAL EXPENSES

Legal fees and other expenses **Your** solicitor has reasonably charged **You** (with **Our** prior agreement) for any legal proceedings. Also costs which a civil court has ordered **You** to pay or which **We** have agreed to.

LEGAL PROCEEDINGS

Civil proceedings arising out of a motor accident.

UNINSURED LOSS

Expenses or compensation claims (or both) which are not covered by **Your Policy** but for which **You** have a claim at law against the responsible party.

YOU, YOUR

The policyholder or other person insured to drive **Your** car according to the **Schedule** and any passenger in **Your** car, as long as any passenger making a claim has **Your** permission.

YOUR CAR

The car stated in the **Schedule**, any replacement vehicle **We** arrange for **You** while **Your** car is being repaired after **You** have claimed under this **Policy**, any other vehicle which **Your Certificate of Motor Insurance** allows **You** to use in the **British Isles**, or a trailer if **Your Schedule** shows that **You** have cover for a trailer. The trailer will be covered whether or not it is attached to **Your** car.

Section 11 Legal assistance plan - definitions

WHAT WE COVER

In the event that **You** make a claim under this **Policy** in respect of a motor accident in which **You** are involved, **We** will try to recover **Your** uninsured losses (and cover legal expenses to claim those losses) provided **We** and **Your** solicitor are of the view that it is more likely than not that **You** will succeed in a claim for those losses.

If **We** have paid for any legal expenses and **You** are later awarded repayment of costs in any claim, **We** will be entitled to reimbursement of those costs.

You have the right to choose a solicitor to act as **Your** representative subject to **Our** agreement regarding charges.

We will appoint the solicitor upon **Our** standard terms of appointment to act in **Your** name and for **Your** benefit.

The most **We** will pay for legal expenses for all claims that arise from the same motor accident is the amount shown in the

Schedule.

WHAT WE DO NOT COVER

We do not cover the following:

1. Any claim if **You** tell **Us** about the motor accident more than 180 days after it happened.
2. Any claim if the motor accident happened before cover under this section started.
3. Any legal expenses incurred by **You** before **We** agree to appoint a solicitor to act for **You**.
4. Any legal expenses charged as a result of **Your** conduct which may reasonably be considered to hinder **Your** claim.
5. Any legal expenses if **You** withdraw from the legal proceedings without **Our** agreement. **We** will be entitled to a refund of any money **We** have paid.
6. Any claim arising from damage to **Your** car where such claim is made against **You**.

7. Any expenses for an expert witness, unless

We have given written approval.

8. Any legal expenses which **You** can claim under another insurance **Policy** or which **You** could have claimed if **You** had kept to the terms of that **Policy**.

9. Any claim arising from a malicious act.
Important note:

More exceptions which apply to this section

continue on the next page

10. Any claim for any legal expenses relating to any other person or organisation bringing a claim or counterclaim against **You**.

11. Legal expenses **You** can recover from any other person.

Section 11 Legal assistance plan -Part 2 Conditions

A. Controlling of claims

We and **Your** solicitor will have control of any claim.

You must:

- keep **Us** informed of any developments relating to **You** or **Your** claim as soon as possible after **You** find out about them;
- follow **Our** and **Your** solicitor's advice;
- not start, defend, stop or withdraw from legal proceedings without **Our** agreement;
- give **Us** and **Your** solicitor information and instructions as requested.

We may see any information, documents or evidence **You** or **Your** solicitor has. **We** will have direct access to **Your** solicitor at all times.

If in any legal proceedings **Your** claim is not successful and **You** want to appeal, **You** must write and tell **Us** and **Your** solicitor no later than:

- 14 days before the time for making an appeal ends; or
- as soon as possible if the time period during which **You** may make an appeal is 14 days or less.

We will cover **Your** legal expenses for the appeal if **We**, and **Your**, solicitor agree that it is more likely than not that **Your** appeal will succeed.

B. REASONABLE PROSPECT OF SUCCESS

We will try to recover **Your** uninsured losses or pay **Your** legal expenses provided **We**, and **Your**, solicitor are of the view that it is more likely than not that **Your** claim or the legal proceedings will mean **You** receive money by way of compensation.

If at any time **We**, or **Your**, solicitor think that **Your** claim or the legal proceedings do not have a reasonable prospect of success, **We** will confirm this in writing to **You**. **We** will tell **You** that **We** will not take any more action or pay any more legal expenses, without **Our** written agreement, from 28 days after **You** receive the notice.

You have a right to continue the claim or legal proceedings but this will be at **Your** own expense.

C. REPRESENTATION

When **You** have told **Us** about a claim **We** may:

- investigate the claim; and
- attempt to achieve a fair settlement, using a solicitor if **We** think it is necessary.

You have the right to choose a solicitor to act as **Your** representative. If **You** exercise **Your** right to choose a solicitor **You** must not agree charges without **Our** consent. **We** will appoint the solicitor upon **Our** standard terms to act in **Your** name and for **Your** benefit.

We, or **You**, may refer any disagreement about **Your** choice of the solicitor to arbitration under the arbitration condition of this section.

D. LEGAL EXPENSES

The amount of legal expenses **We** will pay will be assessed under the same principles as applied by the courts when assessing costs to be paid by one person to another on the standard basis.

- These are defined in England and Wales under Order 62 of the Rules of the Supreme Court (from time to time), under Order 38 of the County Courts Act 1984 and under the Civil Procedures Rules 1998.
- If the claim falls under the law of Scotland, the claims for costs and expenses will be restricted to amounts allowed in Sheriff Court defended actions under Chapter II (in Ordinary proceedings) or under Chapter IV (in Summary Cause proceedings) of the Act of Sederunt (Fees of Solicitors in the Sheriff Court) (Amendment and Further Provisions) 1993.

You or **Your** solicitor must send all accounts for legal expenses to **Us** as soon as possible after **You** receive them.

We may ask **Your** solicitor to have the legal expenses assessed (detailed or summary), taxed or audited.

The legal expenses that **We** will pay will not be affected by any agreement, or promise made by **You** to any solicitor or other person unless **We** have approved it in writing.

E. SETTLEMENT OFFERS

You must tell **Us** as soon as possible of any offer to settle the claim (this includes any payment into court).

You or **Your** solicitor must not accept or make any offer to settle the claim if this would mean **We** have to pay legal expenses, unless **You** have **Our** agreement. **We** will not withhold **Our** agreement unreasonably.

If **We** or **Your** solicitor are of the view that any offer to settle the claim should be accepted, but **You** do not accept such offer and the amount of the offer is equal to or greater than the total damages which **You** are eventually awarded, **We** will not pay for any further legal expenses from the date of the offer.

F. OPTIONS TO PAY

We may decide to pay **Your** claim for compensation instead of continuing **Your** claim or legal proceedings.

G. CONFLICT OF INTEREST

If at any time during the course of the claim, **We** become aware of any possible conflict of interest, **We** will:

- tell **You** about it in writing; and
- give **You** the right to choose a solicitor.

H. ARBITRATION

You have the right to refer any disagreement **You** have with **Us** to arbitration. **We** also have the same right.

The arbitrator will be a solicitor or barrister **We** and **You** agree on. If **We** and **You** cannot agree, the President of a suitable lawyers' organisation will be asked to choose one. Whoever loses the arbitration will pay all the costs and expenses of the arbitration. If the arbitrator decides in **Our** favour, **You** cannot recover the costs of the arbitration under this section.

We will write to **You** telling **You** of this right if **We** disagree about anything. **You** must write and tell **Us** if **You** want to take up this option.

Using the arbitration procedure does not prevent **You** from referring the matter to the Financial Ombudsman Service or the right to appeal against the arbitrator's decision in a court of law.

I. CANCELLATION

You may cancel this section of the **Policy** at any time. **We** will refund the appropriate proportion of **Your** premium worked out from either the date **You** contact **Us**, or a future date from which **You** would like this section of **Your Policy** cancelled.

We may cancel this section of the **Policy** if **We** send **You** a letter giving **You** 7 days' notice, to **Your** last known address. **We** will then refund the appropriate proportion of the premium.

Section 12 Replacement Locks

WHAT WE COVER

We cover theft of **Your** car **Key(s)**.

We will settle the claim by paying to replace the appropriate locks or lock mechanism.

WHAT WE DO NOT COVER

We do not cover accidental loss of **Your** car **Key(s)**.

Section 13 Breakdown - Definitions

This section only applies if it is listed in **Your Schedule**. The cover provided will depend upon the level of Breakdown cover shown in the **Schedule**. These definitions take precedence over any individual **Policy** definition.

ASSISTANCE SERVICE

Provision of emergency assistance, vehicle recovery, emergency accommodation or car hire, and any other help **We** may give **You**.

YOUR CAR

For the purposes of this section, in addition to the **Policy** definition of **Your** car, it includes any caravan or trailer that has been properly built to be towed by **Your** car when attached by a 50 millimetre ball coupling.

BREAKDOWN

The mechanical breakdown, breakage or failure of any part that is essential for **Your** car to move.

EMERGENCY ASSISTANCE

We will arrange for a recovery agent to come to the scene of the breakdown to try to make **Your** car roadworthy. If this cannot be done, the recovery agent will arrange for **Your** car to be taken to a repairer.

IMMOBILISED

Your car cannot be driven, or is regarded as unsafe or unfit to be used on a public highway, as a result of the breakdown.

Section 13 Breakdown Part 1 - Roadside assistance

WHAT WE COVER

1. ROADSIDE ASSISTANCE

If **Your** car breaks down, **We** will provide emergency assistance at the scene of the breakdown, for up to one hour, to make it roadworthy.

If **Your** car cannot be made roadworthy at the scene of the breakdown, **We** will arrange for it, the **Driver** and up to eight passengers to be taken to a repairer of **Your** choice within 10 miles of the scene of the breakdown.

If the breakdown has been caused by **Your** car running out of fuel, **We** will provide emergency assistance for replacement fuel.

We will provide emergency assistance if **Your** car is immobilised as a result of a flat battery or a flat tyre, or incorrect fuel being accidentally put in the car.

We will provide emergency assistance if **You** accidentally lock **Your** keys in **Your** car or if **Your** car is immobilised due to loss of, or damage to **Your** keys. When **We** provide emergency assistance for this service, **We** will ask **You** to provide suitable identification.

After a breakdown, if **You** ask, **We** will try to get a message to a person of **Your** choice as long as **We** can contact that person by phone or fax.

WHAT WE DO NOT COVER

1. Emergency Assistance at or within one mile of **Your** home address, or where **Your** car is normally kept, except where 'Homecall' also applies.
2. The cost of transporting **Your** car to a repairer more than 10 miles from the scene of the breakdown, except where 'Recovery' also applies. **We** will charge **You** for mileage that is more than 10 miles.

Section 13 Breakdown Part 2 - Recovery

WHAT WE COVER

2. Recovery

If **Your** car cannot be made roadworthy within one hour at the scene of the breakdown, **We** will arrange for it to be taken to a repairer of **Your** choice, **Your** destination, **Your** home address or where **Your** car is normally kept.

We will pay the costs (no more than the cost of a standard-class rail ticket) for one person to collect **Your** car after repairs have been completed.

We will also pay the cost of the following:

- Continuing the journey to **Your** destination or repairer, or returning to **Your** home address or where **Your Car** is normally kept, for the **Driver** and up to eight passengers.

We will do this by providing:

1. a hire car for up to 24 hours (depending on what is available, the hire car **We** provide will be of a similar class to **Your** car, with an engine capacity up to 2500cc); or
 2. an alternative form of transport of **Our** choice.
- Or, **We** will pay emergency accommodation for one night for **You** and up to eight passengers while waiting for the repairs to be completed. This will include bed and breakfast but no other meals or expenses.

The maximum amount **We** will pay is shown under 'Emergency Accommodation' in **Your**

Schedule.

If **You** are declared medically unfit to drive **Your** car during the journey and none of the passengers can drive it, **We** will recover the car, the **Driver** and up to eight passengers to **Your** destination, **Your** home address or where **Your** car is normally kept. **You** will need to produce some form of medical certificate confirming that **You** are medically unfit to drive.

What we do not cover

1. Emergency assistance at or within one mile of **Your** home address, or where **Your Car** is normally kept, except where 'Homecall' also applies.
2. Any costs for car hire if the hire of a replacement car has been refused by the hirer under the hirer's normal terms and conditions.

Section 13 Breakdown Part 3 - Homecall

This section only applies if it is listed in **Your Schedule**. The cover provided under this part of the section is limited to breakdowns which happen within Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands.

WHAT WE COVER

3. Homecall

If **Your** car breaks down at or within one mile of **Your** home address, or where it is normally kept, **We** will provide emergency assistance for up to one hour to make **Your** car roadworthy.

If **Your** car cannot be made roadworthy, **We** will arrange for it to be taken to a repairer of **Your** choice.

WHAT WE DO NOT COVER

1. The cost of transporting **Your** car to a repairer more than 10 miles from the scene of the breakdown, except where 'Recovery' also applies. **We** will charge **You** for mileage that is more than 10 miles.

Section 13 Breakdown Part 4 - European assistance

This section only applies if it is listed in **Your Schedule**. The cover provided by this part of this section is limited to incidents which happen in Albania, Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus (Greek), Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Holland, Hungary, Iceland, Israel, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Morocco, Netherlands, Norway, Poland, Portugal, Romania, Slovak Republic, Slovenia, Spain, Sweden, Switzerland and Tunisia.

WHAT WE COVER

4. European Assistance

If **Your** car is immobilised as a result of fire, theft, accidental damage or breakdown, **We** will provide emergency assistance at the scene for up to one hour to make **Your** car roadworthy.

If **Your** car cannot be made roadworthy at the scene of the immobilising incident, **We** will arrange for it to be taken to a suitable repairer or **Your** destination. **We** will pay the costs (no more than the cost of a standard-class ticket) for one person to collect **Your** car after repairs have been completed.

We will also pay for the following:

- Continuing the journey to the destination or to the repairer, for the **Driver** and up to eight passengers. **We** will do this by providing:
 1. a hire car (depending on what is available, the hire car **We** provide will be of a similar class to **Your Car**, with an engine capacity up to 2500cc - the maximum amount **We** will pay is shown under 'European Self-drive hire' in **Your Schedule**); or
 2. an alternative form of transport of **Our** choice.

Or, **We** will pay emergency accommodation for one night for **You** and up to eight passengers while waiting for repairs to be completed.

This will include bed and breakfast but no other meals or expenses. The maximum amount **We** will pay is shown under 'European Emergency Accommodation' in **Your Schedule**.

If **Your** car cannot be made roadworthy by the intended date of **Your** return to the United Kingdom, **We** will pay for the following:

- The cost of transporting **Your Car** to

Your home address or where **Your** car is normally kept. This cost may include storage costs and the cost of transporting and delivering it. The maximum amount **We** will pay is the current **Market Value** of **Your** car in the UK; or

- the cost for one person to travel by public transport to collect **Your Car** and drive it direct to **Your** home address or where **Your Car** is normally kept. The maximum amount **We** will pay will be the cost of a standard class ticket.

If essential replacement parts are not available locally, **We** will arrange to get the parts from somewhere else. **We** will pay all the charges involved in delivering the parts to **Your** car.

If **You** are declared medically unfit to drive **Your** car during the journey and none of the passengers can drive it, **We** will provide a suitably-qualified **Driver** to drive **Your** car to **Your** destination, **Your** home address or where **Your** car is normally kept. **We** will try to supply a **Driver** at a time that is convenient to **You** but **We** cannot guarantee to provide this service within any specific time scale. **You** will need to produce some form of medical certificate confirming that **You** are medically unfit to drive.

Section 13 Breakdown Part 5 - Conditions

A. CONDITION OF YOUR CAR

1. **You** must replace any part of **Your Car** which is not working properly, including the battery, within 28 days of discovering the fault. If a part is not replaced and a further breakdown of the same or similar cause recurs within 28 days, **We** reserve the right to refuse assistance or to charge a fee that is the same as the recovery agent's normal call-out charge.
2. **You** must maintain **Your Car** in line with the manufacturer's recommendations and only use it in a roadworthy condition.
3. **You** must carry a serviceable spare wheel for **Your Car** (including a spare wheel for any caravan or trailer whilst being towed) at all times.

If the breakdown has been caused by **Your** car running out of fuel, **We** will provide emergency assistance for replacement fuel.

We will provide emergency assistance if **Your** car is immobilised as a result of a flat battery or flat tyre, or incorrect fuel being accidentally put in **Your** car.

We will provide emergency assistance if **Your** car is immobilised due to loss of, or damage to, keys. When **We** provide emergency assistance for this service, **We** will ask **You** to provide suitable identification.

After an immobilised incident, if **You** ask, **We** will try to get a message to a person of **Your** choice as long as **We** can contact that person by phone or fax.

If **Your** tent is damaged as a result of fire, theft or accidental damage, **We** will provide a similar tent for the rest of **Your** holiday. The maximum amount **We** will pay is shown under 'European

Tent Hire' in **Your Schedule**.

WHAT WE DO NOT COVER

1. Any costs for car hire if the hire of a replacement car has been refused by the hirer under the hirer's normal terms and conditions.

4. **Your Car** must be covered by a valid MOT certificate, if applicable.

B. REQUESTS FOR EMERGENCY ASSISTANCE

1. If **You** need emergency assistance, **You** must contact **Us** by phone. **We** must authorise any emergency assistance, otherwise **You** will have to pay any costs.
2. **You** must quote the **Policy** number when calling for emergency assistance so **We** can confirm that cover under this section applies.
3. The **Driver** or another person covered under the **Policy** must be there when the recovery agent is providing emergency assistance.

C. SELECTING THE APPROPRIATE ASSISTANCE SERVICE

1. Depending on the incident, **We** will decide what is the most suitable form of emergency assistance. If **You** do not accept this decision, **We** will not pay more than the cost of the emergency assistance **We** recommend.

D. CONDITIONS OF CAR HIRE

The car must be hired to a person who is covered under the **Policy**. He or she will be responsible for collecting and returning the car to the car hirer.

1. The car hirer's normal terms and conditions will apply. This may mean that:
 - they may refuse to hire a car to anyone covered under the **Policy** who is under 21 or over 70, has held a driving licence for less than one year, or who has certain endorsements on their licence; or
 - they may need a deposit for the cost of fuel and to protect the car hirer against the car not being returned.
2. The availability of car hire is not guaranteed.
3. **We** cannot guarantee to provide a car with a towbar, child seats or an automatic gearbox, which will take roof bars, a roof rack or a roof box.

E. SAFETY OF CONTENTS

1. The **Driver** is responsible for the contents of **Your Car** as long as he or she is covered under the **Policy**.
2. If **Your Car** is recovered, **We** will decide whether to transport any animal, it is **Your** responsibility to make alternative arrangements for its transportation.

F. RESPONSIBILITY FOR THE REPAIRER'S ACTS OR NEGLIGENCE

Once **Your** car has been taken to a repairer, **We** will not be responsible for any repair work they do while they are following **Your** instructions. **We** do not accept responsibility for any loss or damage as a result of something the repairer does or does not do.

G. EMERGENCY ASSISTANCE WHICH IS NO LONGER NEEDED

After asking for emergency assistance, if **You** or anyone covered under the **Policy** repairs **Your** car and **You** do not tell **Us** about this, **We** may charge a fee that is the same as the recovery agent's normal call-out charge.

H. COLLECTING THE CAR FOLLOWING A REPAIR

You are responsible for collecting **Your** car from the garage after repairs have been completed.

I. CANCELLATION

You may cancel this section of the **Policy** at any time. **We** will refund the appropriate share of **Your** premium that **We** work out from either the date **You** contact **Us** or a future date from which **You** would like this section of **Your Policy** cancelled.

We may cancel this section of the **Policy** if **We** send **You** a letter, giving **You** seven days' notice, to **Your** last known address. **We** will then refund the appropriate share of the premium.

The cover under this section of the **Policy** will be cancelled in the event of 5 breakdowns occurring within any one **Period of Insurance**.

J. NOTICE

You must report a breakdown immediately by phoning the emergency number provided, even if **You** do not need the assistance immediately.

Section 13 Breakdown Part 6 - Exclusions

WHAT IS NOT COVERED

Applicable to all levels of Breakdown cover.

1. Any labour charge in addition to those covered under Emergency Assistance, the cost of spare parts and the cost of replacing fuel or car keys.
2. The cost associated with draining or removing an inappropriate fuel or other fluid having been put in the car.
3. Damage as a direct result of getting into **Your Car** after **You** have asked for emergency assistance.
4. Cover for an incident if **You** are entitled to claim for the same incident under another **Policy**.
5. Any expenses which would have arisen in the normal course of the journey.
6. If **Your Car** has been partly or completely buried in mud, snow, sand or water, and this is the sole reason for claiming.
7. Breakdown resulting from poor repair or attempted repair that was carried out during the journey without **Our** agreement.
8. Any breakdown which is the result of a deliberate act by anyone covered under the **Policy**.
9. Breakdown resulting from **Your Car** carrying more passengers, or towing a greater weight, than intended, or driving on unsuitable ground.
10. Any liability or any other costs or losses that result directly or indirectly from providing emergency assistance.
11. Any extra hire car charges, other than the rental charge, if **We** provide a hire car.
12. Any incident, which results in **Your Car** being immobilised, which happened before cover under this section of the **Policy** started.
13. Requests for emergency assistance resulting from not being able to get fuel or other supplies essential for **Your Car** to move, due to fuel or other supplies being scarce in the country in which **You** are driving.
14. Loss or damage to the contents of **Your Car**.
15. Any cost **You** have to pay for sea or river transit unless claimed under the European Assistance section.
16. Any costs **We** have not agreed to pay beforehand.
17. Recovering the car if it is considered to be dangerous or illegal to load or transport.
18. Breakdown due to the failure to replace faulty parts, including the battery, within 28 days of the previous breakdown of the same or similar cause.
19. More than 5 breakdowns within one **Period of Insurance**.
20. Any storage charges **You** may have to pay while **Your Car** is being repaired at a garage.

Conditions which apply to your whole policy

A. REPORTING A CLAIM

You must tell **Us** immediately about any incident or legal proceedings which may lead to a claim.

If there has been a theft or attempted theft, **You** must also tell the police immediately.

You should initially notify **Us** of **Your** claim by phone. **Your** initial claim contact number is shown in **Your Policy** documentation. If **We** then decide that **We** need an Accident or Theft Report form **We** will send one which **You** should complete and return immediately.

Ideally when **You** call **You** will provide:

- Name, address and contact phone number[s] (for **You** and the **Driver** of **Your Car** if not **You**).

We will ask for information about convictions so please try and have driving licence(s) available when **You** call

- Personal details necessary to confirm **Your** identity
- **Your Policy** number
- Information about **Your Car** and any damage it sustained
- Details of the accident or claim circumstances (when, where and how it happened)
- Details of any witnesses and the Police or any other emergency service that was called
- Details of the other party or parties involved including information about damage to their car or property and any injuries that anybody might have sustained
- Where appropriate **Your** thoughts on who was to blame for the accident

We may ask **You** to provide all the details in writing together with any evidence which **We** may need.

If **You** receive a writ, summons or other legal documents or letters, **You** must send them to **Us** immediately.

You must not answer any letters without **Our** written permission. **We** will not refuse permission without a good reason.

B. ASSESSING YOUR CLAIM

We suggest that soon after receiving **Your Policy** **You** read the section in **Your Policy** booklet headed "What **You** should do if there is an accident or theft". Whilst **We** hope **You** never need the information it is better to be prepared for the unexpected.

You must not admit or deny a claim or negotiate or promise to pay a claim without **Our** written permission. **We** will not refuse permission without a good reason.

C. FRAUD

We will not pay benefits or arrange assistance if:

- **You** or any person makes a false claim or deliberately exaggerate **Your** claim;
- **You** or any person sends **Us** false declarations or statements to support **Your** claim; or
- **You** or any person sends **Us** any other false or invalid documents to support **Your** claim.

Any fraud may result in **Your Policy** being invalid and all benefits forfeited.

D. CHANGES IN RISK

You must tell **Us** immediately about any change in risk which could affect **Your Policy**. For example, **You** must tell **Us** if any of the following happens:

- **You** or any other **Driver** has been convicted of any motoring offence including fixed penalty offences, or has any prosecutions outstanding;
- **You** or any other **Driver** has been involved in any accidents, losses or thefts, regardless of

whether a claim was made;

- **You** or any other **Driver** has been convicted of a criminal offence or have possible prosecutions outstanding;
- **You** or any other **Driver** develops a health condition which may affect their driving, or an existing condition worsens;

- The main **Driver** of **Your Car** changes;
- The registered keeper or owner of **Your Car** changes;
- There is a change in use of **Your Car** (for example, **You** require business use);
- **You** get an extra car or change **Your Car** for another one;
- The place where **Your Car** is usually kept changes;
- Any modifications are made to **Your Car** (e.g. any changes which may affect the car's performance).
- The number of vehicles in **Your** family changes;

This is not a full list. If **You** are not sure whether to report any change, please speak to **Us**. **We** may re-assess **Your** cover and premium as a result of any important information **You** give **Us**.

If **You** do not tell **Us** anything which is relevant:

- **Your Policy** may not be valid; and
- **We** may reject **Your** claim..

E. LOOKING AFTER YOUR CAR

You and any other **Driver** must do everything possible to prevent loss or damage and keep **Your** car or any **Loan Car** in good condition.

You must allow **Us** to examine **Your** car at all reasonable times.

F. CANCELLING YOUR POLICY

We may cancel **Your Policy**. If **We** do this, **We** will write to **You** at **Your** last known address. In **Our** letter **We** will confirm that all cover will end 7 days after the date on the letter. In these circumstances **You** must return **Your Certificate of Motor Insurance** to **Us**.

You can cancel **Your Policy**. To do this **You** must write to **Us** and return **Your Certificate of Motor Insurance**.

If no claim is made or will arise, **We** will give **You** a refund on **Your** premium for any remaining period of cover.

If a claim is made or will arise, **We** will not give **You** a refund on **Your** premium.

We reserve the right to cancel **Your Policy** in the event that there is a default in instalment payments due under any linked loan agreement. If **You** pay **Your** premium monthly, cover under this **Policy** will end if **You** do not pay any monthly premium when it is due. In these circumstances **You** must return **Your Certificate of Motor Insurance** to **Us**. However, **We** will send a letter to **Your** last known address and give **You** the opportunity to pay the premium within 7 days.

If **You** cancel **Your Policy** after an event which may lead to a claim, **You** must pay **Us** the rest of **Your** premium up until the next renewal date.

If **Your Policy** is cancelled before the first renewal, any refund of premium may be subject to an administration fee, which accounts for **Our** costs in providing the **Policy**. **We** will notify **You** of any administration fee that has been applied.

G. OTHER INSURANCE

If a claim under **Your Policy** is also covered by other insurance, **We** will only pay **Our** share of the claim.

H. TAKING OVER YOUR RIGHTS

If **You** make a claim, **You** must be prepared to take any steps **We** ask **You** to take to protect **Your** rights. **You** must also be prepared to allow **Us** to act in **Your** name and take any steps **We** feel are necessary to protect **Your** rights.

This may mean that **We** defend or settle the claim in **Your** name. If this happens, **We** will pay any costs and expenses involved.

I. COVER FOR CAR SHARING

Your Policy allows **You** or **Your** partner to receive a mileage allowance from **Your** or **Your** partner's

employer, or accept payment from passengers in **Your** car as part of a car-sharing agreement, as long as:

- **Your Car** has not been built or adapted to carry more than eight passengers and a **Driver**;
- **You** or **Your Partner** are not carrying passengers as part of a business of carrying passengers;

- **You** or **Your Partner** do not make a profit from the total payments **You** or **Your Partner** receive for a journey;
- **Your Car** is being used for a purpose included on **Your Certificate of Motor Insurance**; and
- the total payments for any mileage allowance **You** or **Your Partner** receive are within the published guidelines of HM Revenue & Customs.

J. OUR RIGHT TO RECLAIM PAYMENTS

We may claim back from **You** any payment which **We** make under **Your Policy**:

- because of the requirements of any law; and
- which **We** would not have paid if that law had not existed.

K. FRAUDULENT APPLICATION FOR INSURANCE

We will not pay benefits or arrange help if:

- any part of **Your** application for this insurance; or
- any further changes **You** ask for under this **Policy**; are deliberately or negligently fraudulent.

For example, this could include:

- not telling **Us** about motoring or criminal convictions;
- not telling **Us** about previous accidents or losses, even if a claim was not made;
- not telling **Us** about modifications to **Your Car**;
- giving **Us** false information about who is the registered keeper or owner of **Your Car**;
- giving **Us** false information about the main user of **Your Car**; or
- giving **Us** false information about the true number of vehicles in **Your** family.

This is not a full list.

Exceptions which apply to your whole policy

A. USE AND DRIVING

We will not cover any claim if **Your** car is being:

- used for a purpose which is not included on **Your Certificate of Motor Insurance**;
- driven by someone or in the care of someone for the purpose of being driven, who is not shown as allowed to drive on **Your Certificate of Motor Insurance**;
- driven by someone who does not have a valid licence unless he or she has held one and is not disqualified from getting another one;
- driven by someone who does not meet the conditions of their licence.

This does not apply to claims under Sections 2, 3 or 4 if **Your** car is in the care of:

- a garage or similar motor trade organisation for servicing or repair; or
- a hotel or restaurant for the purpose of parking.

B. LIABILITY WHICH RESULTS FROM AN AGREEMENT

We do not cover any liability which results only from an agreement **You** have made.

C. RADIOACTIVE CONTAMINATION

We do not cover any loss, damage, or liability caused by:

- ionising radiation or radioactive contamination from nuclear fuel or nuclear waste from burning nuclear fuel; or
- the radioactive, toxic, explosive or other dangerous properties of explosive nuclear equipment or nuclear parts.

Conditions which apply to your whole policy

D. WAR RISKS

We do not cover any loss, damage or liability caused by war, riot, revolution or any similar event, except as required under road traffic laws.

E. RIOT AND CIVIL UNREST

We do not cover incidents caused by riot or civil unrest outside of England, Scotland, Wales, the Isle of Man or the Channel Islands.

This exception does not apply to Section 1.

F. SONIC BANGS

We do not cover damage caused by pressure waves from aircraft and other flying objects travelling at or above the speed of sound.

G. POLLUTION

We do not cover loss or damage caused by pollution or contamination, unless the pollution or contamination is the direct result of a single incident which happens during the **Period of Insurance**.

To qualify for cover, the incident must be sudden, identifiable, unintended and unexpected.

All pollution caused by one incident will be considered to have happened at the time the incident took place.

This exception does not apply if **We** must provide cover under road traffic laws.

H. RALLIES, COMPETITIONS, TRIALS AND TRACK USE

We will not cover any claim if **Your** car is used:

- in a rally;
- in a competition;
- in a motor trial;
- on a racetrack;
- on a circuit; or
- on a prepared course.

I. Public authorities

We do not cover any loss or damage caused by any government, public or local authority legally removing, keeping or destroying **Your** car.

What you should do if there is an accident or theft

WHAT TO DO IMMEDIATELY AFTER THE ACCIDENT

1. People are more important than property, so **Your** first priority should be to check whether anyone is injured and look after them. Call for medical help if necessary.
2. If anyone is injured, **You** must show **Your Certificate of Motor Insurance** to the police or to anyone who has a good reason for seeing it. If **You** can't do this at the scene, **You** must report the accident to the police within 24 hours and produce **Your Certificate of Motor Insurance** then.
3. If **Your Car** or anything in it is stolen, **You** should report the incident to the police as soon as possible.
4. Always stop if **You** are involved in an accident and exchange:

- names and addresses (including those of any witnesses);
 - details of insurance companies (including **Policy** numbers if known); and
 - vehicle registration numbers.
5. Do not admit **You** are to blame or offer any payment. It could make it more difficult for **Us** to handle **Your** claim and may affect **Your** rights.
 6. Draw a diagram of the accident scene. This should include:
 - the position of the cars before and after the accident;
 - the road layout;
 - any obstructions to **Your** or other road users' vision;

- the position of any witnesses; and
 - anything else which could be relevant to the cause of the accident (for example speeds and distances involved, and weather conditions).
7. If **You** receive any letters or documents about the accident, please do not answer them and forward them to **Us** immediately.
 8. Remember that **Your** insurance consultant is there to help **You** if **You** need to make a claim. But if the accident or loss happens out of office hours, or **You** need emergency help, call the UK claims helpline.

Your helpline number is on **Your** claims helpcard.

NOTIFYING A CLAIM

You should initially notify **Us** of **Your** claim by phone if **Your** car is stolen or damaged following an incident which is insured under **Your Policy**. **Your** UK claims helpline number is shown on **Your** claims helpcard. **Our** team of experts will move into top gear to get **You** back on the road, or get repairs done as quickly as possible. If **We** decide that **We** need an Accident or Theft Report form **We** will send one which **You** should complete and return immediately.

Ideally when **You** call **You** will provide:

- Name, address and contact phone number(s) for **You**, and the **Driver of Your Car** if different.

We will ask for information about convictions so please have any driving licence(s) ready when **You** call.

- Personal details necessary to confirm **Your** identity.
- **Your Policy** number.
- Information about **Your Car** and any damage it sustained.
- Details of the accident or claim circumstances (when, where and how it happened).
- Details of any witnesses and the Police or any other emergency service that was called.

- Details of the other party or parties involved, including information about damage to their car or property and any injuries that anybody might have sustained.
- Where appropriate, **Your** thoughts on who was to blame for the accident.

We may also request additional information (e.g. a sketch plan). Sometimes **We** may wish to meet with **You** or undertake further investigations, but **We** will advise **You** about that when **You** call to report the incident. Claims conditions require **You** to provide **Us** with any reasonable assistance or evidence that **We** require.

CAR REPAIRS

We take pride in the claims service **We** offer to **Our** customers. Where **Your Policy** provides cover for damage to **Your** car **We** have a network of recommended repairers who will collect and redeliver **Your** car. Where provided for under **Your Policy**, they will also provide a **Loan Car** to keep **You** mobile. The repair process will commence immediately the car arrives on their premises. To ensure there is no effect on any existing warranty **You** may have they provide a lifetime guarantee on all repairs.

Where **You** choose not to use one of **Our** recommended repairers **We** will arrange for the damaged car to be examined by one of **Our** motor engineers to agree the repair cost with **Your** nominated repairer. The inspection should happen within 2 working days of **You** providing repair details to **Us**.

IF YOUR CAR IS STOLEN OR NOT FIT TO DRIVE

If **You** have comprehensive or third party fire and theft cover, **We** will arrange for **You** to have a hire car for up to 48 hours straight after the incident. **We** will pay for this.

If **You** have comprehensive cover and **Your** car is at one of **Our** recommended repairers, they will give **You** a **Loan Car** while yours is being repaired. **We** will pay for this. However, **You** will not get a **Loan Car** if **You** have third party fire and theft or third party only cover, if **Your** car is stolen and not recovered or if **Your** car is damaged beyond economical repair.

If **You** car is damaged but roadworthy **Our** recommended repairers have been carefully selected to give **You** a fast, reliable and professional service. By using them **You** will also benefit from:

- **Our** authority to start repairs as long as **Your Car** is economical to repair;
- collection and return of **Your Car**;
- cleaning of **Your Car** before it is returned to **You**; and
- a lifetime guarantee on all repairs.

We will pay for the above benefits.

If **You** have comprehensive cover and **Your** car is at one of **Our** recommended repairers, they will give **You** a **Loan Car** while yours is being repaired. **We** will pay for this. However, **You** will not get a **Loan Car** if **You** have third party fire and theft or third party only cover, and **Your** car is damaged beyond economical repair.

If **You** choose any other vehicle repairer, it will not affect **Your** right to claim. However, **We** may not be able to arrange any of the above benefits or automatically insure any replacement car for **You**.

IF YOU HAVE UNINSURED LOSSES

Even if a claim is covered under **Your Policy**, **You** could still be out of pocket for expenses such as:

- **Your Policy Excess**;
- the cost of alternative transport; and
- loss of earnings.

If Section 11 'Legal assistance plan' is listed in **Your Schedule**, contact **Your** insurance consultant. They will arrange to send **You** a claim form. **We** will make all reasonable efforts on **Your** behalf to get back uninsured losses following an accident which is not **Your** fault.

IF YOU NEED LEGAL ADVICE

If **You** need legal advice, **We** offer a free legal advice service. **You** will have to pay for the cost of the call. **Our** team of qualified legal advisers can give **You** free, confidential advice on motoring matters.

Here are some examples of the help they can give **You**.

- They can provide legal advice after an accident. For example, if **You** do not have **Our** Legal assistance plan then they can advise **You** on what to do if **You** want to make a claim against another person. However they will not contact other people, make claims or carry out legal proceedings on **Your** behalf - **You** need **Our** Legal assistance plan for that.
- They can provide legal advice on consumer issues which relate to motoring. For example, they can tell **You** about **Your** rights if **You** are unhappy with a car which **You** have bought.
- They can provide **You** with legal advice if **You** are facing prosecution for driving or parking offences.

This service is confidential, and **You** can stay anonymous if **You** want. To use it, call **01132 982632** and ask to speak to a legal adviser. Please quote code 33885, together with the renewal date on **Your** current **Certificate of Motor Insurance**.

IF YOU NEED SOMEONE TO TALK TO

If **You** need someone to talk to after an accident, **We** offer a free counselling service. **You** will have to pay for the cost of the call. This is available for **You** and members of **Your** immediate family and is for motoring matters only. **Our** experienced, qualified counsellors can help **You** when **You** need it most.

Here are some examples of the help they can give **You**.

- They can help **You** come to terms with trauma after an accident.
- They can help **You** come to terms with injuries, disability and bereavement.
- They can offer **You** victim support (for example, if **Your Car** is stolen).
- They can even offer counselling for stress which has been caused by motoring.

This service is confidential, and **You** can stay anonymous if **You** want. To use it, call **01132 982632** and ask to speak to a counsellor. Please quote code 33885, together with the renewal date on **Your** current certificate of insurance.

What you should do if you want to take your car abroad

IMPORTANT GUIDELINES WHEN TRAVELLING ABROAD

Your Policy provides free foreign use cover for countries defined in the **Territorial Limits**.

The number of days of free foreign cover is shown as 'Foreign Use' under the '**Policy** limits' in **Your Schedule**. If the length of any visit (or the total length of all visits during the **Period of Insurance**) is greater than the number of days shown as 'Foreign use' in **Your Schedule**, **You** must tell **Us** before **You** take **Your** car abroad. **You** will have to pay an extra premium to extend **Your** cover.

We can provide a Green Card as proof of insurance, although this is no longer necessary for a visit to any of the countries defined in the **Territorial Limits**. For those countries that have recently been approved by the European Commission **We** would recommend that a Green card is issued. **You** will need a Green Card to visit countries outside of the **Territorial Limits**. **You** will also have to pay an extra premium to extend **Your Policy** cover to any additional countries.

If **You** have an accident abroad, phone the Euro helpline on **Your** claims helpcard.

Take the following insurance documents when **You** travel abroad:

1. **Your Certificate of Motor Insurance**.
2. The European accident statement.

In addition, check the requirements for using a vehicle in the countries **You** are visiting. These can be obtained from the Foreign and Commonwealth Office. (www.fco.gov.uk)

You may also find it helpful to have this **Policy** booklet with **You** for the advice and information given below.

If **You** have an accident abroad, follow the procedure below.

1. Immediately report the accident to the police if anybody involved in the incident is injured or if there is a disagreement with the other **Driver**. Get details of the police team that attended the scene or who the accident was reported to.

2. Give **Your** name and address, and **Our** name and address to the other party and produce **Your Certificate of Motor Insurance**.
3. Get the name and address of the other **Driver**, details of their motor insurer (including **Policy** number) and information about the registration and ownership of the other vehicles involved.
4. Call **Our** Euro Claims Helpline on **Your** helpcard as soon as possible, particularly if anybody is injured.
4. Call **Our** Euro Claims Helpline on **Your** helpcard as soon as possible, particularly if anybody is injured.
5. Never make any statement or sign any document (other than the European accident statement) without the advice of a lawyer or competent official. Do not sign the European accident statement, particularly if written in a foreign language, before **You** are certain that **You** understand and agree with every word.
6. If **You** have a camera, take photographs showing the layout of the scene and positions of the vehicles from various angles.
7. Use **Your** European accident statement (the various linguistic editions of this form are identical throughout Europe) and be sure to get the following details:
 - The make, registration number and colour of the other vehicle and whether it is right or left-hand drive. If the Third party vehicle is a lorry obtain the number of both the cab and trailer units. In some countries these have different registration numbers
 - The full names, addresses and occupations of independent witnesses.
 - The date, time and exact place of the accident.
 - The speeds of **Your** own and the other vehicle.
 - Signals given by **You** and the other **Driver**.
 - Weather and road conditions.

- Names and addresses of people injured and details of those injuries.
- Details of damage to **Your** own and other vehicles.

If **You** do not have a European accident statement, collect the following information:

1. Date, time and place of the accident
2. Other vehicle's details
3. Registration number
4. Country of registration
5. **Policy** number of the insurance
6. Green card number

7. Name and address of the insurer
8. Surname, first name and address of the **Driver**
9. Accident circumstances including details of damage to vehicles and injuries to any people involved
10. Sketch the scene and the position of the vehicles (include road markings where possible)

Conditions which apply to your whole policy

WHAT YOUR RSA HELPCARD CAN DO FOR YOU

We aim to provide a high-quality service to **Our** policyholders. The claims helplines on **Your** claims helpcard are part of this quality service and are available 24 hours a day, 365 days a year.

The phone call will cost **You** nothing, but **You** may have to pay for any service **You** decide to use if the claim is not covered by **Your Policy**.

SWIFT HELP FROM OUR ASSISTANCE SERVICES

Whether or not **Your** car can be driven, **We** will be on hand to help.

If the incident is covered under **Your Policy**, **Our** assistance services will aim to be with **You** within one hour of **You** phoning **Our** UK claims helpline. They will take **You** and **Your** passengers home or to **Your** destination within the UK.

Your car will be taken to one of **Our** recommended repairers.

You only need to make one call. **Your** details will be fed through to **Our** claims team, who will send **You** a claim form. Just fill in the form and sign it. **We'll** do the rest.

RSA REPAIRER NETWORK

Our UK claims helpline will give **You** details of **Our** nearest recommended repairer.

AUDIO AND COMMUNICATION EQUIPMENT

If **You** have comprehensive or third party fire and theft cover, **Our** UK claims helpline will put **You** in touch with **Our** recommended stereo replacement company.

HOTEL ACCOMMODATION

If **You** have comprehensive cover, **Our** UK claims helpline can help **You** arrange emergency overnight accommodation if **You** cannot continue **Your** journey. Simply pay for the accommodation yourself and **We'll** give **You** a refund when **You** claim. (See **Your Policy Schedule** for the maximum amounts **We** will pay.)

GLASS REPLACEMENT

If **You** have comprehensive cover, **Our** glass helpline will send **You** to one of **Our** recommended windscreen companies. Simply pay the **Excess** for a replacement windscreen – they will do the rest.

If **Your** windscreen is laminated, it may be possible to repair it.

EUROPEAN ASSISTANCE

If **You** are involved in an incident abroad, **Our** Euro helpline can help 24 hours a day, 365 days a year.

They will arrange for **Your** car to be brought back to the UK where **Our** normal claims service will apply.

Complaints procedure

COMPLAINTS PROCEDURE

Our commitment to customer service

At RSA, **We** are committed to going the extra mile for **Our** customers and wherever possible, exceeding their expectations.

If **You** believe that **We** have not delivered the service **You** expected or **You** are concerned about any aspect of the service **We** have provided, then please let **Us** know. Preferably through **Your** usual sales and service contact point.

If **You** are unsure how to contact **Your** sales and service point please contact **Our** Customer Relations Team. Details of which follow.

We promise to:

- Fully investigate **Your** complaint
- Keep **You** informed of progress
- Do everything possible to resolve **Your** complaint
- Learn from **Our** mistakes
- Use the information from **Your** complaint to proactively improve **Our** service in the future.

We aim to resolve **Your** concerns within 24 hours. Experience tells **Us** that most difficulties can be sorted within this time.

In the unlikely event that **Your** concerns have not been resolved within this time, **We** will issue a letter acknowledging **Your** complaint, letting **You** know the reasons why and **We** will continue to keep **You** well informed of the further actions **We** will be taking to reach a suitable conclusion.

If **You** continue to be unhappy with **Our** proposed course of action, **You** can progress **Your** complaint with **Our** Customer Relations Team who will conduct a separate investigation and full review, that will be concluded by **Us** issuing a final response letter.

HOW TO CONTACT US

Customer Relations can be contacted by:

Telephone: **0800 107 6160**

Write: Customer Relations Office

RSA
Bowling Mill
Dean Clough Industrial Estate
Halifax HX3 5WA

Tel: **0800 1076161**

Fax: **01422 325227**

Email: crt.halifax@uk.rsagroup.com

IF YOU ARE STILL NOT HAPPY

If **You** are still not satisfied after the review, or **You** have not received a written offer of resolution within 8 weeks of the date **We** received **Your** complaint, Royal & Sun Alliance Insurance plc is regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service and **You** can refer **Your** complaint to them.

They can be contacted at:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Telephone: **0845 080 1800**

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

Website: www.financial-ombudsman.org.uk

You must approach the Financial Ombudsman Service within 6 months of **Our** final response to **Your** complaint. **We** will remind **You** of the time limits in **Our** final response.

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

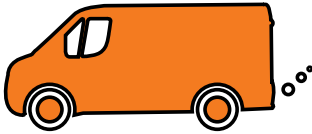
THANK YOU FOR YOUR FEEDBACK

We value **Your** feedback and at the heart of **Our** brand **We** remain dedicated to treating **Our** customers as individuals and giving them the best possible service at all times. If **We** have fallen short of this promise, **We** apologise and aim to do everything possible to put things right.

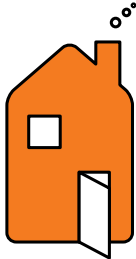
The YouChoose insurance family also offer



Bike Insurance



Van Insurance



Home Insurance

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and click to save more money on your insurance with the YouChoose insurance family.

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