

MORE TH>N® RESCUE



POLICY WORDING



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# YOUR COVER AT A GLANCE

Standard Benefits	Roadside Assistance	Roadside Assistance & Homecall	Roadside Assistance, Recovery & European Assistance	Roadside Assistance, Recovery, Homecall & European Assistance
Up to one hour's assistance at the roadside	✓	✓	✓	✓
Recovery of your car, driver and up to eight passengers to a local garage	✓	✓	✓	✓
Assistance if you have a flat tyre or flat battery, have run out of fuel or have accidentally put the wrong fuel in your car	✓	✓	✓	✓
Assistance if you break or lose your car keys, or accidentally lock them in your car	✓	✓	✓	✓
Assistance at or within one mile of your home address	✗	✓	✗	✓
Recovery of your car, driver and up to eight passengers to any garage, your destination or home address	✗	✗	✓	✓
Hire car so you can continue your journey	✗	✗	✓	✓
Emergency overnight accommodation	✗	✗	✓	✓
Recovery of your car and passengers – if the driver is declared medically unfit to drive during the journey	✗	✗	✓	✓
Cost of a standard - class rail ticket to collect your car following repair	✗	✗	✓	✓
Emergency message forwarding to let friends or family know you've broken down	✓	✓	✓	✓
Emergency Assistance in Europe (all benefits listed above apply in Europe)	✗	✗	✓	✓

Please read your Schedule for the limits of cover and benefits provided by your policy, and read this policy booklet for any conditions and exceptions that may apply.

## POLICY SUMMARY

MORE TH>N Rescue is underwritten by Royal & Sun Alliance Insurance plc. It is an annual contract and may be renewed each year subject to the terms and conditions then applicable.

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

- Roadside Assistance
- Roadside Assistance & Homecall
- Roadside Assistance, Recovery & European Assistance
- Roadside Assistance, Recovery, Homecall & European Assistance.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions that apply, you should read the Policy Wording. You will have 14 days to decide if you wish to cancel the policy – see "Your right to cancel the policy" for more information.

Full details of what you have chosen are shown in your personal quotation and policy schedule.

TABLE 1

# STANDARD FEATURES

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

Features and Benefits	Significant Exclusions or Limitations	Policy Reference	Roadside Assistance	Roadside Assistance & Homecall	Roadside Assistance, Recovery & European Assistance	Roadside Assistance, Recovery, Homecall & European Assistance
<p><b>Roadside Assistance</b> Up to one hour's assistance at the roadside, including for a flat tyre, flat battery, loss or damage to keys or if you run out of fuel.</p>	<ul style="list-style-type: none"> <li>Emergency assistance at or within one mile of your home address.</li> <li>The cost of transporting your car to a repairer more than 10 miles from the scene of the breakdown.</li> </ul>	Roadside Assistance – Section 1	✓	✓	✓	✓
Recovery of your car, driver and up to 8 passengers to a local garage.			✓	✓	✓	✓
<p><b>Homecall</b> Assistance at or within one mile of your home address.</p>	The cost of transporting your car to a repairer more than 10 miles from the scene of the breakdown.	Homecall – Section 3	X	✓	X	✓
<p><b>Recovery</b> Recovery of your car, driver and up to 8 passengers to any garage, your destination or home address, including if the driver is declared medically unfit to continue the journey.</p> <p>Hire car for up to 24 hours so you can continue your journey.</p>	<ul style="list-style-type: none"> <li>Emergency assistance at or within one mile of your home address.</li> <li>Any costs for car hire if the hire of a replacement car has been refused under the hirer's normal terms and conditions.</li> </ul>	Recovery – Section 2	X	X	✓	✓
Emergency overnight accommodation.			X	X	✓	✓
<p><b>European Assistance</b> Provides roadside assistance and recovery while driving your car in Europe.</p>	As above.	European Assistance – Section 4	X	X	✓	✓

TABLE 2

## GENERAL EXCLUSIONS AND CONDITIONS

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

### General Exclusions – what is not covered

- Any charges we have not authorised and more than one hour's labour charges or the cost of spare parts, fuel or car keys.
- Costs relating to the use of incorrect fuel or fluids.
- If the car is buried or partly buried in mud, snow, sand or water.
- The car being driven by or in charge of a person without a current and valid licence.

### General Conditions

- The maximum number of claims within one annual period of insurance is 5.
- Anyone legally entitled to drive your car is covered when the car breaks down.
- The car must be in a roadworthy condition and covered by a valid MOT certificate.
- You must carry a spare tyre for the car with you.
- We may charge a fee of at least £30 for emergency assistance that you request but no longer need if you repair the car but you do not tell us.

## IMPORTANT INFORMATION

### YOUR RIGHT TO CANCEL THE POLICY

If, having examined your policy documentation, you decide not to proceed with the insurance, you will have 14 days to cancel it, starting on the day you receive the policy documentation. To cancel, please write to the address or call the number shown on your policy schedule and we will refund any premiums already paid, except when you have already made a claim under your policy. Any refund of premium due may be subject to an administration charge of up to £35.

### REQUESTS FOR ASSISTANCE

If you need emergency assistance, you must contact us immediately by phone on the Emergency Assistance Helpline (UK – 0800 300 977; Europe + (44) 20 8763 3228) and you must quote your policy number. We must authorise, in advance, any emergency assistance, car hire or replacement costs etc. otherwise you will have to pay any costs incurred.

Full details of how to reclaim any expenses incurred are included in the Policy Wording.

### COMPLAINTS

We aim to give customers a high standard of service at all times. We have an internal complaint procedure in place and you also have the right to refer your complaint to the Financial Ombudsman Service. If you are unhappy with the service provided for any reason or have cause for complaint, you should initially contact us on 0800 300 285. We will tell you what we will do to resolve your concerns and how long it will take. In the unlikely event that you remain dissatisfied and wish to make a complaint, please contact our Customer Relations Unit at the address below.

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

MORE TH>N Rescue	Financial Ombudsman Service
Customer Relations Office RSA 1st Floor Bowling Mill Dean Clough Industrial Park Halifax HX3 5WA	Insurance Division The Financial Ombudsman Service South Quay Plaza 183 Marsh Wall London E14 9SR

### COMPENSATION

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

# OTHER IMPORTANT INFORMATION

## PREMIUMS AND PAYMENTS

Premiums are inclusive of Insurance Premium Tax.

You may pay for your policy either annually or by monthly instalments. Annual premiums may be paid by direct debit, credit/debit card or by cheque. Monthly instalments can only be paid by direct debit.

## RENEWING YOUR POLICY

At least 21 days before each policy renewal date, we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change the cover or do not wish to renew the policy, please tell us before the renewal date.

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

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

## TERMINATION OF THE CONTRACT

You may cancel the policy at any time. If you cancel the policy, you may be entitled to a refund of premium.

If you cancel this policy before the first renewal date, any refund of premium may be subject to an administration charge of up to £35.

We may cancel this policy, by giving you at least 7 days' notice at your last known address.

If we cancel the policy, we will refund the appropriate portion of the premium already paid for the remainder of the current period of insurance.

## THE LAW AND LANGUAGE APPLICABLE TO THE POLICY

Both you and we can choose the law that will apply to this policy. We have chosen English law. The language used in this policy and any communications relating to it will be English.

## RSA

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

# YOUR RESCUE POLICY WORDING

The Policy and Schedule together are evidence of the contract between you and Royal & Sun Alliance Insurance plc. This contract is based on the information in the Insurance Statement which is also part of this contract.

You should read this booklet with your Schedule. The benefits provided will depend on the level of cover shown in the Schedule.

The following levels of cover are available:

- Roadside Assistance
- Roadside Assistance and Homecall
- Roadside Assistance, Recovery and European Assistance
- Roadside Assistance, Recovery, Homecall and European Assistance.

## DEFINITION OF WORDS

"**we**" or "**us**" means Royal & Sun Alliance Insurance plc.

"**you**" or "**your**" means the policyholder named in the Schedule or any person who, at the time of the breakdown, is legally entitled to drive your car.

"**your car**" means the car whose details have been reported to and accepted by us, and whose registration number is shown in the Schedule. It also 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**" means the mechanical breakdown, breakage or failure of any part that is essential for your car to move.

"**emergency assistance**" means we will arrange for a recovery agent to attend 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**" means 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.

"**car keys**" means any device used for starting the car or using its locks or immobiliser.

## SECTION 1

# ROADSIDE ASSISTANCE

### WHAT IS COVERED

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 flat tyre, or incorrect fuel being accidentally put in the car.

We will provide emergency assistance if you accidentally lock your car keys in your car or if your car is immobilised due to loss of or damage to your car 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 IS NOT COVERED

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.

The cover provided under this section is limited to breakdowns which happen within Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands.

# SECTION 2

# RECOVERY

## WHAT IS COVERED

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 the 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:
  - 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 of up to 2500cc); or
  - 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 '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 IS NOT COVERED

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 under the hirer's normal terms and conditions.

The cover provided under this section is limited to breakdowns which happen within Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands.

## SECTION 3

# HEMECALL

### WHAT IS COVERED

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 IS NOT COVERED

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.

The cover provided under this section is limited to breakdowns which happen within Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands.

## SECTION 4

# EUROPEAN ASSISTANCE

### DEFINITION OF WORDS

"**emergency assistance**" means, for the purposes of this section, that we will arrange for a recovery agent to come to the scene of the incident if your car is immobilised through fire, theft, accidental damage or 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.

The cover provided under this section is limited to incidents which happen within 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, F.Y.R.O.M., Malta, Morocco, Netherlands, Norway, Poland, Portugal, Romania, Slovak Republic, Slovenia, Spain, Sweden, Switzerland and Tunisia.

### WHAT IS COVERED

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 the cost of the following:

- Continuing the journey to your destination or to the repairer, for the driver and up to eight passengers. We will do this by providing:
  - 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 of up to 2500cc – the maximum amount we will pay is shown under 'European self-drive hire car' in your schedule); or
  - 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 timescale. You will need to produce some form of medical certificate confirming that you are medically unfit to drive.

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 you accidentally lock your car keys in your car or if your car is immobilised due to loss of or damage to your car keys. When we provide emergency assistance for this service, we will ask you to provide suitable identification.

After an immobilising incident, if you ask, we will try to get a message to a person of your choice as long as we can contact them 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 IS NOT COVERED

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

## SECTION 5

# GENERAL EXCEPTIONS

### WHAT IS NOT COVERED

1. Any extra labour charges, the cost of spare parts and the cost of replacing fuel or car keys.
2. The costs 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.
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 you or any passenger.
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 consequential loss (loss as a result of an event) arising from providing emergency assistance.
11. Any extra hire car charges, other than the rental charge, if we provide a hire car.
12. Requests for emergency assistance resulting from not being able to get fuel or other supplies that are essential for your car to move, due to fuel or other supplies being scarce in the country in which you are driving.
13. If the car is used for hire and reward, racing competitions, rallies or trials, commercial travelling or in connection with the motor trade.
14. Loss of or damage to the contents of your car.
15. Any costs you have to pay for sea or river transit, unless claimed under the European Assistance Section.
16. Any costs that we have not agreed to pay beforehand.
17. Any loss or damage caused to your car, or any loss or expense arising from or contributed to, by:
  - ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste which results from burning nuclear fuel; or
  - the radioactive, toxic, explosive or other dangerous properties of any nuclear machinery or any part of it.
18. Loss or damage caused by war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution or military power.

19. Any loss or damage caused by riot or civil commotion that happens outside England, Scotland, Wales, the Isle of Man or the Channel Islands.
20. Recovering your car if it is considered to be dangerous or illegal to load or transport.
21. Any storage charges you have to pay while your car is being repaired at a garage.
22. Requests for emergency assistance from anyone who is driving your car with your permission who:
  - does not hold a current and valid UK driving licence; or
  - is not keeping to the conditions of their driving licence.
23. Any incident which results in your car being immobilised which happened before the cover under this policy started.
24. Breakdown due to the failure to replace faulty parts, including the battery, within 28 days of a previous breakdown of the same or similar cause.
25. More than 5 breakdowns within one period of insurance.

## SECTION 6

# GENERAL CONDITIONS

### A – GENERAL

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We will provide cover under the policy only if the information you gave when applying for insurance or when making a claim, either by speaking to us or on any document, is true as far as you know.

### B – EXPENSES CLAIMS PROCEDURE

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For any expenses incurred as a result of the breakdown, which are covered by the policy terms and conditions and where MORE TH>N attended the incident, please send details of the claim, along with a copy of the receipt(s) to;

MORE TH>N Rescue Expenses Claims  
Europ Assistance  
Sussex House  
Perrymount Road  
Haywards Heath  
RH16 1DN

Please include (for you and the driver of your vehicle, if not you):

- Your MORE TH>N breakdown policy number
- Name
- Address
- Contact phone number(s)

If any claim is in any way fraudulent or if any fraudulent means are used by you, then you will lose all benefits under your policy.

### C – RELEVANT LAW

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Under the Laws of the United Kingdom you or we may choose the law which applies to this contract. We have chosen English Law.

### D – AUTHORITY TO RENEW

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If we are willing to continue providing cover and we advise you beforehand of our renewal terms, you authorise us to renew this policy and any subsequent policy on expiry, in accordance with our renewal terms at that time, unless you advise us otherwise before the renewal date.

### E – CONDITION OF YOUR CAR

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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 any caravan or trailer) at all times.
4. Your car must be covered by a valid MOT certificate, if applicable.

## F – REQUESTS FOR EMERGENCY ASSISTANCE

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1. If you need emergency assistance, you must contact us immediately 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 applies.
3. The driver must be there when the recovery agent is providing emergency assistance.
4. You must provide receipts for any expenses we have authorised that you have to pay in connection with any emergency assistance we provide.
5. If a request for emergency assistance is in any way fraudulent, you will lose all benefits under your policy.

## G – SELECTING THE APPROPRIATE ASSISTANCE SERVICE

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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.

## H – CONDITIONS OF CAR HIRE

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1. You will be responsible for collecting and returning the car to the car hirer.
2. The car hirer's normal terms and conditions will apply. This may mean that:
  - they may refuse to hire a car to anyone who is under 21 or over 70, has held a driving licence for less than one year, or 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.
3. The availability of car hire is not guaranteed.
4. We cannot guarantee to provide a car with a tow bar, child seats or an automatic gear box, which will take roof bars, a roof rack or a roof box.

## I – SAFETY OF CONTENTS

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1. You are responsible for the safety of the contents of your car.
2. If your car is recovered, we will decide whether to transport any animal. We will not be liable for injury to or death of the animal. If we decide not to transport any animal, it is your responsibility to make alternative arrangements for its transportation.

## J – RESPONSIBILITY FOR THE REPAIRER'S ACTS OR NEGLIGENCE

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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 the repairer's action or neglect.

## K – EMERGENCY ASSISTANCE WHICH IS NO LONGER NEEDED

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After asking for emergency assistance, if you or one of the passengers repairs your car and you do not tell us about this, we may charge a fee of at least £30 for emergency assistance which is no longer needed.

## L – COLLECTING THE CAR FOLLOWING A REPAIR

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

## M – CANCELLATION

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You may cancel the policy at any time. If you cancel the policy you may be entitled to a refund of premium.

If you cancel this policy before the first renewal date, any refund of premium may be subject to an administration charge of up to £35.

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

## N – MONTHLY PREMIUM

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We reserve the right to terminate the 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. However, we will send a letter to your last known address and give you the opportunity to pay the premium within seven days.

## O – COMPLAINTS PROCEDURE

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### OUR COMMITMENT TO YOU

At MORE THAN, 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 our service, please let us know.

### HOW TO CONTACT US

To help you resolve your concerns quickly it is important that you speak to the right person. If therefore, your complaint relates to your policy then please call the Customer Service Line number shown on the back cover of this booklet. If your complaint relates to a claim then please call the appropriate Claims Helpline number, also shown on the back cover.

We then 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, as experience tells us that most difficulties can be sorted out 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 and explain the reasons why. We will continue to keep you informed of the further actions we will be taking to reach a suitable conclusion.

Once we have reviewed your complaint we will issue our business decision in writing. If upon receipt of this you remain dissatisfied, you can escalate your complaint to Customer Relations who will conduct a separate investigation and issue the company's final decision in writing. Customer Relations can be contacted by:

Post: MORE TH>N  
Customer Relations  
1st Floor  
Bowling Mill  
Dean Clough  
Halifax  
HX3 5WA

Email: [crt.halifax@uk.rsagroup.com](mailto: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:

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

Telephone: 0845 0801800  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://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 complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced.

# READY TO HELP YOU 24 HOURS A DAY

Whatever the problem, whatever the question, we're here to help. For your convenience, we have a number of helplines to deal with everything from your car breaking down to accidentally locking your keys in your car.

**UK Helpline 0800 300 977**

Open 24 hours.

**European Helpline +(44) 20 8763 3228**

Open 24 hours.

Dial the international exchange for the country you are dialling from first.

**Customer Service Line 0800 316 5570**

Open 8am - 9pm Monday to Friday. 9am - 5pm Saturday and 9am - 5pm Sunday.



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