

MORE TH>N® CAR INSURANCE

Everything explained



YOUR POLICY WORDING
(Please keep this safe)

WELCOME

Thank you for insuring your car with MORE TH>N.

This booklet is designed to help you check your cover and to reassure you that MORE TH>N will give you the protection you need for the year ahead. If you would like to add any of our optional extras to your policy, just call us on 0844 854 8853.

The booklet, together with your schedule and Certificate of Motor Insurance, provides all the details you need to know about your policy. Please take a moment to read them all and then keep them in a safe place.

We'd like to welcome you to MORE TH>N and wish you a hassle-free year of motoring.

WHERE TO FIND IT

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SOME KEY BENEFITS

IN A LITTLE MORE DETAIL

We've outlined the range of benefits we can offer you in your Handy Guide. Now let us explain in a little more detail just what some of those benefits mean to you.

24 HOUR CLAIMS HELPLINE

When you've had an accident or loss call our Claims Helpline. Speak to friendly and efficient experts 24 hours a day on 0800 300 252.

FOR IMMEDIATE AUTHORISATION OF REPAIRS (COMPREHENSIVE ONLY)

Following an accident covered by your policy, if you choose to have the repairs carried out by one of our Recommended Repairers, we can arrange for them to be authorised straight away. Our repairers are all thoroughly checked to make sure that their work is of a consistently high standard. As proof, all repairs carried out by our repairers are guaranteed for the lifetime of the car.

COURTESY CAR (COMPREHENSIVE ONLY)

A small courtesy car will be provided in the following circumstances;

- You have Comprehensive Cover and
- The damage to your car is covered by your policy and
- Your car will be, or is being, repaired by one of our Recommended Repairers.

A small courtesy car from a hire company of our choice will be provided for your use

- within 2 hours of your notification to us of the incident
- if your car is not damaged beyond economical repair
- until the Recommended Repairer's courtesy car is available
- the hire car company will require sight of the insured driver's licence before the car can be released for the driver's use
- the hire car company will also require details of a current debit or credit card as security in case of any parking or speeding offences incurred whilst any insured driver is using the courtesy car.

A small courtesy car will be provided by the Recommended Repairer

- while your car is being repaired
- or until such time that we notify you that your car is damaged beyond economical repair.

We do not provide any courtesy car if your car is stolen or if you do not use one of our Recommended Repairers.

COVER FOR DRIVING ABROAD

Your policy automatically includes the minimum cover for driving in EU countries, and any other country which meets the motor insurance Directives of, and is approved by, the European Commission. However, this cover is limited and does not include loss or damage to your own car.

To extend your cover you will need a foreign use extension for which an additional charge may apply. Please call our Customer Service Line on 0844 854 8853 for more details or to add to your cover.

SPECIAL DISCOUNT THROUGH THE GLASS HELPLINE AND 24-HOUR GLASS REPLACEMENT

If the windscreen, windows or glass sunroof of your car becomes cracked or broken, call the Glass Helpline 0800 731 3172, available 24 hours a day.

If you have our Comprehensive Cover, any repairs will be free of charge. If repairs aren't possible then you'll get a replacement but will have to pay the windscreen excess which is shown under 'Own Damage Excess' in your schedule. If you decide not to claim, or have another type of cover, you will receive a special discount from our suppliers.

VEHICLE REPAIRS

We take pride in the claims service we offer to our customers. Where your policy provides cover for damage to your vehicle, we have a network of Recommended Repairers who will collect and redeliver your vehicle. Where provided for under your policy, they will also provide a courtesy car to keep you mobile. The repair process will commence immediately the vehicle 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 vehicle to be examined by one of our motor engineers to agree the repairer cost with your nominated repairer. The inspection should happen within 2 working days of you providing repair details to us.

24-HOUR LEGAL HELPLINE

You may call our 24-hour legal helpline service about any personal or domestic legal problem. You should phone 0800 413 431 quoting reference number 33937. Calls to this number will not be recorded.

EMERGENCY OVERNIGHT ACCOMMODATION

see page 9

COVER FOR PERSONAL EFFECTS

see page 9

COVER FOR MEDICAL EXPENSES

see page 9

COVER FOR IN-CAR AUDIO EQUIPMENT

see page 5

MOTOR POLICY

Unless we say otherwise, this insurance covers you in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands or while your car is being transported by sea between any of these places.

Your policy is a contract of insurance based upon the record of information you have provided to us, the policy booklet, your schedule(s) and your Certificate of Motor Insurance.

DEFINITION OF WORDS

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

"**you**" or "**your**" means the policyholder named in the schedule.

"**your partner**" means the partner, or 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.

"**your car**" means the car in the schedule or any car supplied to you under agreement between us and a Recommended Repairer whilst your car is being repaired after you have claimed under this policy. Under section 1 – part A of the policy "your car" also applies to a trailer where Trailer Cover is shown under "Optional Extras" in the schedule. The trailer will be covered whether or not it is attached to your car.

"**trailer**" means a trailer which is built to be towed by a car.

"**visual navigation equipment**" means electronic equipment which is designed primarily for use in your car for planning your routes.

"**key(s)**" means any device(s) used for starting your car or using its locking mechanism or immobiliser.

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

SECTION 1 – PART A

LOSS OR DAMAGE TO YOUR CAR

The cover **we** provide in section 1 – part A will apply as follows depending on the level of cover shown in the schedule.

COMPREHENSIVE POLICY

If the level of cover shown in the schedule is comprehensive, section 1 – part A applies.

ACCIDENTAL DAMAGE FIRE AND THEFT POLICY

If the level of cover shown in the schedule is accidental damage fire and theft, section 1 – part A applies.

THIRD PARTY FIRE AND THEFT POLICY

If the level of cover shown in the schedule is third party fire and theft, section 1 – part A will apply only if **your car** is damaged or lost by fire, lightning, explosion, theft or attempted theft.

FIRE AND THEFT POLICY

If the level of cover shown in the schedule is fire and theft, section 1 – part A will apply only if **your car** is damaged or lost by fire, lightning, explosion, theft or attempted theft.

THIRD PARTY ONLY POLICY

If the level of cover shown in the schedule is third party only, **we** will not pay for any loss or damage to **your car**.

WHAT IS COVERED

A DAMAGE TO YOUR CAR

If **your car** is accidentally damaged **we** may choose to repair the damage or pay the amount of the loss or damage. **We** may decide to use suitable parts or accessories not supplied by the original manufacturer.

We will repair the damage to **your car** unless the repair cost is more than the market value of **your car** less its value after the accident. If this happens or **your car** is stolen and not recovered **we** will pay the cost of replacing it with a similar one of the same quality and market value at the time of the accident or theft.

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.

If this is not acceptable to **you**, **we** will pay the market value of **your car**. If **we** replace **your car** this will be instead of any payment and **we** must have the owner's permission if it belongs to someone else.

If **we** cannot replace **your car** with one of the same UK specification, **we** will pay the most recent new list price, including VAT (where appropriate), for that specification of car.

If **your car's** accessories or spare parts (including audio, telephone, **visual navigation equipment**, or visual-entertainment equipment, including televisions, video cassette recorders or players, DVD players and games consoles, which are permanently fitted or can only be used in **your car**) are accidentally damaged while they are:

- in or on **your car**; or
- in **your** garage when it is locked;

we will repair the damage unless the repair cost is more than the market value of the damaged equipment. If it is more **we** will arrange replacement equipment of similar quality and value.

If they are stolen in these circumstances and not recovered, **we** will replace them with similar equipment of the same quality and market value.

The cover provided for audio, telephone or visual -entertainment equipment (including televisions, video cassette recorders or players, DVD players and games consoles), which are permanently fitted or can only be used in **your car**, and **visual navigation equipment**, is limited to the amount shown in the schedule under Audio/Visual Cover.

We will not pay more than the market value of **your car** (including accessories and spare parts) if it is damaged or stolen and not recovered.

If the **key(s)** for **your car** are stolen and not recovered **we** will pay the cost of replacing the locking mechanism and **key(s)**.

B RECOVERY AND RE-DELIVERY

As **well as** paying for loss or damage to **your car**, **we** will also pay reasonable costs for the following:

- 1 If **your car** cannot be driven due to the loss or damage, removing it and taking it to one of our Recommended Repairers or the nearest suitable repairer. **We** may take **your car** to a safe place of storage while awaiting repair or disposal.
- 2 After **your car** is repaired **we** will deliver it to **you** at **your** address as long as it is in Great Britain.

WHAT IS NOT COVERED

(also see section 5 General Exceptions)

This policy does not provide cover for the following:

- 1 The amount **you** have to pay, which is the first amount of any claim, shown in the schedule under own damage excess.
- 2 Losing or spending money because **you** cannot use **your car** when it is damaged or stolen.
- 3 Losing money because **you** are deceived, or do not receive all the money **you** agree when **you** sell the car.
- 4 Loss or damage caused by pressure waves from aircraft and other objects in the sky travelling at sonic or supersonic speed.
- 5 Loss or damage to a part that breaks or fails and any resulting loss or damage caused to any other parts.
- 6 Wear and tear, or **your car** losing value, including any loss of value after the car has been repaired following an accident.
- 7 Loss or damage while **your car** is being driven by or is in the charge of any person, for the purposes of being driven, who is not covered to drive according to the schedule. An example of this is a person who is insured to drive **your car** under an extension of their own motor insurance policy.

Exception 7 shown above does not apply if **your car** is:

- stolen or taken away without **your** permission provided that, if this is done by a member of **your** family or a person who normally lives with **you**, such person has been reported to the police for the purpose of a criminal prosecution and no subsequent statement is made indicating that such a person did in fact have **your** permission;
 - being parked by an employee of a hotel or restaurant or car parking service; or
 - being serviced or repaired by the motor trade.
- 8 Loss or damage to **visual navigation equipment** that is not permanently fitted to the car and has not been stored in a locked boot or glove compartment when the car is left unattended.

HIRE PURCHASE

If **we** know **you** are paying for **your car** by hire purchase or under a leasing agreement then **we** will do either of the following:

- If **we** are paying the cost of replacing the car, **we** will pay the proceeds of the claim to the company which **you** are buying or leasing **your car** from. If **you** owe less than the proceeds of **your** claim, **we** will pay **you** the difference
- If **we** replace the car, **we** must have the permission of the company **you** are buying or leasing **your car** from.

SECTION 1 – PART B

YOUR LEGAL RESPONSIBILITIES TO THIRD PARTIES

The cover in section 1 – part B is only provided if the level of cover shown in the schedule is Comprehensive, Third Party Fire and Theft or Third Party Only.

WHAT IS COVERED

A YOUR COVER WHILE DRIVING OR USING YOUR CAR

This policy covers **you** for the cost of any claims if **you** are legally responsible for:

- causing injury to or the death of anyone; or
- the damage **you** cause to another person's property, including damage caused by a **trailer** attached to **your car** (**we** will pay up to £20,000,000, including legal costs, for any claim or claims arising from one incident).

B YOUR COVER WHILE DRIVING ANY OTHER CAR

This policy covers **you** for the cost of any claims if **you** are legally responsible for:

- causing injury to or the death of anyone; or
- the damage **you** cause to another person's property (**we** will pay up to £20,000,000, including legal costs, for any claim or claims arising from one incident).

You are covered while driving any other car only if all the following apply:

- **You** are 25 years of age or older
- **You** are driving with the owner's permission
- **You** are not entitled to make a claim for the damage under any other policy of insurance
- The car is not owned by (or hired under a hire purchase agreement by or leased to) **you** or **your partner**
- The car is being driven in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man or the Channel Islands.

C COVER FOR OTHER PEOPLE

This policy also covers the following people while using **your car** against their legal responsibility to pay for injury or causing the death of anyone or damaging another person's property (**we** will pay up to £20,000,000, including legal costs, for any claim or claims arising from one incident):

- Any person, while driving **your car** with **your** permission, who is insured by this policy
- Any passenger travelling in, or getting into or out of, **your car**
- Any employer of a person detailed on **your** Certificate of Motor Insurance who is driving **your car** with **your** permission provided that the purpose for which **your car** is used is allowed by **your** Certificate of Motor Insurance.
- The legal representatives of any person who dies and who would have been covered under this section.

D LEGAL COSTS

If any person has an accident that is covered under section 1 – part B **we** may arrange for legal services to be provided to:

- represent that person at any coroner's inquiry or fatal accident inquiry; or
- defend that person against a driving charge arising from the incident, if **we** decide there is a reasonable chance of success.

We will not pay any legal costs or provide legal services if that person decides to plead guilty but they want a solicitor to speak to the court on their behalf. **We** will not pay any legal costs or provide legal services for charges to do with speeding, driving under the influence of drink or drugs, or for parking offences.

WHAT IS NOT COVERED

(see also section 5 General Exceptions)

This policy does not provide cover for the following:

- 1 Any person other than **you**, who is covered under another insurance policy
- 2 Legal liability for death of or physical injury to anyone in the course of their employment except as required by Road Traffic legislation
- 3 Any accident, death, injury, loss or damage caused when **your car** is in any area to which aircraft normally have access
- 4 Loss or damage to **your car**, or any other motor car driven or towed by **you**.
See section 1 – part A if **your** cover is Comprehensive or Third Party Fire and Theft
- 5 Damage to any property which the person covered by section 1 – part B owns or is responsible for
- 6 **We** will not be liable for any consequence of **terrorism** unless **we** have to meet the requirements of any road traffic legislation
- 7 Use to secure the release of a motor car, not otherwise specifically the subject of insurance by this policy, which has been seized by, or on behalf of, any government or public authority.

RIGHT OF RECOVERY

If, under the law of any country, **we** must make a payment which **we** would not otherwise have to make under this policy, **you** must repay the amount of that payment.

SECTION 1 – PART C

EXTRA BENEFITS

Cover only provided by Comprehensive, Third Party Fire and Theft and Third Party Only policies.

A 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 Bonus.

Cover only provided by Comprehensive policies.

B EMERGENCY OVERNIGHT ACCOMMODATION

We will pay up to the amount shown as 'Emergency 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; and
- cannot reach **your** destination.

C MEDICAL EXPENSES

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**.

D PERSONAL EFFECTS

If personal belongings or clothing are lost or damaged by fire, theft, attempted theft or accident when they are in **your car**, **we** will pay **you** or the owner of the property up to the amount shown in the schedule for each incident.

WHAT IS NOT COVERED

This policy does not provide cover for the following:

- Loss or damage to money, stamps, tickets, documents or securities
- Any property stolen from an open top or convertible car unless the property was in a locked boot or glove compartment.

SECTION 1 – PART D

FOREIGN USE

If the level of cover shown in the schedule is Comprehensive, Third Party Fire and Theft or Third Party Only, **you** automatically have cover A, which is shown below, whether or not **you** tell **us** **you** are visiting a country in the European Union.

You can only get cover B if **you** tell **us** **you** are going on a journey abroad and **we** agree to provide the cover.

A EUROPEAN UNION EXTENSION

Limited liability cover – this extension only provides cover for Third Party personal injury and limited Third Party property damage caused by **you** or any insured driver whilst using or driving **your car**.

Section 1 will provide cover while **your car** is in a country which is a member of the European Union (or meets the motor insurance Directives of, and is approved by, the European Commission). The cover is limited to that which must be provided under the Road Traffic Law of the country **you** visit or the minimum cover required in Great Britain, whichever is greater.

B FOREIGN USE EXTENSION

If **you** pay an extra premium, **we** will give **you** a Foreign Use Extension. This will extend the cover **you** have under Section 1 in the British Isles to those countries covered by the Foreign Use Extension for the time **your car** is in, or is being transported to or from, those countries. Section 5 General Exceptions and Section 6 General Conditions will still apply to this cover.

SECTION 1 – PART E

NO CLAIM BONUS

A NO CLAIM BONUS

If **you** have made no claims in this period of insurance **your** No Claim Bonus entitlement will be increased at renewal. If **you** have made any claims **your** No Claim Bonus may be reduced at **your** next renewal. Please refer to the following table for further details.

No Claim Bonus you are entitled to at the start of your policy or at the renewal date	Number of claims made during this period of insurance			
	No claims New No Claim Bonus years	One claim New No Claim Bonus years	Two claims New No Claim Bonus years	Three claims New No Claims Bonus years
0 years	1	0	0	0
1 years	2	0	0	0
2 years	3	0	0	0
3 years	4	1	0	0
4 years	5	2	0	0
5 years	6	3	1	0
6 years	7	3	1	0
7 years	8	3	1	0
8 years	9	3	1	0
9 years	10	3	1	0
10 years	10+	3	1	0

Claims for the following will not affect **your** No Claim Bonus entitlement:

- 1 Damage to windscreens or glass, if this is the only damage
- 2 Fees for emergency treatment
- 3 A claim under the Travel Accident Plan section
- 4 A claim under the Breakdown section
- 5 A claim under the Legal Assistance Plan section.

If **we** allow a No Claim Bonus in excess of that actually earned, only the true earned No Claim Bonus will be stated on **your** documentation. Any additional introductory bonus may be reduced in the event of a claim.

B NO CLAIM BONUS PROTECTION

If **you** have No Claim Bonus Protection, the following will apply:

- **We** will not reduce **your** No Claim Bonus entitlement if a claim or claims are made under the policy
- **We** will not cancel **your** policy as a result of the number of claims made under the policy.

The following also apply:

- 1 **Your** No Claim Bonus Protection may end if any change to **your** policy means that **we** are no longer able to cover **you**, such as changing **your car** for one **we** will not insure or using **your car** for a purpose **we** will not cover
- 2 **Your** No Claim Bonus Protection will end if the policy runs out or is cancelled under the terms
- 3 **Your** premium may change if **we** are told about a change to **your** policy or when **you** renew the policy because **we** have increased premiums generally, or because **you** have made a claim.

SECTION 2

TRAVEL ACCIDENT PLAN

The cover provided in this section applies if 'Travel Accident Plan' is shown under 'Optional Extras' in the schedule.

DEFINITION OF WORDS

"air travel" means getting into, travelling in or getting out of any fully-licensed passenger-carrying aircraft as a fare paying passenger but not as a member of the crew, or for the purposes of carrying out work in the aircraft.

"bodily injury" means sudden and accidental physical injury, excluding any sickness, disease or degenerative medical process.

"private motor vehicle" means any vehicle which is built or adapted to:

- carry not more than 9 passengers (including the driver); or
- 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" means 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" means any road or track built for motor vehicles to use but to which the public at large has a right of way.

WHAT IS COVERED

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 IS NOT COVERED

(see also section 5, General Exceptions)

This section does not provide cover for the following:

If **you** suffer **bodily injury**:

- 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;
- arising directly or indirectly from war, hostilities, **terrorism**, revolution, military power or civil commotion;
- arising directly or indirectly from **your** drug addiction or solvent abuse or excessive alcohol intake;
- arising directly or indirectly or resulting from **your** own illegal or criminal act;
- arising directly or indirectly or resulting from deliberately injuring yourself, or putting yourself in needless danger except in an attempt to save human life; and
- as the result of committing or attempting to commit suicide.

CONDITIONS WHICH APPLY TO THIS SECTION

(see also section 6, General Conditions)

A CLAIMS PROCEDURE

In the event of a **private motor vehicle pedestrian or passenger accident**, **we** must be told as soon 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 advisers 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

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 3

BREAKDOWN

The cover provided in this section only applies if it is shown under "Optional Extras" in the schedule.

DEFINITION OF WORDS

"**assistance service**" means providing 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, as well as the definition on page 4, also covers any caravan or trailer that has been 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 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**" 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.

ROADSIDE ASSISTANCE

The cover provided under this part of 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.

WHAT IS COVERED

If **your car** has a **breakdown**, **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 key(s)** in **your car** or if **your car** is **immobilised** due to loss of, or damage to **your key(s)**. 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.

RECOVERY

The cover provided under this part of 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.

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 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 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 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 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 (see CONDITIONS WHICH APPLY TO THIS SECTION, D CONDITIONS OF CAR HIRE).

HOMECALL

The cover provided under this part of 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.

WHAT IS COVERED

If **your car** has a breakdown 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.

DEFINITION OF WORDS

"**Emergency assistance**" means, for the purposes of this part of this section, that **we** will arrange for a recovery agent to come to the scene of the incident if **your car** is unfit to drive due to 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 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 IS COVERED

If **your car** is unfit to drive 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:
 - 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
 - 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.

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, **key(s)**. 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 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 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 (see CONDITIONS WHICH APPLY TO THIS SECTION, D CONDITIONS OF CAR HIRE).

WHAT IS NOT COVERED (This applies to all levels of Breakdown cover)

- 1 Any extra labour charges in addition to those covered under **emergency assistance**, the cost of spare parts and the cost of replacing fuel or **your car key(s)**.
- 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.
- 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 **your 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 THIS SECTION

A LOOKING AFTER 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 any caravan or **trailer**) at all times.
- 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

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

- 1 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.
- 2 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.
- 3 The availability of car hire is not guaranteed.
- 4 **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.

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** as soon as possible by phoning the emergency number provided, even if **you** do not need the assistance straight away.

PHONE NUMBER

If **you** need **emergency assistance**, please call 0800 300 988.

If **you** need **emergency assistance** outside the UK, please call +(44) 845 601 2906.

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

SECTION 4

LEGAL ASSISTANCE PLAN

The cover we provide in this section only applies if 'Legal Assistance Plan' is shown under 'Optional Extras' in the schedule.

DEFINITION OF WORDS

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

"**solicitor**" means the solicitor or other suitably-qualified person acting for you.

"**motor accident**" means a motor accident which causes accidental loss of or damage to your car or your property, or accidental bodily injury to you.

"**legal expenses**" means 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**" means civil proceedings arising out of a motor accident.

"**uninsured losses**" are expenses or compensation claims (or both) which are not covered by your Policy but for which you have claim at law against the responsible party.

"**you, your**" means 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**" in this section, means 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 car covered under Section 1 Part B, B 'Your cover while driving any other car', or a trailer where Trailer Cover is shown under 'Optional Extras' in the schedule. The trailer will be covered whether or not it is attached to your car.

WHAT IS COVERED

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 IS NOT COVERED

(also see section 5 General Exceptions)

The following are not covered:

- 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
- 9 Any claim arising from a malicious act
- 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.

CONDITIONS WHICH APPLY TO THIS SECTION

(see also section 6 General Conditions)

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** not 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.

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.

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.

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.

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.

OPTIONS TO PAY

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

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**.

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** both agree on. If **we** 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.

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 5

GENERAL EXCEPTIONS

THIS POLICY DOES NOT PROVIDE COVER FOR THE FOLLOWING:

- A** Any car which **you** get to replace **your car**, unless **you** tell **us** immediately so that **we** can issue a new Certificate of Motor Insurance. If **we** do not issue a new Certificate of Motor Insurance **you** will not be insured to drive **your** new car
- B** Any car **you** have insured with **us** under another policy
- C** Any death, injury, loss or damage that occurs while any car is being used in the following ways:
- For any purpose that is not defined in the schedule of this policy
 - For hiring, racing competitions, rallies or trials
 - While it is being driven by or is in the charge of any person, for the purposes of being driven, who:
 - is not covered to drive in the schedule of this policy;
 - does not have a current and valid UK or EU licence to drive the car;
 - has a provisional driving licence or who is under 25 years of age (or both) and who is not on the list of named drivers in the schedule even if **your** policy covers any driver; or
 - is not keeping to the conditions of the licence.

Exception C will not apply to loss or damage to **your car** if **your car** is:

- stolen or taken away without **your** permission;
- being parked by an employee of a hotel or restaurant or car parking service; or
- being serviced or repaired by the motor trade.

D LIABILITY WHICH RESULTS FROM AN AGREEMENT

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

E RADIOACTIVITY

Any loss or damage caused to property or any direct or indirect loss, expense or liability 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.

F WAR RISKS

Any 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. However, **we** will provide the cover necessary under the Road Traffic Act.

G RIOT OR CIVIL COMMOTION

Any loss or damage caused by riot or civil commotion occurring outside England, Scotland, Wales, the Isle of Man or the Channel Islands. This exception does not apply to section 1 – part B.

H 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.

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**.

SECTION 6

GENERAL CONDITIONS

A GENERAL

We will provide cover under this policy only if the material information **you** gave **us** 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. **You** must have asked all drivers who are to be covered by the policy any relevant questions **you** need to get this information.

B CLAIMS PROCEDURE

- **You** must report accidents, claims and civil or criminal proceedings to **us** as soon as possible. **You** must send **us** every letter, claim, writ or other document **you** receive about a claim as soon as possible.
- **You** must report theft or vandalism to the police as soon as possible after **you** discover it.
- **We** can take over and conduct the defence or settlement of any claim, or make any claim in **your** name or in the name of any person claiming under this policy to recover any amount paid by **us**.
- When **we** are dealing with any claim **you** must give **us** any information and help **we** reasonably ask for. If **we** ask for it, **you** must provide **us** with **your** current car documents including the registration document, MOT certificate, installation of alarm certificate, receipt and servicing documents and any other documents **we** need to deal with **your** claim.
- If **we** ask for them, **you** must also give **us** the **key(s)** to **your** car and a copy of **your** driving licence or that of the driver of **your** car.
- 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.
- Ideally, when **you** call, **you** will provide:
 - Name, address and contact phone number(s) (for **you** and the driver of **your** vehicle 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** vehicle 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.

C CANCELLATION

- **We** may cancel this policy if **we** send **you** a letter giving **you** 7 days' notice, to **your** last known address. **You** must then return the Certificate of Motor Insurance to **us**. **We** will refund the appropriate proportion of **your** premium, worked out from the date **we** receive **your** Certificate of Motor Insurance.
- **You** may cancel this policy if **you** return the Certificate of Motor Insurance to **us**. **We** will refund the appropriate proportion of **your** premium worked out from the date **we** receive **your** Certificate of Motor Insurance.
- If **you** cancel the policy **we** may charge an administration fee of up to £55, which accounts for our costs in providing the policy. If this applies to **you** details will appear in the Important Notes on **your** policy schedule.

D CONTRIBUTION OF OTHER INSURANCES

If at the time of any loss, damage or liability giving rise to a claim under this policy **you** have any other insurance covering the same loss, damage or liability, **we** will only pay **our** share of that claim.

We will not share the following claims:

- If **you** are driving another car and are covered by another insurance for that car (see point B of 'What is covered' in section 1 – part B)

- If a person other than **you** is driving **your car** and is covered by another insurance (see exception 1 of 'What is not covered' in section 1 – part B).

E ROADWORTHINESS AND REASONABLE CARE

Your car must be maintained and only used in a roadworthy condition. **You** and any other person in charge of **your car** must take all reasonable steps to protect it against loss or damage. **Your claim** will not be paid unless **you** meet these conditions:

- a) when there is no one in **your car**, it must be locked and the **key(s)** removed from its vicinity
- b) **your key(s)** are as valuable as **your car** and **you** must make sure they have been secured against theft.

These conditions will apply whether **your car** is in the public highway or not.

F MONTHLY PREMIUM

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 7 days.

G RELEVANT LAW

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both **you** and **we** may choose the law which applies to this contract, to the extent permitted by those laws. Unless **you** and **we** agree otherwise, **we** have agreed with **you** that the law which applies to this contract is the law which applies to the part of the United Kingdom in which **you** live, or, if **you** live in the Channel Islands or the Isle of Man, the law of whichever of those two places in which **you** live.

We and **you** have agreed that any legal proceedings between **you** and **us** in connection with this contract will only take place in the courts of the part of the United Kingdom in which **you** live, or, if **you** live in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which **you** live.

H AUTHORITY TO RENEW

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.

I ADMINISTRATION FEE

In the event of a change to the policy or if **you** ask **us** to reissue documentation, **we** may charge an administration fee of up to £25. Examples of when this charge may be made include the addition of an extra driver or drivers or the issue of a duplicate Certificate of Motor Insurance for taxation purposes. A full list is shown on the Schedule of Insurance. Additional charges may also apply should **you** later wish to amend **your** policy. Such charges will be advised at the time.

J COVER FOR CAR SHARING

This 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 and Customs.

HOW WE USE YOUR INFORMATION

Please read the following carefully as it contains important information relating to the details that you have given us. You should show this notice to any other party related to this insurance.

WHO WE ARE

MORE TH>N is a trading style of Royal & Sun Alliance Insurance plc.

You are giving your information to Royal & Sun Alliance Insurance plc, which is a member of the RSA Group of companies (the Group). In this information statement, 'we' 'us' and 'our' refers to the Group unless otherwise stated.

HOW YOUR INFORMATION WILL BE USED AND WHO WE SHARE IT WITH

Your information comprises of all the details we hold about you and your transactions and includes information obtained from third parties.

If you contact us electronically, we may collect your electronic information identifier e.g. Internet Protocol (IP) address or telephone number supplied by your service provider.

We may use and share your information with other members of the Group to help us and them:

- Assess financial and insurance risks;
- Recover debt;
- Prevent and detect crime;
- Develop our services, systems and relationships with you;
- Understand our customers' requirements;
- Develop and test products and services.

We do not disclose your information to anyone outside the Group except:

- Where we have your permission; or
- Where we are required or permitted to do so by law; or
- To credit reference and fraud prevention agencies and other companies that provide a service to us, our partners or you; or
- Where we may transfer rights and obligations under this agreement.

We may transfer your information to other countries on the basis that anyone we pass it to, provides an adequate level of protection. In such cases, the Group will ensure it is kept securely and used only for the purpose for which you provided it. Details of the companies and countries involved can be provided on request.

We would like to keep you informed (by phone, post, e-mail or text) of selected products and services available from us and our carefully chosen suppliers. If you would prefer not to receive this information from us and have not previously advised us of this, please let us know when you contact us.

From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you. If you do not object, you will consent to that change.

We will not keep your information for longer than is necessary.

SENSITIVE INFORMATION

Some of the information we ask you for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to carry out the services described in your policy documents. Please ensure that you only provide us with sensitive information about other people with their agreement.

CREDIT REFERENCE AGENCIES

To determine premium payment rates at quote, renewal and/or any future invitations, we will make checks on the electoral role and public data through a credit reference agency. These enquiries will be recorded but will not affect your credit rating.

FRAUD PREVENTION AGENCIES

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- Checking details on applications for credit and credit related or other facilities;
- Recovering debt;
- Checking details on proposals and claims for all types of insurance;
- Checking details of job applicants and employees.

Please contact the Data Protection Liaison Officer at the address below if you want to receive details of the relevant fraud prevention agencies.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

CLAIMS HISTORY

Insurers pass information to the Claims and Underwriting Exchange Register (CUE) run by Insurance Database Services Ltd (IDS Ltd) and the Motor Insurance Anti - Fraud and Theft Register (MIAFTR), run by the Association of British Insurers (ABI).

Under the conditions of your policy, you must tell us about any incident (such as an accident, fire, theft or malicious damage) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the registers.

HOW TO CONTACT US

On payment of a small fee, you are entitled to receive a copy of the information we hold about you. If you have any questions, or you would like to find out more about this notice you can write to: Data Protection Liaison Officer, Customer Relations Office, RSA, Bowling Mill, Dean Clough Industrial Estate, Halifax HX3 5WA.

MOTOR INSURANCE DATABASE

Information relating to motor insurance policies will be added to the Motor Insurance Database (MID) managed by the Motor Insurers' Bureau (MIB). MID and the data stored on it may be used by Insurers, the Police, DVLA/DVANI, the Insurance Fraud Bureau or other bodies permitted by law for purposes including, but not limited to:

- Electronic Vehicle Licensing
- Continuous Insurance Enforcement
- Law enforcement (prevention, detection, apprehension and prosecution of offenders)
- Obtaining Information if you are involved in a road traffic accident (either in the UK, the EEA or certain other countries).

Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

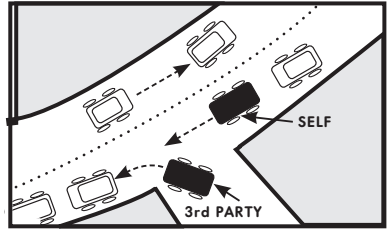
It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized.

You can check that your correct registration number details are shown on the MID at www.askmid.com

WHAT YOU SHOULD DO

AFTER AN ACCIDENT

- 1 Don't drive away. You must stop if any other person or animal has been hurt, or if any vehicle or property has been damaged.
- 2 Get the names, addresses and phone numbers of any drivers or pedestrians involved, as well as any witnesses. Ask drivers for the names of their insurers and their policy or certificate numbers.
- 3 Draw a diagram of the scene. Show as much detail as possible, including the position of all the cars involved (before and after the accident), speeds and distances, road names and layout, where witnesses were standing, any obstructions to your or other road users' view, and anything else you feel would be relevant.
- 4 If anyone has been injured, or damage has been caused to other property, you must show your Certificate of Motor Insurance to the police or to anyone involved in the accident. If you can't do this at the time, you must report the accident to the police and show them your Certificate of Motor Insurance no later than 24 hours after the accident.
- 5 Don't admit blame or liability or make an offer of payment. If any of the other people involved do this, please tell us.
- 6 You must call our Claims Helpline on **0800 300 252** (open 24 hours) as soon as possible, even if you do not plan to make a claim. We may send you an Accident Report form and tell you what to do next. This is a requirement of your policy.
- 7 Fill in your Accident Report form and return it to us as soon as possible. Include any relevant information you have not already provided.
- 8 A diagram will help demonstrate the details of the accident.



OUR COMMITMENT TO YOU

At MORE TH>N, 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

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: 0800 0234567 (Landline)
0300 1239123 (Mobile)

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 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

If you ever need to contact MORE TH>N about any aspect of your Car Insurance, here are the appropriate numbers. You might want to keep these handy, so write down the ones most relevant to you or save them on your mobile phone.

New Claims Helpline 0800 300 252

Open 24 hours for emergency recovery. Open 8am-9pm Monday-Friday and Saturday 9am-5pm to report a new claim.

Existing Claims Helpline 0800 300 234

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

Claims Helpline Outside U.K. +(44) 870 600 2900

Dial the international exchange for the country you are dialling from first.
Open 9am-5pm Monday to Friday.

Customer Service Line 0844 854 8853

Open 8am-9pm Monday to Friday. 8am-7pm Saturday and 9am-5pm Sunday.

Glass Helpline 0800 731 3172

Open 24 hours.

Breakdown Helpline 0800 300 988

Open 24 hours.

Breakdown Helpline Outside U.K. +(44) 845 601 2906

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

Legal Helpline 0800 413 431

Open 24 hours.

www.morethan.com/car

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