

> MORE IS... all kinds of  
legal help and advice  
close to hand



MORE TH>N<sup>®</sup> LEGAL SERVICES  
POLICY BOOKLET

# > MORE IS... 24 hour legal help at your fingertips

Welcome to MORE TH>N Legal Services, an extra part of your home insurance. Now if you and your family don't know where you stand on any legal matter, you can call immediately for confidential advice from professionals with years of experience in law.

## LEGAL ADVICE LINE

0800 300 688

Free and confidential advice from a team of lawyers on personal or domestic legal matters when you need it, 24 hours a day, 365 days a year.

## ONLINE DOCUMENTS

[www.morethanlegaldocs.com](http://www.morethanlegaldocs.com)

Quickly and easily prepare professional legal documents online or download pre-prepared letters. There are 150 different items for you to choose from, all for no extra cost.

## LOST OR FORGOTTEN PASSWORD

0800 316 6796

Your password is your key to any documents you have created and stored online, so please make a note of it in this booklet and download your documents to a safe place. However, if you ever lose your password, let us know and we'll send you a new one straight away.

## CLAIMS HELPLINE

0800 300 699

If you think you need to make a claim, call us first on this number and we will help you from start to finish.

## CUSTOMER SERVICE LINE

0800 316 6796

If your circumstances change or you have a query about your home insurance or MORE TH>N Legal Services, please call this number. Lines open Mon - Fri 8am - 9pm, Sat 8am - 7pm, Sun 9am - 5pm.

## TECHNICAL ASSISTANCE

0800 316 6796

For technical problems with document creation.

# CONTENTS

- 4 THE RANGE OF OUR LEGAL SERVICES
- 5 GETTING THE HELP YOU NEED
- 6 LEGAL TERMS EXPLAINED  
WORDS WITH SPECIAL MEANINGS
- 8 THE COVER
- 14 GENERAL EXCLUSIONS
- 15 CONDITIONS
- 16 CLAIMS SETTLEMENT CONDITIONS



ONCE REGISTERED, MAKE A NOTE OF  
YOUR USERNAME AND PASSWORD HERE

Username

Password

# A COMPREHENSIVE LEGAL PACKAGE FOR YOU AND YOUR FAMILY

Now you don't have to worry about the cost, time and complication of being involved in any legal issues.

As part of your home insurance, you should have up to £50,000 of cover for legal expenses and access to a user-friendly range of services to help solve problems and put your mind at ease.

MORE TH>N Legal Services is a comprehensive package which looks after you from beginning to end of each individual issue. And it treats each issue you have, whether big or small, with the same level of efficiency and support. So you have access all day, every day, to a team of lawyers with a legal advice line and the online service to quickly prepare professional legal documentation. Also with 150 documents online, we can help you in almost every legal situation that life can throw at you.

The legal advice line can help you with almost anything, including:

- > PROPERTY DISPUTES
- > ACCIDENTS AND PERSONAL INJURY
- > DISPUTES WITH A NEIGHBOUR
- > EMPLOYMENT LAW
- > CONSUMER RIGHTS



These are just a few of the issues that MORE TH>N Legal Services online preparation document service can help you with:

- > WILLS AND INHERITANCE TAX
- > ENDURING POWER OF ATTORNEY
- > IDENTITY THEFT
- > PRE-NUPTIAL AGREEMENTS
- > TENANCY AGREEMENTS
- > CVS AND JOB APPLICATIONS
- > CO-HABITATION AGREEMENTS

## START USING MORE TH>N LEGAL SERVICES

To register as a first-time user, simply follow these easy steps:

- 1) Login to [www.morethanlegaldocs.com](http://www.morethanlegaldocs.com)
- 2) Follow the instructions for 'new users register now'
- 3) Enter your policy number
- 4) Simply follow the instructions to set your own password.

You can immediately learn about your rights and access our online document service to quickly prepare professional legal documentation including Wills, powers of attorney and identity theft. In fact, you can choose from 150 online documents each designed to deal with a specific problem.

If you'd prefer to have a demonstration before you use the service, you can watch a mini movie. This will show you how easy the service is to use. Log onto [www.wedomore.co.uk/legal](http://www.wedomore.co.uk/legal).

Once registered, the online documents can be accessed as often as you like. All you need to do is login to [www.morethanlegal.com](http://www.morethanlegal.com) and enter the site as an 'existing customer'.

# THREE WAYS TO GET THE LEGAL HELP YOU NEED

You never quite know when you or your family might need legal help.

But with MORE TH>N Legal Services there's no need to spend time worrying unnecessarily. With our three specific services, it's easy to find the legal advice and help you need to reach a solution.

## 1. LEGAL EXPENSES COVER

MORE TH>N Legal Services provide you, and members of your family living with you, with legal expenses cover of up to £50,000 for:

- > PERSONAL INJURY
- > RESIDENTIAL MATTERS
- > TAX RELATED ISSUES
- > CONSUMER PROTECTION
- > EMPLOYMENT CONCERNS

## 2. ROUND THE CLOCK LEGAL ADVICE LINE

**0800 300 688.** Lines open all day, every day.

Whenever you have a legal concern, simply call our advice line and speak to a 'real' lawyer.

In many cases, the experts may be able to clear things up quickly. Or, if you do need to make a claim, they will guide you through the steps they need to take.

Whatever action they advise, MORE TH>N Legal Services will always be working with you, and will keep you up to date with progress until the situation is resolved.

## 3. ONLINE LEGAL DOCUMENTS

[www.morethanlegaldocs.com](http://www.morethanlegaldocs.com)

Here you have free access to the 150 legally binding documents and letters covering everything from making a Will to getting a refund on excess bank charges or contesting a parking ticket.

Documents such as Wills are interactive and will ask you a series of easy to answer questions. As you answer each question the document prepares itself taking into account your individual situation. Once you have finished answering all the questions, you can select to send the document for legal review by secure email link. The legal team will check and approve the document ensuring it is legally correct for you before returning the document ready for you to print. They will also advise you on signing and storing the document.

- > Or with more simple documents, such as a letter complaining about faulty goods, you may use the letter template and send it for review before you print and sign it.

All this is yours for no additional cost and you can use it as many times as you like. So why not give it a go now?

## LEGAL TERMS EXPLAINED

We have had to use some legal terms in this booklet; these are defined below:

LEGAL TERM	MEANING
Arbitration	A meeting held in private to settle a dispute about the policy. This is less formal than a court hearing.
Disbursements	Money that your solicitor has spent on your behalf in dealing with your case. These amounts are different from your solicitor's own fees and will be shown as a separate item on your solicitor's bill.
Expert Witness	A person who has a special skill or technical or professional knowledge (for example, a doctor or a surveyor) and whose opinion can be given as evidence in court.

## WORDS WITH SPECIAL MEANINGS

Words used in this booklet that have special meanings are shown below; each word is listed and its meaning explained. These words have the meanings shown wherever they appear in this booklet.

WORD(S)	MEANING
Any one claim	All legal proceedings, including appeals, arising from or relating to the same original cause or event.
Court	A court, tribunal or other appropriate authority.
Document Service	Epoq Legal Ltd which provides the interactive service. Registered Address: Epoq Legal Ltd Grosvenor House 1 High Street Edgware Middx HA8 7TA
Full enquiry	Action taken by the Inland Revenue following a Notice issued under Section 9A of the Taxes Management Act 1970 saying they plan to carry out a 'Special Compliance Office Investigation' or a 'Local Tax Office Enquiry' which involves examining and considering all areas of your tax affairs in detail.
Goods	Items you own or for which you are legally responsible, except motorised vehicles or parts of them, land, buildings or items used for business purposes.
Insurer	Royal & Sun Alliance Insurance plc.

Legal expenses	Your representative's fees, costs and disbursements which we have agreed or the costs of any other people involved in the legal proceedings if you have to pay those costs. This includes costs following an 'out-of-court' settlement to which we have agreed. This does not include any damages, fines or penalties you have to pay.
Legal proceedings	Legal action in a civil court to protect your rights in a dispute.
Partner	A person you have a continuous relationship with and who lives with you at the insured property.
Representative	The solicitor or other suitably qualified person appointed to act for you.
Territorial limits	Great Britain and Northern Ireland, all other countries in the European Union, the Isle of Man, the Channel Islands, Andorra, Egypt, Gibraltar, Iceland, Israel, Liechtenstein, Monaco, Morocco, Norway, San Marino, Switzerland, Tunisia, Turkey, Vatican City and islands in the Mediterranean.
We, us, our	FirstAssist Insurance Services Limited, a third party provider approved by Royal & Sun Alliance Insurance plc., which handles claims on behalf of the insurer. You can contact us at: FirstAssist Limited Marshall's Court Marshall's Road Sutton Surrey SM1 4DU
You, your	The person named as policy holder on your schedule, your husband, wife, partner, children, parents and relatives who all normally live with you at the insured property.

## THE COVER

### WHAT IS COVERED

If MORE THAN Legal Services is shown on your schedule, we provide the following cover for legal expenses up to the sum insured shown on your schedule in total for any one claim. The cause of the action must happen within the territorial limits and during the period of insurance. The legal proceedings must be taken or defended in the territorial limits. You must have told us about the claim within six months of the cause of action arising. We must have given our agreement to support your claim.

### WHAT IS COVERED

#### A. PERSONAL INJURY

The cost of you taking legal proceedings against another person or organisation as a result of an event which causes your death, or bodily injury.

### WHAT IS NOT COVERED

Anything that is excluded on pages 14/15 of this booklet.

### WHAT IS NOT COVERED

- Defending civil legal proceedings that are connected with:
  - death, disease or illness of or bodily injury to anyone;
  - or
  - loss or destruction of, or damage to, any property (this includes property which cannot be used because of the loss, destruction or damage).
- Any claim to do with your use of a motor vehicle, its parts or accessories (except a claim against another person or organisation for your death or bodily injury which happened while you were a passenger in a motor vehicle).
- Any claim where the amount in dispute is less than £250.

## THE COVER (CONTINUED)

### WHAT IS COVERED

#### B. CONSUMER PROTECTION

1. The cost of you taking legal proceedings against another person or organisation as a result of:
  - a. a dispute over a contract for buying, selling or renting goods or services;
  - b. a person or organisation breaking the requirements of Part II, section 13 of the Data Protection Act 1998; and where breaking those requirements results in you losing money.
2. The cost of defending a legal action brought against you as a result of a dispute over a contract for buying, selling or renting goods or services.

### WHAT IS NOT COVERED

- Anything that is excluded on pages 14/15 of this booklet.
- Any dispute over a contract that arises less than 90 days after the insurance first started, unless the dispute is to do with a contract which started after you took out the insurance.
- Any matter connected with a money - making activity.
- Anything to do with building, converting, extending, altering, renovating or demolishing your home (this does not apply to common home improvements such as installing double - glazing or replacing kitchens or bathrooms).
- Any dispute connected with letting, subletting or allowing another person to live in your home.
- Anything to do with a motor vehicle, its parts or accessories.
- Any claim where the amount in dispute is less than £250.
- Any matter connected with any freehold or leasehold property which you own and is not your permanent residence.

## THE COVER (CONTINUED)

### WHAT IS COVERED

#### C. RESIDENTIAL

1. The cost of you taking legal proceedings against another person or organisation as a result of:
  - a. a person or organisation interfering with your legal rights relating to your home (you must be legally entitled to live in the home);
  - b. a dispute over a contract in your name to buy or sell your home or former home or to rent your home as a tenant;  
or
  - c. an event which causes loss of or damage to your home.
2. The cost of defending legal action brought against you as a result of:
  - a. you allegedly interfering with another person's legal rights in connection with you owning or living in your home (you must be legally entitled to live in the home).
  - b. a dispute over a contract in your name to buy or sell your home or former home or to rent your home as a tenant.

### WHAT IS NOT COVERED

- Anything that is excluded on pages 14/15 of this booklet.
- An event that happens less than 90 days after the insurance first started.
- Any legal proceedings over loss or damage covered under a more specific insurance policy.
- Anything to do with building, converting, extending, altering, renovating or demolishing your home (this does not apply to common home improvements such as installing double-glazing, replacement kitchens or bathrooms).
- Any dispute about letting, subletting or allowing another person to live in your home.
- Legal proceedings between you and a government department or a local authority, unless you could lose money if your case is not successful.
- Any matter connected with a money-making activity.
- Any event which occurs outside the United Kingdom, the Isle of Man or the Channel Islands.
- Any matter connected with any freehold or leasehold property which you own and is not your permanent residence.

## THE COVER (CONTINUED)

### WHAT IS COVERED

#### D. EMPLOYMENT

1. The cost of you taking legal proceedings against your employer over your contract of employment. As soon as you knew of the dispute, you must have taken and followed legal advice from us. You must agree to be represented by our employment consultants. You may also use any other representative we allow.
2. The cost of defending legal action brought against you in the territorial limits as a result of prosecution which results from your normal duties as an employee. This includes civil proceedings under the Race Relations Act 1976, the Sex Discrimination Act 1986, the Disability Discrimination Act 1995, the Data Protection Act 1998 or any Acts which replace or change these.

### WHAT IS NOT COVERED

- Anything that is excluded on pages 14/15 of this booklet.
- A dispute with your employer or legal action brought against you less than 90 days after the insurance first started.
- Any matter connected with a money-making activity other than a dispute with your employer over your contract of employment.
- Defending any motoring prosecutions.
- Defending civil legal proceedings that are connected with your duties as a member of a profession or your duties as a director or officer of any company.

## THE COVER (CONTINUED)

### WHAT IS COVERED

#### E. TAX

The cost of your representative acting for you in a full enquiry by the Inland Revenue into your income and records to decide how much tax you have to pay under the following sections of the Taxes Act 1988.

1. Section 19, Schedule E of the Taxes Act 1988 on:
  - your wages or salary; and
  - your pension.
2. Section 18, Schedule D of the Taxes Act 1988 where it relates to income you have received on:
  - investments in the UK;and
  - investments overseas in securities listed on a recognised national or international stock exchange. This cannot be your main source of income.

### WHAT IS NOT COVERED

- Anything that is excluded on pages 14 / 15 of this policy.
- Any tax, interest or penalties you may have to pay to the Inland Revenue.
- Any case where you or your tax advisor have not taken every reasonable care to act according to tax legislation.
- Anything to do with a tax return which you sent to the Inland Revenue and which arrived after the legal deadline.
- An enquiry by the Inland Revenue which is only concerned with one or more specific areas of your tax return and which is not considered by the Inland Revenue to be a full enquiry.
- Any change in an Inland Revenue investigation or enquiry when it becomes clear that they suspect serious fraud.
- Any income you have earned as a self-employed person.
- Any matter connected with a money-making activity (other than your contract of employment or a normal private investment) or personal liability including:
  - your business, trade or profession;
  - a personal venture for gain;
  - a share in a partnership or a joint venture for gain;
  - an investment which is not listed on a recognised national or international stock exchange; or
  - a personal guarantee or indemnity.
- Any money which the insurer has already paid if you later withdraw, without our agreement, from the defence of a full enquiry by the Inland Revenue.
- Any money which has to be paid because you withdraw without our agreement from the defence of a full enquiry by the Inland Revenue.
- Any matter connected with any freehold or leasehold property which you own and is not your permanent residence.

## THE COVER (CONTINUED)

### WHAT IS COVERED

#### F. REVERSE LIABILITY

If your policy includes Reverse Liability cover under the Legal Expenses section, the following wording will apply:

The company will pay any sum, including interest, awarded to you in a court of law in the United Kingdom, Isle of Man or the Channel Islands, and which has not been paid to you or your representative within three months of the date of the judgement. The sum will be paid provided that cover under your Contents policy headed either "The insured is indemnified against liability at law" or "Third Party Liability" would have covered the award if you had to pay it to another person.

#### Claims settlement

The maximum amount payable in respect of any one incident is £1,000,000.

### WHAT IS NOT COVERED

- A sum awarded to you if the judgement of the court is subject to an appeal.
- Any court award arising from a claim which was not notified to us before you began legal proceedings.
- Any claim where you unreasonably refuse to join any person whom we specify as a defendant in legal proceedings.
- Any event, dispute or cause of action that first happened or started before this insurance was taken out.

# GENERAL EXCLUSIONS

1. Any claim where there is not a reasonable chance of you winning the case and achieving a reasonable outcome.
2. Any event, dispute or cause of action that first happened or started before you took out this insurance.
3. An event which you report to us more than six months after it happened.
4. Legal expenses which apply to the period before we have agreed in writing to support your claim.
5. Legal proceedings where a reasonable estimate of your total legal expenses is greater than the amount in dispute.
6. Any legal expenses you could claim under any other insurance.
7. Any legal proceedings over loss or damage covered under a specific insurance policy.
8. A dispute about either the amount an insurance company should pay to settle an insurance claim or the way a claim should be settled.
9. Defending civil legal proceedings that are connected with:
  - death, disease or illness of or bodily injury to anyone;
  - your duties as a member of a profession or your duties as a director or officer of any company;
  - the loss of, destruction of or damage to any property. (This includes property which cannot be used because of the loss, destruction or damage).
10. Any legal proceedings between any members of your family. (This does not apply to accidents involving motor vehicles).
11. Any legal proceedings between you and your husband, wife or partner or former husband, wife or partner. This includes legal proceedings relating to custody, access or maintenance.
12. Defending any criminal proceedings or legal proceedings arising from anything you did deliberately or recklessly.
13. Any dispute with us or the insurer that is not dealt with under the arbitration condition below.
14. Any direct or indirect liability, loss or damage caused:
  - to equipment because it fails correctly to recognise data representing a date in a way that it does not work properly or at all; or
  - by computer viruses.

This does not apply to legal expenses connected with claiming compensation following your death or bodily injury.
15. Any claim or expense of any kind caused directly or indirectly by:
  - ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel; or
  - the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.

16. Any loss or damage caused by any sort of war, invasion or revolution.
17. Any loss or damage by pressure waves caused by aircraft or other flying objects moving at or above the speed of sound.
18. Terrorism  
Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.  
  
For the purpose of this exclusion, "terrorism" means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.

## CONDITIONS

You must comply with the policy conditions set out in your Home Insurance policy booklet as part of this legal expenses contract. You must also keep to the conditions on this page and the following pages.

1. Preventing legal proceedings

You must take all reasonable measures to prevent or avoid being involved in legal proceedings and keep the cost as low as possible. The Legal Advice line is available 24 hours a day 7 days a week, to provide you with free and confidential advice.

2. Arbitration

If there is a dispute between you and us or the insurer about this section of the policy, it can be taken to an independent arbitrator. The arbitrator will be a solicitor or barrister you and we agree to. If we cannot agree with you on an arbitrator, the President of the Law Society (or similar organisation within the appropriate territorial limits) will choose an arbitrator.

The side that loses the arbitration will pay all the costs of the arbitration. If the decision is not totally in favour of one side, the arbitrator will decide who pays the costs. If you lose, the policy will not cover these costs.

You can still use the complaints procedure shown on page 18.

# CLAIMS SETTLEMENT CONDITIONS

These conditions apply when you make a legal expenses claim. You must keep to these conditions as your part of the legal expenses contract.

## 1. Telling us about the claim

If anything happens which might lead to a legal expenses claim, you must tell us as soon as possible by filling in a claim form. You must tell us fully and truthfully in writing all the details about your claim and give us all the information that we may need. Until you have told us about the claim and we have given our written agreement, the insurer will not be responsible for any legal expenses. The insurer will not cover legal expenses involved in your representatives handling the claim before the date when we gave our written agreement. You must have told us about the claim within six months of the cause of action arising.

## 2. Giving our agreement

We will agree if all of the following apply:

- We think you have a reasonable chance of winning your case and achieving a reasonable outcome.
- The legal proceedings arise from a cause of action which is covered by this insurance. This cause of action must happen within the territorial limits and during the insurance period.
- The legal proceedings will be dealt with by a court within the territorial limits.
- You have kept to the terms and conditions of the policy and none of the exclusions listed on page 14/15 of this booklet apply.

If we do not accept your claim, we will tell you why.

If, during the claim, we think that there is no longer a reasonable chance of your winning the case and achieving a reasonable outcome, we may not continue to support your legal proceedings. If we do not carry on with your claim, we will tell you why.

## 3. Choosing a representative

In the period before we can agree that legal proceedings are necessary, or in the circumstances set out in claims settlement condition 8 on page 17, we may take on and carry out in your name, any negotiations for you. You must agree to a settlement which is reasonable.

If we agree that legal proceedings are necessary, but we are not able or you do not want us to act for you, we will agree with you on a representative to act for you. We will suggest a shortlist of representatives who will be willing and able to act for you. You can choose a representative from this shortlist. If you prefer not to use a representative from this list, we will consider your choice. You will need to satisfy us that your chosen representative has the necessary expertise to deal with your legal proceedings. You must also confirm that he or she will not charge more than a representative on the list. However, you can pay the difference between your chosen representative's fees and those of a representative on the shortlist. In some circumstances, we may not accept the representative you have suggested, but we will explain why. If we cannot agree on your representative, you can take the matter to an independent arbitrator. This process is set out on page 15. Any representative you choose is appointed to act for you.

If we and you cannot agree whether legal proceedings are necessary, you can take the matter to an independent arbitrator. This process is set out on page 15.

#### 4. Rights and responsibilities

You must tell us if an offer is made to settle the dispute. You must not negotiate or agree to settle the dispute without getting our agreement beforehand. If you do not accept a reasonable offer to settle the dispute, we may not continue to support your claim.

You must send us all bills for the representative's legal expenses as soon as you receive them. You must confirm to us that any charges you have to pay for the representative handling this dispute are acceptable and that we may pay the bill for you.

You and your representative must take every step to recover legal expenses. You must pay any recovered legal expenses to your representative who must then refund any legal expenses which the insurer has paid or has been asked to pay.

If the insurer pays legal expenses up to the policy limit and you pay more legal expenses to end your case, the insurer and you will share any legal expenses that are recovered. The insurer and you will each receive the same percentage as originally paid.

#### 5. Information your representative will need from you

You must give your representative all the information and help he or she may need. This will include a truthful account of the facts of your case and any paperwork to do with your case.

#### 6. What you and your representative must do for us

We must be able to contact your representative. You and your representative must co-operate and tell us about developments to do with your case. If we ask for this, we must be able to have access to your representative's files. This includes the truthful account of the facts of your case and any paperwork you have supplied to your representative.

If your representative wants to consult a barrister or expert witness, we will agree if we think it is reasonable. You must give us the name of the barrister or expert witness, and the reasons why you need one.

#### 7. Appealing against a court's decision

If you want to appeal against a court's decision, you must give us your reasons for bringing the appeal. We will give you our agreement if all of the following apply:

- You must tell us that you want to appeal as soon as your right of appeal arises. This is because strict time limits may apply.
- The appeal arises from legal proceedings to which we have already given our agreement under the terms of claims settlement condition 2 on page 16.
- Your appeal meets the requirements of claims settlement condition 2 in the same way as your initial claim for legal expenses.

#### 8. What action we may take

We may take over, in your name, all legal action in any of the following circumstances:

- If the dispute is for an amount which is under £1,000 or if the dispute could be dealt with by the small claims court.
- If you take legal action against someone or defend a case without our agreement, or in a different way from that advised by your representative.
- If you do not give proper instructions to your representative or barrister in time.
- If you cause a delay and your representative thinks it will harm your case.

## CLAIMS SETTLEMENT CONDITIONS (CONTINUED)

In these circumstances, we may carry out our own investigation and try to settle your dispute. You must agree to a settlement which is reasonable.

If we ask, you must tell your representative to get the court to tax your legal expenses, or get the Law Society to certify them according to the Solicitors Act 1974 or the Solicitors Remuneration Order 1972.

If you withdraw from defending a full enquiry by the Inland Revenue without our agreement, we will be entitled to recover from you any amounts the insurer paid during the defence.

## LAW APPLICABLE

You and we can choose the law that will apply to this contract. Scottish law will apply if you live in Scotland and English law if you live elsewhere in the UK.

## 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.

## LEGAL ADVICE LINE

0800 300 688

Free and confidential advice from a team of lawyers on personal or domestic legal matters when you need it, 24 hours a day, 365 days a year.

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## CUSTOMER SERVICE LINE

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If your circumstances change or you have a query about your home insurance or MORE TH>N Legal Services, please call this number. Lines open Mon - Fri 8am - 9pm, Sat 8am - 7pm, Sun 9am - 5pm.

## TECHNICAL ASSISTANCE

0800 316 6796

For technical problems with document creation.



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