

CAR INSURANCE POLICY SUMMARY

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

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

- Third Party Fire and Theft – fire and theft cover for your car and third party liability protection for injury or damage insured drivers may cause to others or their property.
- Comprehensive – loss or damage cover for your car and third party liability protection for injury or damage insured drivers may cause to others or their property.

You may add the following optional covers to any of the above covers:

- No Claim Bonus Protection
- Legal Assistance Plan
- Breakdown
- Extended Cover for Driving Abroad

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

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions that apply you should read the policy document, a copy of which will be provided on completion of your contract or at any time on request. On receipt of your policy documentation, you will have 14 days to decide if you wish to cancel the policy – see "Your right to cancel the policy" for more information.

TABLE 1 – STANDARD FEATURES

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

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION	COMPREHENSIVE	THIRD PARTY, FIRE AND THEFT
COVER FOR DRIVING ABROAD				
Provides the minimum cover required by law throughout the year when using your car abroad.	<ul style="list-style-type: none"> • Only applies to those countries within the territorial limits of the policy. • Excludes loss or damage to your car. 	1F	✓	✓
TEMPORARY HIRE CAR				
We will supply a hire car for the duration of repair whilst your car is being repaired at one of our Recommended Repairers.	<ul style="list-style-type: none"> • Any claim for Loss and Damage to a hire car will be subject to any excess which would have applied to your car and affect No Claim Bonus as if you were claiming for your car. • Available only if the car is repaired by one of our Recommended Repairers. • The hire car will be a class A specification. 	7	✓	✗
WINDSCREEN COVER				
We cover loss of or damage to the windscreen and windows of your car.	<ul style="list-style-type: none"> • For repair or replacement you will have to pay the first amount of any claim shown in your policy schedule as Windscreen or Window Glass Excess. • Cover for sunroofs and glass roof panels will be provided under the Loss and Damage Section. 	8	✓	✗

TABLE 1 – STANDARD FEATURES (CONT.)

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION	COMPREHENSIVE	THIRD PARTY, FIRE AND THEFT
PERSONAL ACCIDENT				
Provides a lump sum of £5,000 if you or your partner were killed or suffer loss of sight or limb in, or while getting in or out of, any car.	Anyone claiming who has a higher level of alcohol or drugs than is permitted by law.	10	✓	✗
EMERGENCY CARE				
Provides benefits for medical expenses, emergency overnight accommodation and replacement locks up to the limits shown on your schedule.	Cover does not apply to accidental loss of keys.	11	✓	✗
IMMEDIATE REPAIR				
Authorisation and Lifetime Guarantee on all Repairs.	Available only if the car is repaired by one of our Recommended Repairers.	What you should do if there is an accident or a theft.	✓	✓
IN CAR ENTERTAINMENT				
Covers audio, telephone, satellite navigation systems and visual entertainment equipment up to the amount shown as 'In Car Entertainment' on your schedule.	<ul style="list-style-type: none"> • All in car entertainment, except for portable satellite navigation systems, must be permanently fitted in your car. • All portable satellite navigation systems must be stored out of sight in either a locked boot or locked glove compartment when there is no one in your car. • Limited to satellite navigation equipment designed primarily for use in your car. • Payment can only be made under this section if a claim is made for Loss and Damage or Fire and Theft. 	12	✓	✓
PERSONAL EFFECTS				
We cover loss of or damage to personal possessions in or on your car up to the amount shown as 'Personal Effects' on your schedule. We will pay you or, if you prefer, the owner of the property.	<ul style="list-style-type: none"> • Portable navigation equipment designed primarily for use in your car. • Payment can only be made under this Section if a claim is made for Loss and Damage or Fire and Theft. 	13	✓	✗

TABLE 2 – OPTIONAL BENEFITS

You may choose to include the following benefits in your policy:

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION	COMPREHENSIVE	THIRD PARTY, FIRE AND THEFT
NO CLAIM BONUS PROTECTION				
We will not reduce your No Claim Bonus entitlement if you make a claim.	<ul style="list-style-type: none"> You must have a minimum of 4 years No Claim Bonus with any insurer. No more than 1 claim for theft or an 'at fault' claim in the past 4 years or no more than 2 claims in the past 5 years that were not 'at fault'. Ceases if your circumstances change and you are no longer eligible for the contract or if the policy runs out or is cancelled. 	4B	Optional	Optional
EXTENDED COVER FOR DRIVING ABROAD				
Provides the same level of cover you have in the UK for a limited period when using your car abroad, or extends cover to other countries approved by the European Commission.	<ul style="list-style-type: none"> You must tell us before you take your car abroad. Cover can be arranged for up to 93 days in any policy year. 	5	Optional	Optional
TEMPORARY HIRE CAR UPGRADE				
We will supply a hire car whilst your car is being repaired at a non recommended repairers or if the car is a total loss, or if it has been stolen, or following a claim for Loss and Damage.	<ul style="list-style-type: none"> Cover is only provided up to the limits shown on your schedule. Any claim for Loss and Damage to a hire car will be subject to any excess which would have applied to your car and affect No Claim Bonus as if you were claiming for your car. The hire car will be a class A specification. 	7	Optional	X
LEGAL ASSISTANCE PLAN				
Provides up to £100,000 legal expenses to assist with the recovery of any uninsured losses as a result of a car accident.	Any claim where there are not reasonable prospects of success. Reasonable prospects are defined as Fifty one per cent (51%) or more prospects of successfully receiving money by way of compensation in relation to a Motor Accident which was not your fault.	6	Optional	Optional
BREAKDOWN COVER OPTION				
Breakdown assistance with a choice of 4 levels of cover to suit your individual circumstances: <ul style="list-style-type: none"> Roadside Assistance Roadside and Homecall Assistance Roadside, Recovery and European Assistance Roadside, Recovery, Homecall and European Assistance. 	<ul style="list-style-type: none"> Maximum 5 breakdowns within one period of insurance. Emergency Assistance within one mile of your home – unless Homecall is selected. Any extra labour charges or the cost of spare parts, fuel or car key(s). 	9	Optional	Optional

TABLE 2 – OPTIONAL BENEFITS (CONT.)

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION	COMPREHENSIVE	THIRD PARTY, FIRE AND THEFT
IN CAR ENTERTAINMENT UPGRADE				
Covers audio, telephone, satellite navigation systems and visual entertainment equipment up to the increased amount shown as 'In Car Entertainment' on your schedule.	<ul style="list-style-type: none"> • All in car entertainment, except for portable satellite navigation systems, must be permanently fitted in your car. • All portable satellite navigation systems must be stored out of sight in either a locked boot or locked glove compartment when there is no one in your car. • Limited to satellite navigation equipment designed primarily for use in your car. • Payment can only be made under this section if a claim is made for Loss and Damage or Fire and Theft. 	12	Optional	X

TABLE 3 – GENERAL EXCLUSIONS AND CONDITIONS

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

WHAT IS NOT COVERED	POLICY SECTION
LOSS AND DAMAGE INCLUDING FIRE AND THEFT TO YOUR CAR	
<ul style="list-style-type: none"> Cover excludes the costs of wear and tear, loss of value, parts breaking down or failing. You must also protect the car against loss or damage and it must be locked and the key(s) removed if no one is in it. Any loss or damage as a result of a public authority legally removing, keeping or destroying your car. Any loss, damage or liability, if, as the result of the incident, you or anyone insured under the policy is convicted of driving whilst under the influence of alcohol or drugs. Loss or damage resulting from your car being taken, without your permission, by: <ul style="list-style-type: none"> your partner; your boyfriend or girlfriend; your children (including step and foster children); domestic staff in your employ anyone who normally lives with you or a member of your Family. Cover will not apply while driving under the influence of drugs or alcohol. 	<p>2 and 3</p> <p>1,2 and 3</p>
USE OF THE CAR	
Cover will not apply if the car is being used for a purpose or is being driven by a person not covered by the policy.	1,2 and 3
EXCESSES AND LIMITS	
Your policy may be subject to excesses, which are the amounts you must pay in the event of a claim. Also, certain limits may apply. These will both be shown on your policy schedule.	1,2 and 3

IMPORTANT INFORMATION

YOUR RIGHT TO CANCEL THE POLICY

If having examined your policy documentation you decide not to proceed with the insurance you will have 14 days to cancel it starting on the day we make the policy documentation available to you on the website or on the day you receive the policy documentation.

To cancel please call 0330 102 3630. On receipt of your notice and the return of any paper copies of your Certificate of Motor Insurance, we will process the cancellation. A refund will not be paid if you have already made a claim under the policy. Any refund of premium will be subject to an administration fee of £25.

CLAIMS

Should you wish to claim under your car insurance policy, you should call the Claims Helpline on 0800 300 252 as soon as possible. You must give us any information or help that we may ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy documentation.

COMPLAINTS

If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. If you have cause for complaint you should initially contact the person who arranged the policy for you or the manager of MORE TH>N at the address shown on your quotation or schedule, as appropriate. In the unlikely event that they are unable to resolve your concerns, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive.

If they cannot resolve the matter to your satisfaction, they will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. This does not affect your right to take legal action.

MORE TH>N CAR INSURANCE	FINANCIAL OMBUDSMAN SERVICE
Customer Relations Team PO Box 255 Wymondham NR18 8DP	Exchange Tower Harbour Exchange Square London E14 9SR

COMPENSATION




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

OTHER IMPORTANT INFORMATION

PREMIUMS AND PAYMENTS

Premiums and administration charges are inclusive of Insurance Premium Tax.

You may pay for your policy either annually or by monthly instalments. Annual premiums may be paid by credit card or debit card. Monthly instalments can only be paid by direct debit. If you wish to pay by monthly instalments for your first year of cover, a deposit payment must be paid by credit or debit card, followed by 10 monthly instalments that will be debited from your bank account. Payment by credit card may be liable to a surcharge. Please ask for further details at the time of payment.

If you are an existing policyholder already paying your policy by 12 monthly instalments, you may continue to do so at renewal of your policy.

ADMINISTRATION FEE

If you make a change to your policy before the renewal date we may make an administration charge of up to £25, the details of which will be shown on your schedule. 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.

RENEWING YOUR POLICY

At least 21 days before each policy renewal date we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover then please tell us before the renewal date.

When you renew, you won't need to pay a deposit and your instalments will be spread over 12 direct debit payments. If you already pay by direct debit we will renew the policy automatically by continuing to collect instalment premiums, unless you notify us that you wish to cancel the policy.

If you pay by credit/debit card, your policy will renew automatically on your renewal date and your payment will be taken from your card. If you have opted out of automatic renewal, you must submit a further payment if you wish to renew the policy.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, unless you have made a claim since renewal.

TERMINATION OF THE CONTRACT

You may cancel this policy. To cancel please access the website and select the cancellation option or call the Customer Service Centre. If you cancel the policy you may be entitled to a refund of premium as long as you have not made a claim. If you cancel this policy we will charge a cancellation fee of £50, which accounts for our costs in providing the policy.

We may cancel this policy by giving you at least 7 days notice at your last known address. If you have not made a claim we will refund the appropriate proportion of the premium already paid for the remainder of the current period of insurance. Calculation of any premium adjustment will be subject to a cancellation fee of £50, unless the effective date of the cancellation falls within the statutory 14 days right to cancel, when the refund will be subject to an administration fee of £25 inclusive of Insurance Premium Tax at the current rate.

Please see the 'Policy Cancellation' section of your policy schedule for full details of the terms and fees applicable.

THE LAW AND LANGUAGE APPLICABLE TO THE POLICY

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you live. Full details will be provided in your policy documentation.

The language used in this policy and any communications relating to it will be English.

FINANCIAL SANCTIONS

Please note that Royal & Sun Alliance Insurance plc is unable to provide insurance in circumstances where to do so would be in breach of any financial sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

RSA

MORE TH>N Car Insurance is underwritten by Royal & Sun Alliance Insurance plc, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register. You can contact the FCA on: UK: 0800 111 6768 (freephone) or 0300 500 8082.

morethan.com/car

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