

Financial Sanctions

Please note that Royal & Sun Alliance Insurance Ltd 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.

The Law and Language that applies to your 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.

Are you protected if we go out of business?

Royal & Sun Alliance Insurance Ltd is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation if any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be able to claim compensation if we can't meet our obligations but this will depend on the claim. If you want more information on the compensation scheme you can contact FSCS.

Cancelling your policy

Once you've read your policy, if you don't want to go ahead with the insurance and this is your first year with us, you'll have 14 days from the day you receive the policy documentation to let us know. If you're due to renew your cover then the 14 days starts from your renewal date. Once we know that you'd like to cancel, we'll refund any payments you've already made unless you've made a claim in the current period of insurance, please note that a fee applies to cancel your policy (details can be found in your schedule).

If you cancel after 14 days, please refer to your policy documentation for full details of the premium that you could be charged or refunded and any fees that may apply.

If we need to cancel your policy we'll write to you at least seven days before the cancellation date, using the address we currently have on record. If we cancel your policy we may refund you for payments you've already made to us for the time you have left on your insurance. If your policy is cancelled you'll still be able to claim for any event that happened before the cancellation date.

Renewing your policy

To make things easier for you, if you pay by Direct Debit, or you've given us permission to keep your payment details on file, we'll automatically renew your policy at your next renewal. That's unless we advise you otherwise.

Before we renew your policy, we'll write to you and if you don't want to stay with us, you'll need to let us know.

If you'd rather your policy didn't automatically renew, you can opt out of this at any time in your online account area, by calling us, or in writing.

If you do choose to opt out of automatically renewing, you'll need to let us know in future if you want your policy to renew to ensure you remain covered, otherwise you'll no longer be insured with us.

If you normally contact us to pay for your policy once a year, then you'll need to do this before the renewal date to pay the premium and renew your cover.

How to make a claim

Should you wish to make a claim under your insurance, you must give us any information or help that we may ask for and you must not agree to settle or reject a claim unless we've agreed and confirmed this in writing. You can find full details of how to claim in your Policy documentation.

Making a complaint

If you think that we haven't given you the service you expected, we'd like you to let us know so that we can try to put things right. If you're not happy you should contact the person that set up the policy for you or contact us using the address shown in your documentation. If they're not able to resolve the complaint for you they'll contact our Customer Relations team to look into your concerns on behalf of our Chief Executive. If they can't resolve your complaint they'll let you have written confirmation of our final response so you can refer the matter to the Financial Ombudsman if you'd like to do so. This won't affect your right to take legal action.

Customer Relations Team

PO Box 255
Wymondham
NR18 8DP

Financial Ombudsman Service

Exchange Tower
London
E14 9SR

About us

MORE TH>N Car Insurance is underwritten by Royal & Sun Alliance Insurance Ltd which is authorised by the Prudential Regulation Authority as an insurance company and is regulated by the Financial Conduct Authority and the Prudential Regulation Authority. It is authorised to sell and administer insurance contracts under Registration No. 202323. You can check this on the Financial Services Register by visiting the FCA's website.