

# Car Insurance

## Insurance Product Information Document

**MORE THAN<sup>®</sup>**  
Car Insurance

Company: Royal & Sun Alliance Insurance Ltd, registered in England and Wales. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 202323.

Product: Comprehensive Car Insurance

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information can be found in the full policy documentation.

### What is this type of insurance?

You can choose from three levels of comprehensive cover for your car against accidental damage, loss or damage caused by fire or theft. This cover also provides third party liability cover for injury or damage you may cause to others or their property.



#### What is insured?

If you have chosen **MORE THAN Essentials Car Insurance** we will provide cover for:

- ✓ Accidental Damage.
- ✓ Vandalism.
- ✓ Malicious Damage.
- ✓ Personal Accident up to £5,000.
- ✓ Guaranteed Hire Car when using our Recommended Repairer.
- ✓ Third Party Property Damage up to £20,000,000.
- ✓ Theft or Attempted Theft of Vehicle.
- ✓ Theft of Contents.
- ✓ Unlimited Third Party Personal Injury.
- ✓ Fire.
- ✓ Windscreen Replacement and Repair.
- ✓ Replacement Locks up to £1,000.
- ✓ If your car is hit by an uninsured driver.

If you have chosen **MORE THAN Car Insurance**, we'll provide all of the covers listed under MORE THAN Essentials, plus:

- ✓ Personal Belongings up to £250.
- ✓ Wrong fuel cover.
- ✓ Uninsured Driver Promise.

If you have chosen **MORE THAN Extra Car Insurance**, we'll provide all of the covers listed under MORE THAN Essentials and MORE THAN Car Insurance, plus:

- ✓ Legal Assistance Plan.
- ✓ Breakdown - Roadside Assistance.

Where not included as standard, the following covers can be added to your policy. If chosen, you'll see them on your schedule.

- ✓ No Claim Bonus Protection.
- ✓ Extended cover for driving abroad.
- ✓ Legal Assistance Plan.
- ✓ Breakdown Assistance.
- ✓ Guaranteed hire car upgrade.



#### What is not insured?

- ✗ Cover will not apply if the car is being used for a purpose or being driven by a person not covered by the policy.
- ✗ Cover will not apply while driving under the influence of drink or drugs.
- ✗ Damage caused by mechanical, electrical, electronic or computer breakdowns, breakages or failures.
- ✗ Use to secure the release of a 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.
- ✗ Any loss or damage to your car as a result of theft or attempted theft if your car has been left unattended and unlocked with the car keys in or on the vehicle.

If you have chosen **MORE THAN Essentials Insurance**, you will not be covered for:

- ✗ Personal Belongings up to £250.
- ✗ Wrong fuel cover.



#### Are there any restrictions on cover?

- ! For loss or damage claims, the most we will pay is the market value of your car at the time.
- ! The excess shown on your Schedule will be deducted from any claim payments we make to you.
- ! Extended cover for driving abroad is available up to 93 days in a policy year. You must tell us before taking your car abroad.
- ! You are allowed a maximum of 5 breakdowns within one period of insurance if you have selected breakdown cover.
- ! If you have chosen **MORE THAN Essentials Car Insurance**, you will still be covered if you are in an accident involving an uninsured driver, but you will not benefit from the Uninsured Driver Promise, meaning any claim may be subject to you paying the policy excess shown on your schedule, and it may impact your no claim bonus.
- ! You must be able to provide the vehicle registration for the uninsured vehicle for the Uninsured Driver Promise to be applied.



## Where am I covered?

- ✓ The policy provides the cover shown in your schedule while your car is in the British Isles, including the countries you are visiting if you have chosen to extend cover for driving abroad.
- ✓ The minimum cover required by law for the policy holder to drive in any country which is a member of the European Union, and any other country which meets the motor insurance directives of, and is approved by, the European Commission.
- ✓ If chosen, Legal Assistance Plan cover is restricted to a motor accident within the British Isles.



## What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.
- For a legal expenses claim under Legal Assistance Plan, you must make a claim within 180 days of the Motor Accident.
- You must comply with all the conditions set out in the policy.
- You must pay the premium shown on the schedule.



## When and how do I pay?

You may pay for your policy either annually or by monthly instalments. Annual payment can be made by credit card or debit card. Monthly payments can be made by Direct Debit.



## When does the cover start and end?

The start and end dates of your cover are available on your schedule.



## How do I cancel the contract?

You can cancel the policy by telephoning our Customer Service line. You can find the contact number within your policy documentation or on our website.