

# Car Insurance

MORE TH>N®

## Insurance Product Information Document

**Company:** Royal & Sun Alliance Insurance Ltd, registered in England and Wales, regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202323)

**Product:** MORE TH>N Car Third Party Fire & Theft Insurance

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of insurance?

Third Party, Fire and Theft: Covers your car against loss or damage caused by fire or theft and provides third party liability cover for injury or damage you may cause to others or their property.



#### What is insured?

We will provide cover up to the market value of your car for:

- ✓ Third Party Property Damage up to £20,000,000.
- ✓ Theft or Attempted Theft of Vehicle.
- ✓ Theft of Contents.
- ✓ Unlimited Third Party Personal Injury.
- ✓ Fire.

#### Optional cover you may have chosen

No Claim Bonus Protection

- We will not reduce your No Claim Bonus entitlement if you make a claim.

Extended cover for driving abroad.

Legal Assistance Plan

- Provides up to £100,000 legal expenses to assist with the recovery of any uninsured losses as the result of a car accident.

Breakdown Assistance – with a choice of 4 levels of cover to suit your circumstances

- Roadside Assistance.
- Roadside and Homecall Assistance.
- Roadside, Recovery and European Assistance.
- Roadside, Recovery, Homecall and European Assistance.



#### Are there any restrictions on cover?

##### ! Damage caused by fire, and/or theft of your car

We may replace it with a new car of the same UK specification if:

- you buy your car new and within 12 months; and
- the car 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).

##### ! Excesses

This is the part of the claim you have to pay.

#### Optional cover you may have chosen

No Claim Bonus Protection

- 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 4 years that were not 'at fault'.

Extended cover for driving abroad

- You must tell us before you take your car abroad
- Cover can be arranged for you for up to 93 days in a policy year.

Legal Assistance Plan

- Any claim where there is not a reasonable chance of success.
- Reasonable prospects are defined as a Fifty One percent (51%) or more prospects of successfully receiving money by way of compensation in relation to a car accident which was not your fault.

Breakdown Assistance

- 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).



#### What is not insured?

##### ✗ Use of the car

- 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, or failing to provide a specimen.

##### ✗ Loss and damage, including fire and theft to your car

- Damage caused by mechanical, electrical, electronic or computer breakdowns, breakages or failures.



### 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 in any country which is a member of the EU.



### 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 policy schedule.



### When and how do I pay?

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



### When does the cover start and end?

Your cover start and end date is shown on your policy schedule. These form the term of your policy.



### 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.