

Car Insurance

MORE TH>N[®]

Insurance Product Information Document

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

Product: MORE TH>N Car Third Party 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?

Third Party: 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.
- ✓ Unlimited Third Party Personal Injury.

Optional cover you may have chosen

No Claim Bonus Protection

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

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.



What is not insured?

- ✗ Loss and damage, including fire and theft to your car
- There is no cover for your own car



Are there any restrictions on cover?

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'.

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).



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 premium as a one off payment or monthly. 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?

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.