

**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 SM>RT WHEELS Car Comprehensive Insurance

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

### What is this type of insurance?

Comprehensive: Covers your car against accidental damage, 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:

- ✓ Accidental Damage.
- ✓ Vandalism.
- ✓ Malicious Damage.
- ✓ Personal Accident up to £5,000.
- ✓ Personal Belongings up to £100.
- ✓ Alternative travel in the event of a claim:
  - Small hatchback hire car.
  - Available if using our Recommended Repairers.
  - Alternative travel benefit of £15 per day up to a maximum of £150 if the driver is under 18.
- ✓ Third Party Property Damage up to £20,000,000.
- ✓ Theft or Attempted Theft of Vehicle.
- ✓ Unlimited Third Party Personal Injury.
- ✓ Fire.
- ✓ Windscreen Replacement and Repair.

#### Optional cover you may have chosen

Extended cover for driving abroad up to 15 days in a policy year.

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:

1. Roadside Assistance
2. Roadside and Recovery
3. Roadside, Recovery and Homecall Assistance
4. Temporary Upgrade to Roadside Assistance, Homecall, Recovery European for the duration of Driving Abroad Extension



#### Are there any restrictions on cover?

- ! Loss and damage, including fire and theft to your car
  - We will not provide cover for any amount that exceeds the market value 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.
    - 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).
- ! Windscreen Replacement and Repair  
Cover for sunroofs and glass roof panels is not covered in this section and is provided under the Damage to your car and its accessories section.
- ! Excesses  
This is the part of a claim you have to pay.
- ! Alternative travel in the event of a claim
  - Not available in the event of a total loss or theft.
  - The credit hire agreement must be signed and authorised by the parents or guardians of all drivers aged 17.

#### Optional cover you may have chosen

Legal Assistance Plan:

- Any claim where there is not a reasonable chance of success.

Breakdown Assistance:

- Maximum 5 breakdowns within one period of insurance.
- Emergency Assistance within one mile of your home not available – unless Homecall is selected.
- Any extra labour charges or the cost of spare parts, fuel or car key(s) are not covered.
- Temporary Upgrade only available where Cover Levels 1, 2 or 3 in force.



#### What is not insured?

- X **Use of the car**
  - Cover will not apply if your 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 or drink or drugs.
  - 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.
- It is a condition of this policy that you have a telematics device installed in your car and that it remains in use at all times.



### When and how do I pay?

- You may pay for your policy either annually or by monthly instalments. Annual premiums may be paid by Direct Debit, credit card or debit card. Monthly instalments can only be paid 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.