

VAN CHOICE POLICY SUMMARY

MORE TH>N BUSINESS Van Choice Insurance is underwritten by Royal & Sun Alliance Insurance plc. It is an annual contract and may be renewed each year subject to the terms and conditions then applicable.

You can select the cover that suits your needs, from:

- **Comprehensive** – loss or damage cover for your van and third party liability protection for injury or damage insured drivers may cause to others or their property.
- **Third Party Fire and Theft** – fire and theft cover for your van and third party liability protection for injury or damage insured drivers may cause to others or their property.

You may also add further benefits to either of the above covers to suit your needs. Full details of what you have selected is shown in your policy schedule.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions that apply you should read the policy wording carefully. Once we make your policy documentation available to you online or when you receive your policy documentation via the post, you will have 14 days to decide if you wish to cancel the policy – see “Your right to cancel the policy” for more information.

TABLE 1

STANDARD FEATURES

The following will automatically be included in your policy, according to the cover you have selected:

Features and Benefits	Significant Exclusions or Limitations	Policy Section	Comprehensive	Third Party Fire and Theft
THIRD PARTY LIABILITIES				
Offers protection against legal liabilities for injury to other persons (including passengers). Offers protection against legal liabilities for damage to other persons' property.	A limit of £5,000,000 applies to each claim for damage to property.	1	✓	✓
COVER FOR DRIVING ABROAD				
Provides the minimum cover required by law when using your van abroad in the European Union countries as specified in section 1D of the policy wording.	<ul style="list-style-type: none"> • Excludes loss or damage to your van. • If you want the same cover that you have in the UK whilst driving abroad you will have to pay an additional premium. • Please call the Customer Service Centre to add this to your policy. 	1D	✓	✓

TABLE 1 CONTINUED

STANDARD FEATURES

The following will automatically be included in your policy, according to the cover you have selected:

Features and Benefits	Significant Exclusions or Limitations	Policy Section	Comprehensive	Third Party Fire and Theft
IMMEDIATE REPAIR AUTHORISATION				
	Available only if the van is repaired by one of our Recommended Repairers.	What you should do if there is an accident or a theft	✓	✓
NEW VAN COVER				
Provides up to an additional £3,000 on top of your vehicle's market value if your vehicle is under one year old and involved in a total loss claim.	<ul style="list-style-type: none"> • Vehicle must be under a year old. • Must be a total loss before 'new van cover' applies. 	2	✓	X
PERSONAL ACCIDENT				
Provides a lump sum of £5000 to the driver of your vehicle if they are killed or suffer loss of sight or limb(s) while in or getting in or out of your vehicle.	<ul style="list-style-type: none"> • All cover is excluded if the driver is driving under the influence of drugs or alcohol • Death or injury caused by suicide or attempted suicide is excluded 	12	✓	X
WINDSCREEN COVER				
We cover loss of or damage to the windscreen, windows and the glass sunroof of your van.	For repair or replacement you will have to pay the first amount of any claim shown in your policy schedule as Windscreen or Window Glass Excess.	10	✓	X

TABLE 2

OPTIONAL BENEFITS

You may choose to include the following benefits in your policy:

Features and Benefits	Significant Exclusions or Limitations	Policy Section	Comprehensive	Third Party Fire and Theft
NO CLAIM DISCOUNT PROTECTION				
<p>We will not reduce your No Claim Discount unless more than two claims happen over five consecutive periods of insurance.</p> <p>No Claim Discount Protection allows you to make one or more claims before your number of No Claim Discount years falls. Please see our step-back procedures for details.</p>	<ul style="list-style-type: none"> • You must have at least 4 years No Claim Discount and all drivers must not have made more than the maximum allowed number of claims in the last 5 years. • Ceases if your circumstances change and you are no longer eligible for the contract or if the policy runs out or is cancelled. • No Claim Discount Protection does not protect the overall price of your policy. The price of your Policy may increase following a claim even if you were not at fault. 	6	Optional	Optional

TABLE 2 CONTINUED

OPTIONAL BENEFITS

You may choose to include the following benefits in your policy:

Features and Benefits	Significant Exclusions or Limitations	Policy Section	Comprehensive	Third Party Fire and Theft
EXTENDED COVER FOR DRIVING ABROAD				
Provides the same level of cover you have in the UK for a limited period when using your van abroad, or extends cover to other countries approved by the European Commission.	Cover can be arranged for up to 120 days in any policy year.	7	Optional	Optional
LEGAL ASSISTANCE PLAN				
Provides up to £100,000 legal expenses to assist with the recovery of any uninsured losses as a result of a van accident that's not your fault.	Any claim where there is not reasonable prospects of success (defined as 51% or more).	8	Optional	Optional
TEMPORARY HIRE VAN				
We will supply a hire van for the maximum period chosen by you whilst your van is being repaired at one of our Recommended Repairers. 3 cover options available: • 7 Days • 14 Days • 21 Days	<ul style="list-style-type: none"> • Cover is only provided up to the limit shown on the schedule while the van is being repaired. • If your van is stolen or is a total loss, the maximum time we will supply a hire vehicle for will be the number of days shown on your schedule. • Any claim for Loss and Damage to a hire van will be subject to any excess which would have applied to your van and will affect your No Claim Discount as if you were claiming for your own van. 	9	Optional	Optional
BREAKDOWN COVER OPTION				
Breakdown assistance with a choice of 4 levels of cover to suit your individual circumstances: • Roadside Assistance • Roadside and Homecall Assistance • Roadside, Recovery and European Assistance • Roadside, Recovery, Homecall and European Assistance	<ul style="list-style-type: none"> • Maximum 5 breakdowns within one period of insurance. • Emergency Assistance within one mile of your home – unless Homecall is selected. • Any labour charges or the cost of spare parts, fuel or van key(s). 	11	Optional	Optional

TABLE 2 CONTINUED

OPTIONAL BENEFITS

You may choose to include the following benefits in your policy:

Features and Benefits	Significant Exclusions or Limitations	Policy Section	Comprehensive	Third Party Fire and Theft
EMERGENCY CARE				
Provides benefits for medical expenses, emergency overnight accommodation and replacement locks up to the limit shown on your schedule.		13	Optional	X
IN-VAN ELECTRONICS				
Covers audio, telephone, satellite navigation systems and visual entertainment equipment that are not part of your vehicles original specification fitted by the manufacturer or dealer from first registration.	<ul style="list-style-type: none"> • All in-van equipment, except for portable satellite navigation systems, must be permanently fitted in your van. • All portable satellite navigation systems must be stored out of sight in either a locked boot or locked glove compartment when there is no one in your van. • Limited to satellite navigation equipment designed primarily for use in your van. • Third Party Fire and Theft Cover limited to £750. • Payment can only be made under this section if a claim is made for Loss and Damage or Fire and Theft. 	14	Optional	Optional
PERSONAL EFFECTS				
We cover loss of or damage to personal possessions in or on your van up to the amount shown as 'Personal items' in your schedule. We will pay you or, if you prefer, the owner of the property.	<ul style="list-style-type: none"> • Portable navigation equipment designed primarily for use in your van. • Money, stamps, tickets and other similar documents excluded. • Theft of property from a pick up is excluded unless stolen from the cab of your vehicle. • Goods (in relation to your business) and tools. • Payment can only be made under this section if a claim is made for Loss and Damage or Fire and Theft. 	15	Optional	X

TABLE 2 CONTINUED

OPTIONAL BENEFITS

You may choose to include the following benefits in your policy:

Features and Benefits	Significant Exclusions or Limitations	Policy Section	Comprehensive	Third Party Fire and Theft
GOODS IN TRANSIT				
Covers loss or damage to goods carried in connection with your business in or on your vehicle, for example spare parts or goods en-route from the wholesaler to your business premises.	<ul style="list-style-type: none"> • Tools. • Personal effects. • Only available to van 'Business' customers (not available if you only have 'Social, Domestic and Pleasure use'). • Deterioration of refrigerated stock due to breakdown, malfunction or incorrect setting of the refrigeration unit. • Satellite navigation or similar equipment. • Mobile phones. • Theft of property from a pick up is excluded unless stolen from the cab of your vehicle. • Loss or damage to tobacco, wines & spirits, jewellery, furs, antiques, works of art and electronic equipment is excluded between the hours of 22.00 and 06.00 when the vehicle is unattended unless the vehicle is garaged in a locked building. • Payment can only be made under this section if a claim is made for Loss and Damage or Fire and Theft. 	16	Optional	Optional
TOOLS IN VAN				
Covers loss of or damage to hand tools (including hand held power tools) whilst in or on the vehicle. 3 cover options available: <ul style="list-style-type: none"> • £500 • £1,000 • £1,500 	<ul style="list-style-type: none"> • Portable navigation equipment designed primarily for use in your van. • Theft of property from a pick up is excluded unless stolen from the cab of your vehicle. • Payment can only be made under this section if a claim is made for Loss and Damage or Fire and Theft. 	17	Optional	Optional

TABLE 3

GENERAL EXCLUSIONS AND CONDITIONS

The following apply to the policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read the policy wording carefully.

Cover	What is Not Covered	Policy Section
LOSS AND DAMAGE TO YOUR VAN		
	<ul style="list-style-type: none"> • Cover excludes the costs of wear and tear, loss of value, parts breaking down or failing. • You must also protect the van against loss or damage and it must be locked and the key(s) removed from in or on your vehicle if no one is in it. • Any loss or damage as a result of a public authority legally removing, keeping or destroying your van. • Any loss or damage resulting from incorrectly maintaining or fuelling your van. 	2 and 3
USE OF THE VAN		
	Cover will not apply if the van is being driven by a person not covered by the policy or if the van is being used for a purpose or business not displayed on the policy schedule.	1,2 and 3
EXCESSES AND LIMITS		
	Your policy may be subject to excesses, which are the amounts you must pay in the event of a claim. Also, certain limits may apply. These will both be shown in your policy schedule.	1,2 and 3
DRIVING OTHER VANS		
	This policy does not give cover for driving any vehicle other than the vehicle whose registration number is shown on the Certificate of Motor Insurance.	Introduction

IMPORTANT INFORMATION

YOUR RIGHT TO CANCEL THE POLICY

If having examined your policy documentation you decide not to proceed with the insurance you will have 14 days to cancel it starting on the day we make the policy documentation available to you on the website or when you receive your policy documentation in the post.

To cancel please call 0330 102 4557. With effect from the cancellation date the certificate will no longer be valid and the vehicle will be removed from the Motor Insurance Database. A refund will not be paid if you have already made a claim under the policy. Any refund of premium will be subject to an administration fee of £25.

CLAIMS

Should you wish to claim under your Van Choice insurance policy, you should call the Claims Helpline on 0330 102 4089 as soon as possible. You must give us any information or help that we may reasonably ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy wording.

COMPLAINTS

If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. If you have cause for complaint you should initially contact the person who arranged the policy for you or the manager of MORE TH>N at the address shown on your quotation or schedule, as appropriate. In the unlikely event that they are unable to resolve your concerns, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive.

If they cannot resolve the matter to your satisfaction, they will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. This does not affect your right to take legal action.

MORE TH>N	FINANCIAL OMBUDSMAN SERVICE
Customer Relations Team PO Box 255 Wyomondham NR18 8DP	Exchange Tower Harbour Exchange Square London E14 9SR

COMPENSATION



Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

OTHER IMPORTANT INFORMATION

PREMIUMS AND PAYMENTS

Premiums and administration charges are inclusive of Insurance Premium Tax.

You may pay for your policy either annually or by monthly instalments subject to eligibility. Annual premiums may be paid by credit card or debit card (a card surcharge may apply). Monthly instalments can only be paid by direct debit. If you wish to pay by monthly instalments for your first year of cover a deposit payment must be paid by credit card (a card surcharge may apply) or debit card, followed by 10 monthly instalments that will be debited from your bank account. Please ask for further details at the time of payment.

If you make a change to your policy before the renewal date we may apply an administration charge.

ADMINISTRATION FEES

Should you need to change your policy or your details, there are a number of different changes that will incur an administration fee on top of any variation of premium.

AMENDMENT TYPE	ONLINE TRANSACTION CHARGE	CUSTOMER SERVICE CENTRE CHARGE
Foreign Use	Amendment type not available online	£25
Change of cover details	Amendment type not available online	£25
Change of name/address	£10	£25
Change of driver details	£10	£25
Temporary additional vehicle	Amendment type not available online	£25
Temporary additional driver	Amendment type not available online	£25
Add optional covers	FREE	FREE
Changing excess	Amendment type not available online	£25
Change of overnight location	£10	£25
Change of payment details	Amendment type not available online	£25
Change of use	£10	£25
Change of vehicle	£10	£25
Duplicate documents issue	Amendment type not available online	£25

Note: The administration fees include Insurance Premium Tax at the current rate. During the online process the administration fee will be shown excluding Insurance Premium Tax.

- If you are making multiple changes to your policy at the same time, only some of which are available online, contact the Customer Service Centre in the first instance to avoid multiple charges.
- For multiple changes the highest charge will apply.
- Any administration fee charged will be displayed separately to your premium.

RENEWING YOUR POLICY

At least 21 days before each policy renewal date we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover then please tell us before the renewal date.

When you renew, you won't need to pay a deposit and your instalments will be spread over 12 direct debit payments. If you already pay by direct debit we will renew the policy automatically by continuing to collect instalment premiums, unless you notify us that you wish to cancel the policy. This will also apply to payments by credit/debit card if you have previously given us permission, otherwise, you must submit a further payment if you wish to renew the policy.

You will have 14 days to cancel the policy after the renewal date. You will receive a refund of any premiums paid and be charged an administration fee, as described in "Your right to cancel the policy" above.

TERMINATION OF THE CONTRACT

To cancel please access morethanbusiness.com/van and select the cancellation option or call the Customer Service Centre. If you cancel the policy you may be entitled to a refund of the premium as long as you have not made a claim. With effect from the cancellation date the certificate of motor insurance will no longer be valid and your vehicle registration will be removed from the Motor Insurance Database.

A cancellation fee will apply as follows:

TOTAL POLICY PREMIUM	CANCELLATION FEE
Up to £300	£50
Over £300	£70

(Total Policy Premium excludes interest charges for monthly payments)

The Cancellation Charge includes Insurance Premium Tax at the current rate.

We may cancel this policy by giving you at least 7 days notice at your last known address. If you have not made a claim we will refund the appropriate proportion of the premium already paid for the remainder of the current period of insurance. Calculation of any premium adjustment will be subject to the cancellation fee above, unless the effective date of the cancellation falls within the statutory 14 days right to cancel, when the refund will be subject to an administration fee of £25 inclusive of Insurance Premium Tax at the current rate.

Please see the MORE TH>N BUSINESS website or the 'Policy Cancellation' section of your policy schedule for full details of the terms and fees applicable.

THE LAW AND LANGUAGE APPLICABLE TO THE 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 are provided in your policy wording.

The language used in this policy and any communications relating to it will be English.

FINANCIAL OR TRADE SANCTIONS

Royal & Sun Alliance Insurance plc is unable to provide insurance in circumstances where to do so would be in breach of any financial or trade sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details are provided in the policy wording.

RSA

MORE TH>N BUSINESS Van Choice Insurance is underwritten by Royal & Sun Alliance Insurance plc, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the Financial Services Register by visiting the FCA's website www.fca.gov.uk/register or by contacting the FCA on 0800 111 6768 or 0300 500 8082.



www.morethanbusiness.com

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