

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 Van Choice Comprehensive - Social, Domestic and Pleasure Use

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

What is this type of insurance?

This is a Comprehensive Van insurance policy and is designed to insure vans with a gross vehicle weight of 3.5 tonnes or under that belong to you and that are used in a personal capacity for social, domestic and pleasure purposes.



What is insured?

- ✓ **Loss or Damage to Your Van caused by:**
 - Accidental Damage.
 - Malicious Damage.
 - Theft or attempted Theft of the Van.
 - Fire.
 - Windscreen Replacement or Repair.
- ✓ **Legal Liabilities to Others for:**
 - Causing injury or death to others.
 - The damage your vehicle causes to another person's property.
- ✓ **Personal Accident**
 - Cover if you or a driver is injured in your Van.

Optional cover you may have chosen

- Trailer Cover**
- Provides cover for trailers against Loss or Damage.
- No Claims Discount Protection**
- We will not reduce your No Claims Discount if you make a claim.
- Extended cover for driving abroad**
- The same level of cover you have in the UK when using your Van abroad.
- Legal Assistance Plan**
- Provides up to £100,000 in Legal expenses to assist with the recovery of any uninsured losses as the result of a Van accident.
- Temporary Hire Van**
- A hire van will be supplied while your vehicle is being repaired. Choose from 7, 14 or 21 days.
- Breakdown Assistance - 4 levels of cover to suit your circumstances**
- Roadside Assistance.
 - Roadside and Homecall Assistance.
 - Roadside, Recovery and Homecall Assistance.
 - Roadside, Recovery, Homecall and European Assistance.
- Emergency Care**
- Provides cover for Medical Expenses, up to £200.
 - Emergency Overnight Accommodation £50 per person.
 - Replacement Locks up to £400.
- In Van Electronics**
- Cover for In Van Electronics fitted as part of your vans original specification. Choose from £750 or £2,000.
- Personal Effects**
- We cover loss of or damage to personal effects in your Van.



What is not insured?

- ✗ **Use and Driving** - We will not cover any claim if your vehicle is being:
 - used for a purpose which is not included on your Certificate of Motor Insurance.
 - driven by someone or in the care of someone for the purpose of being driven, who is not shown as allowed to drive on your Certificate of Motor Insurance.
- ✗ **Driving under the influence of drink or drugs**
 - We do not cover any loss of or damage to your vehicle, if, as the result of the incident, you or anyone insured under the policy is convicted of driving whilst under the influence of alcohol or drugs.
- ✗ **Driving Other Vehicles**
 - 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.



Are there any restrictions on cover?

- ! **Loss and damage, including fire and theft to your Van**
We will not provide cover over and above...
 - Your Van's market value, or
 - £3,000 above your Van's market value towards a van of the same make and model where your van is stolen or a total loss in its first year of registration.
 - ! **Excesses**
This is the part of a claim you have to pay.
- Optional cover you may have chosen**
- No Claims Discount Protection**
- To qualify you must have a minimum of 4 years no claims discount. No more than 1 'at fault' claim in the past 4 years or no more than 2 'not at fault' claims in the past 4 years.
 - While insured if you have 2 claims within a 5 year period your No Claims Discount Protection will be removed.
- Extended cover for driving abroad**
- You must tell us before you take your Van abroad.
 - A maximum of 180 days will apply in a policy year.
- Legal Assistance Plan**
- A £100,000 limit applies.
 - There must be a reasonable chance of success.
- Temporary Hire Van**
- Your Van must be repaired by one of our recommended repairers.
- Breakdown Assistance**
- Maximum 5 breakdowns within one period of insurance.
 - Emergency Assistance within 1 mile of your home - unless Homecall is selected.
 - Any extra labour charges or the cost of spare parts, fuel or Van key(s).
 - You must replace any part of your Van, including the battery, within 28 days of discovering it to be faulty.
- Emergency Care**
- Emergency Overnight Accommodation - Provides up to £50 per person with a limit of £250.
- In Van Electronics / Personal Effects**
Claims for Theft or Attempted Theft will not be covered if your vehicle is unlocked.



Where am I covered?

- ✓ We will pay for claims within the territorial limits of 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 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.
- 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.