



Mini Fleet

Policy Summary

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Your RSA Mini Fleet Policy is an annual contract which may be renewed each year subject to your needs and our terms and conditions.

You can select the cover you want from the following options:

- Comprehensive
- Third Party, Fire & Theft
- Third Party Only (for Special Types vehicles)
- Breakdown

Full details of the covers you have chosen are shown in your Policy Schedule and Statement of Fact. These documents also detail the vehicles to be insured and persons allowed to drive.

The tables in this summary provide a summary of the main Policy features and benefits and any significant exclusions or limits that you should check on your Policy Schedule.

For full policy details, terms and conditions, please read your Policy Wording in conjunction with your Statement of Fact and Policy Schedule.

Table 1 Standard Features & Benefits

The following covers will be included as standard based on the level of cover selected for each vehicle. The levels of cover are Comprehensive (shown below as 'Comp'), Third Party, Fire and Theft or Third Party Only.

This summary is not exhaustive. Some specific causes of damage will be excluded, specific property may be excluded and some cover will be subject to specific limits.

Features and Benefits	Significant Exclusions or Limitations	Policy Section	Comp	Third Party Fire and Theft	Third Party Only
<p>Loss or Damage to the Motor Vehicle</p> <p>You will have to pay an Excess in respect of each and every claim for accidental damage, theft and windscreen/glass damage and additionally if accidental damage occurs whilst the vehicle is being driven by young or inexperienced drivers. Full details are shown on your Policy Schedule.</p>					
<p>Loss or damage to your motor vehicle including</p> <ul style="list-style-type: none"> audio-visual, navigation and communication equipment permanently fitted in or designed for use in the vehicle specified trailers windcreens and windows. <p>Cover includes the reasonable costs of recovery and redelivery of the vehicle following an accident.</p>	<ul style="list-style-type: none"> Where Third Party, Fire and Theft has been selected cover is restricted to loss or damage caused by fire, lightning, explosion and theft. Cover excludes <ul style="list-style-type: none"> theft while the vehicle is unlocked; or the windows or sunroof are open; or the removable roof panel, convertible roof or hood is not fitted and secured in the upright position at the time of loss; or it has been left unattended and unlocked with the Vehicle Keys in or on the vehicle. loss or damage arising in connection with the operation of any vehicle as a tool costs of wear & tear, loss of value, parts breaking down or failing. Limit of Liability applies to equipment fitted post-manufacture as shown in the Schedule. 	Section 1 - Loss or Damage to the Motor Vehicle	✓	✓	✗
<p>New Vehicle cover</p> <ul style="list-style-type: none"> If the vehicle is less than one year old from date of initial registration an additional amount is provided towards the cost of an equivalent new vehicle if damaged or stolen. 	<ul style="list-style-type: none"> Limit of Liability applies as shown in the Schedule. Cost of repairing the damage must be more than 60% of the current list price for the vehicle. 	Section 1 - Loss or Damage to the Motor Vehicle	✓	✗	✗
<p>Replacement Locks</p> <ul style="list-style-type: none"> Cover towards the cost of replacing lost or stolen keys including replacement locks, lock transmitter, recoding or replacing the alarm system. 	<ul style="list-style-type: none"> Limit of Liability applies as shown in the Schedule. 	Section 1 - Loss or Damage to the Motor Vehicle	✓	✓	✗

Table 1 Standard Features & Benefits (continued)

Features and Benefits	Significant Exclusions or Limitations	Policy Section	Comp	Third Party Fire and Theft	Third Party Only
Additional Services					
Free Accident Recovery Service <ul style="list-style-type: none"> Includes the attendance of a recovery vehicle at the scene of the accident within 1 hour and the provision of a replacement vehicle for 48 hours. 	<ul style="list-style-type: none"> Provision of a replacement vehicle applies to Cars and Goods Carrying Vehicles under 3.5 tons only. If your vehicle is roadworthy you will not be entitled to a replacement vehicle while repairs are carried out. 	What our Claims Helpline and Priority Repairers have to offer	✓	✓	✓
Windscreen Repair or Replacement Service <ul style="list-style-type: none"> Repairs are free of charge without limit. 	<ul style="list-style-type: none"> If your windscreen needs replacing you will have to pay an Excess on any claim – please refer to your Schedule for details. If your windscreen is replaced following a claim on your policy you must agree that any Advanced Driver Assistance System in your windscreen is reset by us at no additional cost to you. 	What our Claims Helpline and Priority Repairers have to offer	✓	x	x
Third Party Liabilities					
<ul style="list-style-type: none"> Protection against legal liabilities for death of or bodily injury to other persons (including passengers). Protection against legal liabilities for damage to other persons' property. 	<ul style="list-style-type: none"> Any consequence of Terrorism is excluded except as required by Road Traffic legislation. Limits of Liability apply in respect of damage to property as shown in the Schedule. 	Section 2 - Liability to Third Parties	✓	✓	✓
Additional Covers					
Annual Foreign Use <ul style="list-style-type: none"> Provides full policy cover in EU member countries plus Andorra, Iceland, Liechtenstein, Norway, Serbia, Switzerland and any additional countries agreed. 	<ul style="list-style-type: none"> Applies to Cars and Goods Carrying Vehicles only. If cover is required outside of the countries noted you will need to request this and pay an additional premium subject to eligibility. 	Section 3 - Driving Abroad	✓	✓	✓
Personal Effects <ul style="list-style-type: none"> Loss or damage to personal clothing or effects in or on your vehicle. 	<ul style="list-style-type: none"> Limit of Liability applies as shown in the Schedule. Refer to Policy wording for items excluded and theft restrictions. 	Section 4 - Other Clauses	✓	x	x
Medical Expenses <ul style="list-style-type: none"> Cost of medical expenses for bodily injury to any occupant of your vehicle following an insured incident. 	<ul style="list-style-type: none"> Limit of Liability applies as shown in the Schedule. 	Section 4 - Other Clauses	✓	x	x
Personal Accident <ul style="list-style-type: none"> Provides a lump sum payment to the driver of your vehicle if they are killed, or suffer loss of sight or limb(s) as a result of an accident while in, or while getting in or out of your vehicle. 	<ul style="list-style-type: none"> Limit of Liability applies as shown in the Schedule Cover excludes <ul style="list-style-type: none"> any accident where the driver was under the influence of alcohol or drugs any driver aged 75 or over. 	Section 4 - Other Clauses	✓	x	x

Features and Benefits	Significant Exclusions or Limitations	Policy Section	Comp	Third Party Fire and Theft	Third Party Only
Tools in Transit <ul style="list-style-type: none"> Loss or damage to your tools or tools for which you are legally responsible while in or on your vehicle. 	<ul style="list-style-type: none"> Limit of Liability of £500 applies (or as otherwise shown in your Schedule) Cover excludes Theft of any property <ul style="list-style-type: none"> carried in a cabriolet, convertible or open car unless kept in a locked boot or locked glove compartment from a pickup truck unless stolen from the cab from a forklift. 	Section 4 - Other Clauses	✓	✗	✗
Legal Assistance Plan					
Provides assistance with the recovery of any uninsured losses as a result of an accident.	<ul style="list-style-type: none"> Limit of Liability applies in respect of irrecoverable legal expenses and costs as shown in the Schedule. Cover excludes any claim <ul style="list-style-type: none"> where there is no reasonable chance of success not reported to us within 180 days of the accident. 	Section 5 - Legal Assistance Plan	✓	✓	✓

Table 2 Optional Benefits

The following benefits are included only if shown as applicable in your Policy Schedule.

Features and Benefits	Significant Exclusions or Limitations	Policy Section	Comp	Third Party Fire and Theft	Third Party Only
Breakdown					
24 hour emergency assistance following breakdown of the vehicle with a choice of four levels of cover to suit your individual circumstances: <ul style="list-style-type: none"> Roadside Assistance Recovery Homecall European Assistance 	<ul style="list-style-type: none"> Available for Cars and Goods Carrying Vehicles under 7.5 tons only. Maximum 5 breakdowns within one period of insurance. Cover excludes <ul style="list-style-type: none"> emergency assistance within one mile of your home - unless Homecall is selected. any labour charges or cost of spare parts, fuel or vehicle keys. 	Section 6 - Breakdown	Optional	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 your Policy Wording.

General Conditions and Exclusions
<ul style="list-style-type: none">• The following risks are excluded:<ul style="list-style-type: none">– War Risks and Pollution, except as required by Road Traffic legislation– Radioactive Contamination and Sonic Bangs– Riot and Civil Commotion in Northern Ireland, except for liability to third parties– Any vehicle being used for a purpose not stated in the policy or being driven by a person not covered by the policy.• You must take all reasonable precautions to keep your vehicle in a roadworthy condition and to safeguard it from loss or damage.• Any limits that apply to your policy are detailed in the Policy Schedule and Policy wording.

Other Important Information

Making a claim

Should you wish to make a claim under your Policy please call our Claims Helpline on **0345 300 4006** 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 make a claim are included in your Policy document.

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. 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.

Post: RSA
Customer Relations Team
PO Box 255
Wymondham
NR18 8DP

If they cannot resolve the matter to your satisfaction, they will provide you with our final response, upon which you may be eligible to refer your case to the Financial Ombudsman Service. This does not affect your right to take legal action.

Post: Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Compensation

Royal & Sun Alliance Insurance Ltd 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.

Law 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 are based. Full details will be provided in your Policy documentation.

Insurance Act 2015

Contrary to the Insurance Act 2015 in the case of a non-reckless or non-deliberate misrepresentation where a claim has not occurred we will charge the appropriate additional premium and treat the policy as though we had been given a fair presentation of risk at the policy commencement or since the last renewal date where we are able to do so.

If we are unable to charge the appropriate additional premium we may cancel the policy from the date of the misrepresentation.

Where a claim has occurred and there has been a non-reckless or non-deliberate misrepresentation we will offer you the option to pay any additional premium due and receive payment of the claim without any proportional reduction.

Financial or Trade Sanctions

Royal & Sun Alliance Insurance Ltd 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 will be provided in your Policy documentation.

Renewal and cancellation

Shortly before each policy anniversary 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 you must tell us before the renewal date.

You may cancel your policy at any time by informing us in writing; you will be entitled to a refund of any premiums already paid for the remaining period of insurance.

We may cancel this policy by giving you at least 7 days notice to your last known address; we will refund any premiums already paid for the remaining period of insurance.

