

keyfacts

RSA VAN POLICY SUMMARY

This policy is an annually renewable Van insurance, underwritten by Royal & Sun Alliance Insurance plc. The information below provides a summary of the cover provided. For full terms and conditions of the cover, please refer to the policy document a copy of which is available on request.

You can select either of the following covers to suit your needs:

- * Third Party Fire and Theft - Third party liability protection for injury or damage you may cause to others and fire & theft cover for your vehicle.
- * Comprehensive - Third party liability protection for injury or damage you may cause to others and accidental damage fire & theft cover for your vehicle.

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

The following tables provide a summary of the main policy benefits and our terms & conditions. For full policy details and our full terms & conditions please read your Policy Wording, which will be provided on completion of your contract, or at any time on request.

RIGHT TO CANCEL

If having checked your policy you decide not to proceed with our insurance you have a statutory right to cancel it within 14 days, starting on the date you receive your policy documentation.

To cancel, please write to the address or call the number shown on your policy documentation. On receipt of your notice and return of your Motor Insurance Certificate(s), we will refund any premiums paid, except where you have already made a claim under your policy.

CLAIMS TELEPHONE NUMBER

Should you wish to make a claim under your policy please call our Claims Helpline on 0845 300 4006 as soon as possible. You must give us any information or help we 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 or the manager of RSA 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.

RSA
Customer Relations Team
P O Box 2075
Livingston
EH54 0EP

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.

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
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 are inclusive of Insurance Premium Tax. You may pay for your policy annually or, for some policy contracts, by monthly instalments. You may be able to pay annual premiums by direct debit, credit / debit card or by cheque. Monthly instalments can only be paid by direct debit.

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 you need to tell us before the renewal date.

If you pay by direct debit we will renew the policy automatically and continue collecting premiums unless you notify us that you wish to cancel the policy. This will also apply for payments by credit / debit card, if you have previously given us permission. For other payments by cheque or credit / debit card, 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 and receive a refund of any premiums paid, as described in Right to Cancel above.

TERMINATION OF THE CONTRACT

You may cancel the contract by giving us notice in writing and returning your Certificate of Insurance. If you cancel the policy you may be entitled to a refund of premium provided that no claim has been made during the current period of insurance.

We may cancel this policy by giving you at least 14 days notice at your last known address. This will not affect your right to make a claim for any event that happened before the cancellation date. If we cancel the policy, we will refund any premiums already paid for the remainder of the current period of insurance provided that no claim has been made since inception or renewal. You must return your current Certificate of Insurance.

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 will be provided in your policy documentation.

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 will be provided in your policy documentation.

RSA

This product 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.fsa.gov.uk/register/home.do or by contacting the FCA on 0800 111 6768.

COVER SPECIFIC DETAILS

COMPREHENSIVE:

Standard Features & Benefits - The following will automatically be included in your policy, according to the cover you have selected:

THIRD PARTY LIABILITIES: Included, a limit of £5,000,000 applies to each claim for damage to property - see Policy Section 2 for details and limitations.

COVER FOR DRIVING ABROAD: Included - see Policy Section 3 for details. Cover is provided for the minimum legal requirements in EU countries plus Iceland, Norway, Liechtenstein, Switzerland, Serbia and Andorra.

IN-VEHICLE EQUIPMENT: Included - see Policy Section 1 for details and limitations.

FREE ACCIDENT RECOVERY SERVICE: Included.

REPLACEMENT VEHICLE: Included.

WINDSCREEN REPAIR OR REPLACEMENT SERVICE: Included - if your windscreen needs repairing or replacing you will have to pay the first amount, of any claim, shown in your Schedule - see Policy Section 1.

NEW VAN COVER: Included - see Policy Section 1 for details and limitations.

REPLACEMENT LOCKS: Included - See Policy Section 1.

PERSONAL EFFECTS COVER: Included - See Policy Section 1.

MEDICAL EXPENSES: Included - See Policy Section 1.

PERSONAL ACCIDENT: Included - See Policy Section 1 for details and limitations.

TOOLS IN TRANSIT: Included - See Policy Section 1.

LEGAL ASSISTANCE PLAN: Included, up to a maximum of £50,000 cover for legal costs and expenses - see Policy Section 8 for details and limitations.

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

NO CLAIMS DISCOUNT PROTECTION: See Policy Section 7.

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.

Terrorism: Excluded except as required by Road Traffic Legislation - see Policy Section 2 for details and limitations.

Loss or damage to your vehicle: The costs of wear and tear, loss of value, parts breaking down or failing are not covered - see Policy Section 1 for details and limitations.

Theft or attempted theft: Cover is excluded while the vehicle is unattended and unlocked with the ignition key in or on the vehicle. You must also protect the vehicle against loss or damage due to theft or attempted theft by locking it and removing the keys if no one is in it - see Policy Section 1 for details and limitations.

Use of the Vehicle: Any vehicle being used for a purpose not stated in the policy or being driven by a person not covered by the policy - see Policy Sections 1, 2 and 3 for details and limitations.

Excesses and Limits: Any excesses applicable to your policy are detailed in your Policy Wording. These amounts must be paid in the event of each and every claim - see Policy Sections 1, 2 and 3 for details and limitations. Limits may apply to your policy, please refer to your Policy Schedule.

Royal & Sun Alliance Insurance plc (No. 93792).

Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

UKC03019H NOVEMBER 2013