

[Vans Policy Summary]

Your RSA Vans policy is an annual contract which may be renewed each year subject to your needs and our terms and conditions. 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 and theft cover for your vehicle

Comprehensive:

Third party liability protection for injury or damage you may cause to others and accidental damage fire and 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 and conditions. For full policy details and our full terms and conditions please read your Policy Wording, which will be provided on completion of your contract, or at any time on request.

Important Information

The Other Important Information section of this Policy Summary explains the following:

- Your 'Right to Cancel'.*
- Making a claim.*
- Our complaints procedure.*
- The Financial Services Compensation Scheme.*

Other Important Information

The Other Important Information section of this Policy Summary explains the following:

- Premiums and Payments.*
- Renewing your Policy.*
- Termination of the contract.*
- Law and language applicable to the policy.*
- Who regulates us?*

Important notice for existing RSA customers only

If you have been insured on our Commercial Vehicle policy please note the following:

- Your policy will no longer provide **any** cover for drivers under 25 unless they are named on your policy schedule - if you know of any drivers under 25 who will drive your vehicle you must let us know without undue delay.*
- Your policy no longer provides damage or theft cover for unspecified trailers.*
- Your policy may now apply different levels of compulsory excesses - please read your policy wording and policy schedule for details.*

Table 1 Standard Features & Benefits

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

Features & Benefits	Significant Exclusions or Limitations	Policy Section	Comprehensive	Third Party Fire & Theft
Third Party Liabilities <input type="checkbox"/> Offers protection against legal liabilities for injury to other persons (including passengers). <input type="checkbox"/> 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.	2	✓	✓
Cover for Driving Abroad Includes foreign cover in EU member states plus Croatia, Iceland, Liechtenstein, Norway, Switzerland and Andorra.	<input type="checkbox"/> Cover is provided for the minimum legal requirements in these countries. <input type="checkbox"/> You must provide us with details of your visit before you take your vehicle abroad if full policy cover is required. <input type="checkbox"/> You may have to pay an additional premium.	3	✓	✓
In-Vehicle Equipment Includes audio, telephone, visual navigation and visual entertainment equipment.	This cover only applies if the equipment is permanently fitted or can only be used in your vehicle.	1	✓	✓
Free Accident Recovery Service Includes the attendance of a recovery vehicle at the scene of the accident and the provision of a replacement vehicle for 48 hours if your vehicle is immobilised or unroadworthy.	If your vehicle is roadworthy you will not be entitled to a replacement vehicle while repairs are being carried out.	-	✓	✓
Replacement Vehicle At inception or renewal, you have the option to extend the replacement vehicle cover provided under our Free Accident Recovery Service, by a further 7 days for an additional charge.	<input type="checkbox"/> The replacement vehicle cover is available if your van is either stolen, or immobilised/unroadworthy due to an accident, fire, attempted theft or vandalism within the UK. <input type="checkbox"/> All drivers must be aged between 18 and 80 with a full licence. If the driver is under 21 then you must have comprehensive cover in order to make use of the replacement vehicle.	-	✓	✓
Windscreen Repair or Replacement Service Repairs are free of charge without limit or loss of No Claims Discount.	If your windscreen needs replacing you will have to pay the first £60 of any claim.	1	✓	x

Table 1 Standard Features & Benefits CONT.

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

Features & Benefits	Significant Exclusions or Limitations	Policy Section	Comprehensive	Third Party Fire & Theft
New Van Cover Up to £3,000 extra towards the cost of a new vehicle if damaged or stolen.	Your vehicle must be less than one year old and the cost of repairing the damage must be more than 60% of the current list price for the vehicle.	1	✓	x
Replacement Locks Up to £1000 towards the cost of replacing lost or stolen keys including replacement locks, lock transmitter, recoding or replacing the alarm system.		1	✓	✓
Personal Effects Cover Up to £150 for loss or damage to personal clothing or effects in or on your vehicle.	We do not cover:- [] Money stamps tickets documents or securities. [] Business stock or equipment. [] Theft from a pick up unless stolen from the cab.	1	✓	x
Medical Expenses Up to £200 for bodily injury to any occupant of your vehicle following an insured incident.		1	✓	x
Personal Accident Provides a lump sum of £5000 to the driver of your vehicle if killed or suffers loss of sight or limb(s) while in or while getting in or out of your vehicle.	We do not cover [] the driver whilst driving under the influence of drugs or alcohol. [] any driver aged 75 or over.	1	✓	x
Tools in Transit Up to £500 for loss or damage to your tools or tools for which you are legally responsible while in or on your vehicle.	[] Theft from a pick up unless stolen from the cab.	1	✓	x

Table 2 Optional Benefits

You may choose to include the following benefits in your policy

Optional Benefits	Significant Exclusions or Limitations	Policy Section	Comprehensive	Third Party, Fire & Theft
No Claims Discount Protection We will only reduce your No Claims Discount if you have more than two claims over five consecutive periods of insurance.	[] You must have at least four years No Claims Discount. [] All drivers must be claim free over the last three years. [] Driving must be restricted to named drivers over 25 years of age. Maximum of six drivers.	7	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.

Cover	What is not covered	Policy Section
Terrorism	Excluded except as required by Road Traffic legislation.	2
Loss or damage to your vehicle	The costs of wear and tear, loss of value, parts breaking down or failing.	1
Theft or Attempted Theft 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.	Cover is excluded while the vehicle is unattended and unlocked with the ignition key in or on the vehicle.	
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.	1, 2 & 3
Excesses & Limits	What applies	
	<ul style="list-style-type: none"> 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. Limits may apply to your policy, please refer to your Policy Schedule. 	1, 2 & 3

The section headed Legal Assistance Plan on Page 10 does not apply. Section 8 of the policy booklet does not apply.

[Customer Service]

Your '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.

Making a claim

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.

Our complaints procedure

We aim to provide you with a first class service. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right.

Our complaints process

Initially please raise your concerns with your usual business contact. Once we have reviewed your complaint we will issue our business decision in writing. If upon receipt of this you remain dissatisfied, you can escalate your complaint to our Customer Relations Office who will conduct a separate investigation. This will be concluded with the issue of the company's final decision in writing.

Customer Relations Contact Details:

Customer Relations Office,

Royal & Sun Alliance Insurance plc, Bowling Mill,

Dean Clough Industrial Estate, Halifax HX3 5WA

Tel : 0800 1076161

Fax : 01422 325227

Email : crt.halifax@uk.rsagroup.com

What to do if you are still not satisfied

If you are still not satisfied Royal & Sun Alliance Insurance plc is regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service, and you may be able to refer your complaint to them.

Financial Ombudsman Service, South Quay Plaza,

183 Marsh Wall,

London E14 9SR

Tel : 0845 0845 0801800

Email : compcomplaint.info@financial-ombudsman.org.uk

Web : www.financial-ombudsman.org.uk

Your rights

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

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.

For your protection, telephone calls may be recorded and monitored.

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 card, debit card or by cheque. Monthly instalments can only be paid by direct debit. On some policy contracts, a charge will apply for payment by instalments.

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, otherwise we will automatically renew your policy.

If you pay by direct debit we will continue collecting premiums. This will also apply for payments by credit/debit card, if you have previously given us permission. For other payment by cheque or credit/debit card, you must submit further payments 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, except where you have already made a claim on the policy since renewal date.

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. If we cancel the policy, we will refund any premiums already paid for the remainder of the current period of insurance. You must return your current Certificate of Insurance.

Law and language applicable to the policy

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both you and we may choose the law which applies to this contract to the extent permitted by those laws. Unless you and we agree otherwise in writing we have agreed with you that the law which applies to this contract is the law which applies to the part of the United Kingdom in which you are based or if you are based in the Channel Islands or the Isle of Man the law of whichever of those two places in which you are based.

We and you have agreed that any legal proceedings between you and us in connection with this contract will only take place in the courts of the part of the United Kingdom in which you are based or if you are based in either the Channel Islands or the Isle of Man the courts of whichever of those two places in which you are based.

Who regulates us?

Royal & Sun Alliance Insurance plc, St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL, is authorised and regulated by the Financial Services Authority. Our registration number is 202323.

Our permitted business is as an insurance company and we are authorised to arrange and provide you with our own insurance contracts.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234 contacting the FSA on 0845 606 1234.

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 and regulated by the Financial Services Authority