

To report a claim, call:



0344 381 4420



0344 381 4463



0344 381 4461



0344 381 4462

Lines are open 24/7 all year round

UK manned call centre

IMPORTANT

You must report all claims whether or not it is your fault and whether you intend to make a claim or not.

You should call to report your claim as soon as possible and within 12 hours of the incident occurring.

Legal Cover

Your policy includes free legal cover. If you've had an accident that was not your fault, your legal cover could help you with;

- Repairs for your vehicle
- A like for like hire car
- Compensation for injury
- Recovery of other losses, such as loss of earnings

More information about legal cover can be found at: www.adrianflux.co.uk/legal-expenses
Our claimsline handlers will discuss your legal cover with you.

Reporting Fraudulent claims

If you suspect insurance fraud, you can call the Insurance Fraud Bureau's Cheatline on **0800 422 0421**.

You can also report insurance fraud online at www.insurancefraudbureau.org/report

Collector Car

POLICY WORDING

24/7

Claims Line

0844 888 7360

ROYAL &  SUNALLIANCE

Your Collector Car policy

Welcome to Royal & SunAlliance

We'd like to welcome you to Royal & SunAlliance and thank you for choosing us to take care of your car insurance. We would also like to wish you an enjoyable and hassle-free period of motoring.

When you deal with our specialist Business Team, you can be sure everything will be simple and straightforward. You will have direct access to knowledgeable, friendly staff who will give you a quick and efficient service. We are committed to providing a first-class service to our customers and you can help us do this by letting us know if you are dissatisfied in any way.

We suggest that soon after receiving your policy you familiarise yourself with the contents of this policy booklet, and read the section headed 'What you should do if there is an accident or theft'. Whilst we hope you never need the information it is better to be prepared for the unexpected.

If you want to make a claim or make changes to your policy, or if you have any other queries, your insurance consultant will be able to help you.

You must also tell us as soon as possible of any changes to the information that you have provided to us. If you do not, your policy may not be valid.

We will also not pay benefits or arrange help if any part of your application for this insurance, or any further changes you ask to make to this policy, are deliberately fraudulent.

Your collector car policy (continued)

Your motor policy This is your Royal & SunAlliance motor policy book.

Your car valuation and your annual mileage declaration, if applicable, the information you provided, and the declaration you agreed to, along with this policy book, your schedule and your certificate of motor insurance are all part of your policy. Please read them all to avoid any misunderstandings.

Your policy describes the contract between you and us, and in return for the premium we will cover you during the period of insurance under the terms set out in your policy. This book, together with your schedule, gives you the details of what your policy does and does not cover. Please pay special attention to those pages describing the Conditions and Exceptions, which apply to your whole policy. It also contains information about our 24-hour helplines, how to make a claim and what you can do to make your car more secure.

It is possible to choose the law which will apply to a contract of insurance covering a risk in the UK. We have chosen Scottish law to apply if you live in Scotland and English law to apply if you live anywhere else in the UK. By paying your premium you are accepting our choice of law. If you want any other law to apply, you must have our written permission.

We hope you are happy with your policy. If you are not, please send us the policy book, schedule and certificate of motor insurance. You must do this within 14 days of us starting cover. You must confirm that nothing which may give rise to a claim under this policy has happened in the 14 day period. We will then give you back your money.

Contents

Contents Please note that not all of the sections listed below will apply to your policy. Those which do apply are shown in your schedule.

Policy definitions	4
How to make your car more secure	7
What you should do when circumstances change	9
Section 1 Legal liability to others	11
Section 2 Fire and theft	13
Section 3 Loss and damage	15
Section 4 Windscreen cover	18
How we will settle a claim under sections 2, 3 and 4	19
Section 5 Travel accident plan	21
Section 6 Medical expenses	24
Section 7 Personal effects	25
Section 8 Foreign use	26
Section 9 Legal assistance plan	27
Conditions which apply to your whole policy	34
Exceptions which apply to your whole policy	39
What you should do if there is an accident or theft	41
How to use your claims helplines	46
Complaints procedure	48

Policy definitions

The words defined below will have the same meaning wherever they are shown in **your policy** in bold print.

- Accessories* Accessories are defined as:
- child safety seats;
 - roof racks;
 - roof boxes; and
 - cycle carriers.
- Agreed value* If **you** have requested cover for **your car** on this basis, the amount shown on **your schedule** for which **we** have agreed to insure **your car**.
- Annual mileage declaration* If applicable, the total amount of miles which **you** have declared will not be exceeded during the **period of insurance** in respect of all journeys in **your car**.
- British Isles* The British Isles are:
- Great Britain;
 - the Republic of Ireland;
 - Northern Ireland;
 - the Isle of Man;
 - the Channel Islands; and
 - journeys by water, sea, air or rail within or directly between any of these areas.
- Car valuation* The documents **you** have supplied to **us** which prove the **agreed value** of **your car** and which **we** have accepted.
- Certificate of motor insurance* The document which proves that **you** have insurance with us and is in respect of this **policy** in line with road traffic laws.
- Driver* Anyone who is shown on **your certificate of motor insurance** as being entitled to drive **your car** and has **your** permission to drive it.
- Excess* The amounts shown in **your schedule(s)** which **you** must pay when **you** make a claim which is covered under **your policy**.

Policy definitions (continued)

In-car equipment In-car equipment is:

- a radio, cassette, compact disc player or other audio equipment;
- a phone or other communication equipment;
- navigation equipment designed primarily for use in **your car**; and
- television or other visual entertainment equipment including video cassette recorders, DVD players and games consoles.

The equipment, except for portable navigation equipment, must be permanently fitted in **your car**.

Key Key means any device used for starting **your car** or using its locks or immobiliser.

Loan car Any car supplied to **you** under an agreement between **us** and one of **our** approved repairers or a hire car company.

Market value The cost of replacing **your car** with a car of the same make, model, specification, mileage and age, and which is in the same condition as **your car** was immediately before the loss or damage **you** are claiming for.

Period of insurance The length of time for which **your policy** runs as specified in **your schedule(s)**.

Policy **Your policy** is made up of:

- The record of information that **you** have provided to **us**;
- **your car valuation**, if applicable;
- **your annual mileage declaration**, if applicable;
- this policy book;
- **your schedule(s)**; and
- **your certificate of motor insurance**.

Schedule The document which describes:

- **you**;
- any other **driver**;
- the **agreed value** or **market value** of **your car** depending which settlement basis was chosen when **you** applied for this insurance;
- if applicable, any mileage limitation which applies in any **period of insurance**; and
- any special details of **your policy** such as **excesses**, policy limits or special terms and conditions.

Policy definitions (continued)

Territorial limits

These are:

- the British isles;
- any country which is a member of the European Union; and
- Iceland, Liechtenstein, Norway, Croatia and Switzerland.

The **territorial limits** also include journeys by water, rail or air between or within any of these countries, as long as:

- **your car** is transported by a commercial carrier; and
- if transport is by water, the route taken does not last more than 65 hours under normal circumstances.

Terrorism

Terrorism means using or threatening violence or action against people, property, business or everyday life for political, religious or ideological reasons.

We, us, our

Royal & Sun Alliance Insurance plc and anyone we may appoint to act on our behalf.

You, your

The person named as the policyholder in:

- **your certificate of motor insurance**; and
- **your schedule**.

Your car

The car:

- whose details have been reported to and accepted by **us**; and
- whose registration number is shown in **your certificate of motor insurance** and **your schedule**.

This includes any **in-car equipment** fitted as standard by the manufacturer.

Your partner

The partner or husband or wife of the policyholder living at the same address as the policyholder and sharing financial responsibility. This does not include business partners or associates

How to make your car more secure

- Whenever there is no-one in **your car**, lock **your car** doors and shut the windows and sun roof. Don't forget to lock **your garage** as well. A few seconds is all it takes for a thief to steal **your car** or its contents.
- Take care where **you** park **your car**. It **MUST** be garaged overnight. When **you** are away from home, try to use secure car parks. If this isn't possible, avoid parking in back streets or quiet areas because these are ideal working conditions for a thief.
- Don't leave valuables on show - even when **you** are in the **car**. Thieves have been known to reach through passenger windows when the **car** is not moving.
- Satellite Navigation equipment is very attractive to thieves and could be costly for **you** to replace. When it is not being used, or when there is no-one in **your car**, keep any portable satellite navigation equipment, including any removable fittings which may attract a thief (such as suction cups), in a locked boot or locked glove compartment of **your car**.
- Take **your key** out of the ignition when there is no-one in **your car** (for example, at a petrol station), even if it is only for a few seconds. If the **key** is in, or in the vicinity of, the **car** and the **car** is stolen, whether **your car** is on the public highway or not, **your policy** will not cover the theft or any damage.
- Fit extra security measures, such as a steering wheel lock or handbrake lock. Better still, consider fitting an engine immobiliser, alarm system, or a tracking device.
- Take care where **you** put **your car keys** once they are removed from the **car**. When **you** are away from home, keep them with **you** at all times. Do not leave them unattended - for example, in a coat or purse. When **you** are at home, try and keep them away from **your** front door, as thieves have been known to 'fish' through the letter box to get hold of them.

How to make your car more secure (continued)

- An effective way to beat the car thief is to have **your** windows permanently etched. A thief will then think twice about stealing **your car** as it will be costly for them to replace the glass. Book a visit to **your** local branch of Autoglass, show them **your** current **Certificate of Motor Insurance** and have **your car's** registration or chassis number etched onto **your** glass.

What you should do when circumstances change

If you change your car

If **you** change **your car**, please tell **your** insurance consultant. They will let **you** know about any change in **your** premium and will send **you** an updated **policy schedule** and **certificate of motor insurance**.

They will need to know the full details of **your** new **car** (for example, its make and model, registration number and engine size). They will also need to know whether the **car** is registered or owned in another person's name and if it has been modified.

Whenever **you** get a new **car**, **you** must get a cover note or a new **certificate of motor insurance** before **you** drive it. **You** must also return the old **certificate of motor insurance** to **us**.

If you want to change drivers

Your current **certificate of motor insurance** shows who is covered to drive **your car**. If **you** want to change any of the names, please contact **your** insurance consultant straight away.

If you change address

Please contact **your** insurance consultant with full details of **your** new address, including the postcode, as soon as **you** know it. They will then let **you** know about any change in **your** premium and send **you** an updated **policy schedule**.

If you want to take your car abroad

If **you** are travelling abroad, please tell **us** how long **you** are travelling for.

Your policy provides free foreign-use cover in the following countries:

- All European Union countries
- Iceland, Liechtenstein, Norway, Croatia and Switzerland

The number of days of free foreign cover is shown as 'Foreign Use' under the 'Policy Limits' in **your schedule**.

We can also provide a Green Card as proof of insurance, although this is no longer necessary for a visit to any of the countries listed above. **You** will need a Green Card if **you** wish to visit a country not listed above. **You** will also have to pay an extra premium to extend **your policy** cover to any additional countries.

If **you** have an accident abroad, phone the Euro helpline on **your** claims helpcard.

Remember to take your certificate of motor insurance with you when travelling abroad.

What you should do when circumstances change (continued)

If any other circumstances change

You must tell **your** insurance consultant about any other changes immediately, for example:

- if **you** or any other **driver** has been convicted of any motoring offence including fixed penalty offences, or has any prosecutions outstanding;
- if **you** or any other **driver** has been involved in any accidents, losses or thefts, regardless of whether a claim was made;
- if **you** or any other **driver** has been convicted of a criminal offence or have possible prosecutions outstanding;
- if **you** or any other **driver** develops a health condition which may affect their driving, or an existing condition worsens;
- if the main **driver** of **your car** changes;
- if the registered keeper or owner of **your car** changes;
- if there is a change in use of **your car** (for example, **you** require business use);
- if **you** get an extra car or change **your car** for another one;
- if the place where **your car** is usually kept changes;
- if any modifications are made to **your car** (e.g. any changes which may affect the car's performance);
- if the number of vehicles in **your family** changes;
- the mileometer on **your car** fails (applicable only if **you** have submitted an **annual mileage declaration**).

If **you** are not sure whether to report a change, please contact **your** insurance consultant.

Reduction of cover to 'Laid up' status

If **you** ask **us** to, and depending on **your** existing level of cover, **we** will reduce **your** cover to loss and damage (section 3) or fire and theft (section 2) and give **you** a refund as long as:

- **your car** is kept in a locked garage and is not used for at least 30 consecutive days,
- **you** provide **us** with notice before **you** stop using the car and return **your certificate of motor insurance** to **us**, and
- **you** have not made a claim during the current **period of insurance**.

Whilst **your** cover is laid up **you** will have no cover to use **your car** on a road or public highway. **We** can only maintain this level of cover until **your** next renewal.

You can, after 30 days, ask **us** to reinstate **your** cover and **we** will calculate the additional premium then due.

Section 1

Legal liability to others

This section only applies if it is listed in **your schedule**.

What we cover

A. Cover for you

We cover **you** if **you** are legally responsible for:

- killing or injuring someone; or
- damaging property (we will pay up to £20,000,000. This limit includes legal costs for any claim or claims arising from one incident);

after an accident involving **your car**, or a trailer which is attached to **your car**, or any other vehicle which **your certificate of motor insurance** allows **you** to use in the **British Isles**.

B. Cover for other people

We cover the following people for legal liabilities to others:

- Any **driver**.
- Anyone **you** allow to use (but not drive) **your car** for social, domestic and pleasure purposes.
- Anyone who is a passenger in **your car**.
- Any employer of a **driver** shown on **your certificate of motor insurance**, as long as **your certificate of motor insurance** allows the use **your car** is put to.
- The legal representatives of any person who dies and who would have been covered under this section.

subject to a limit of £20,000,000 for damaging property (the limit includes legal costs for any claim or claims arising from one incident).

What we do not cover

We do not cover the following.

1. Loss of or damage to **your car** or any other property which is owned by or in the care of anyone making a claim under this section.
2. Legal liability for death of or physical injury to anyone as a result of their job, except as required under road traffic laws.
3. Legal liability in connection with any vehicle which belongs to or is hired to the employer or business partner of **you** or **your partner**, if there is any other insurance policy covering the same liability.
4. The legal liability of anyone who is not driving but who is claiming cover if they know that the **driver** does not have a valid licence to drive **your car**.
5. The legal liability of anyone other than **you**, if they are entitled to cover under any other insurance policy.
6. Legal liability, except as required under road traffic laws, as a result of using a vehicle on any part of an airport or airfield provided for aircraft movement, parking or maintenance.
7. We will not be liable for any consequence of **terrorism** unless **we** have to meet the requirements of any road traffic legislation.

Section 1

Legal liability to others (continued)

	What we cover	What we do not cover
<i>C. Cover for legal costs and expenses</i>	<p>We cover you and those people in Section 1 Part B for the following for any incident which might involve legal liability under your policy.</p> <ul style="list-style-type: none">• The costs of defence against a charge of manslaughter or causing death by dangerous driving. You must have our written permission before agreeing to these costs.• Solicitors' fees at a coroner's inquest, fatal inquiry or magistrates' court. You must have our written permission before agreeing to these costs.• Other legal fees, costs and expenses which we have agreed to in writing.	<p>See previous page for details of what we do not cover under this section.</p>
<i>D. Cover abroad</i>	<p>We provide the minimum cover required by law to allow you to use your car in any of the following countries.</p> <ul style="list-style-type: none">• Any country which is a member of the European Union.• Any other country which:<ul style="list-style-type: none">• agrees to meet European Commission Directives on motor insurance; and• satisfies the European Commission that it has made arrangements to meet the requirements of these Directives.	
<i>E. Emergency treatment fees</i>	<p>We will pay the cost of any emergency medical treatment required under road traffic laws.</p>	

Section 2

Fire and theft

This section only applies if it is listed in **your schedule**.

What we cover

We cover loss or damage caused by fire, lightning, explosion, theft or attempted theft to:

- **your car**;
- **in-car equipment**;
- **accessories** and spare parts which are fitted into or onto **your car** or kept in **your private garage**; and

For claims conditions relating to this section please read 'How we will settle a claim under Sections 2, 3 and 4'.

What we do not cover

We do not cover the following.

1. Any **excess** shown under 'Fire' or 'Theft Excess' in **your schedule** for any loss or damage to **your car** which is caused by fire theft or attempted theft.

These **excess** will not apply if **your car** is in **your** locked private garage at the time of the fire, theft or attempted theft.

2. Loss of use, loss of value, and wear and tear
3. Loss or damage caused by theft, attempted theft or vandalism between the hours of 10pm and 6am whilst **your car** is being kept at, or within 1/2 mile of, **your home** or any other garaging address **we** have agreed to and it has not been kept in a locked garage.
4. Mechanical, electrical, electronic, computer failure or breakdown or breakage.
5. Damage to tyres caused by punctures, cuts or bursts.
6. Loss or damage resulting from **your car** being taken, without **your** permission, by:
 - **your partner**;
 - **your** boyfriend or girlfriend;
 - **your** children;
 - anyone who normally lives with **you**; or
 - a member of **your** family.

Important note:

More exceptions which apply to this section continues on the next page.

Section 2

Fire and theft (continued)

This section only applies if it is listed in **your schedule**.

What we cover

What we do not cover

7. Any loss or damage to **your car** if:
 - **your car** is unlocked;
 - **your car** windows or sunroof are open; or
 - **your car key(s)** are in, or in the vicinity of, **your car**; when there is no-one in it.
8. Loss or damage caused by deception.
9. Loss or theft of portable satellite navigation equipment when there is no-one in **your car**, unless it is stored out of sight in either a locked boot or glove compartment.
10. Any loss or damage if **you** have completed an **annual mileage declaration** and the amount of miles shown is exceeded during the **period of insurance**.

Important note:

Exceptions 1 to 10 apply to all of this section.

Section 3

Loss and damage

This section only applies if it is listed in **your schedule**.

What we cover

We cover loss of or damage to:

- **your car**;
- **in-car equipment**;
- **accessories** and spare parts which are fitted into or onto **your car** or kept in **your private garage**;

A. *Loss and damage*

B. *Loss of road tax*

If **your car** is stolen and unrecovered, or damaged and a Royal & SunAlliance engineer confirms the vehicle is a total loss, we will pay for any road tax that is still left that **you** are not able to recover from the licensing authorities.

For claims conditions relating to this section please read 'How we will settle a claim under Sections 2, 3 and 4'.

What we do not cover

We do not cover the following.

1. Any **excess** shown under 'Accidental Damage Excess' in **your schedule** for any loss or damage to **your car**.

This **excess** will not apply to loss or damage caused by fire, theft and attempted theft.

2. Any additional **excess** shown in **your schedule** for young or inexperienced **drivers** for any loss or damage while **your car** is being driven by them or in their care.

This **excess** will not apply when **your car** is in the care of:

- a garage or similar motor trade organisation for servicing or repair; or
- a hotel or restaurant for the purpose of parking.

3. Any **excess** shown under 'Fire' or 'Theft Excess' in **your schedule** for any loss or damage to **your car** which is caused by fire, theft or attempted theft.

These **excess** will not apply if **your car** is in **your** locked private garage at the time of the fire, theft or attempted theft.

4. Loss of use, loss of value, and wear and tear.

Important note:

More exceptions which apply to this section continues on the next page.

Section 3

Loss and damage (continued)

What we cover

What we do not cover

5. Damage caused by chewing, scratching, tearing or fouling by domestic pets, or caused by vermin, insects, mildew or fungus.
6. Damage caused by frost, smog or any gradual process.
7. Loss or damage caused by theft, attempted theft or vandalism between the hours of 10pm and 6am whilst **your car** is being kept at, or within 1/2 mile of, **your** home or any other garaging address **we** have agreed to and it has not been kept in a locked garage.
8. Mechanical, electrical, electronic, computer failure or breakdown or breakage.
9. Damage to tyres caused by punctures, cuts or bursts.
10. Loss or damage resulting from **your car** being taken, without **your** permission, by:
 - **your partner**;
 - **your** boyfriend or girlfriend;
 - **your** children;
 - anyone who normally lives with **you**; or
 - a member of **your** family.
11. Any loss or damage to **your car** if:
 - **your car** is unlocked;
 - **your car** windows are open; or
 - **your car key(s)** are in, or in the vicinity of, **your car**;when there is no-one in it.

Important note:

More exceptions which apply to this section continues on the next page.

Section 3

Loss and damage (continued)

What we cover

What we do not cover

12. Loss or damage caused by deception.
13. Loss or theft of portable satellite navigation equipment when there is no-one in **your car**, unless it is stored out of sight in either a locked boot or glove compartment.
- 14 Any loss or damage if **you** have completed an **annual mileage declaration** and the amount of miles shown is exceeded during the **period of insurance**.

Important note:

Exceptions 1 to 14 apply to all of this section.

Section 4

Windscreen cover

This section only applies if it is listed in **your schedule**.

What we cover

We cover loss of or damage to the windscreen, windows and glass sunroof of **your car** and any damage to the bodywork which is caused by the broken glass.

For claims conditions relating to this section please read 'How we will settle a claim under Sections 2, 3 and 4'.

What we do not cover

Any **excess** shown under 'Windscreen or Window Glass Excess' in **your schedule** for:

- any claim which is only for replacing glass; or
- any scratching of the bodywork which is caused by the broken glass.

This **excess** will not apply if the damage to the windscreen, windows or glass sunroof is repaired.

How we will settle a claim under sections 2, 3 and 4

A. The maximum amounts we will cover

We will provide cover up to the following amounts.

1. For **your car** - the **agreed value** or the **market value**, depending which settlement basis was chosen when **you** applied for this insurance.
2. For **in-car equipment** – if the equipment has been fitted as standard by **your car's** manufacturer, **we** consider it to be part of **your car** and so no separate limit applies. Otherwise, **we** will pay up to the amount shown as 'In-car equipment cover' in **your schedule**.
3. For **your car's accessories** and spare parts – the manufacturer's last published retail price. If the particular accessory or spare part is not available, the cost of manufacturing a similar part or accessory. For either option, **we** will not pay more than the amount shown as 'Accessories and spare parts' in **your schedule**. **We** will also provide cover for any child safety seats which are fitted to **your car** at the time of an incident, even if there is no apparent damage.

B. How we will settle your claim

If the loss or damage is covered under **your policy**, **we** will settle **your** claim as explained below.

1. Your car

If **your car** is lost or damaged:

- **we** may choose to repair the damage or pay the amount of loss or damage.

We may decide to use suitable parts or **accessories** which are not supplied by the original manufacturer.

- If **you** want the damage to be repaired at a garage of **your** choice, **you** must contact **us** first so that **we** can arrange for one of **our** motor engineers to assess whether that garage's estimate is reasonable. Normally **we** will ask **you** to provide at least two estimates for the work.
- If **you** want to repair the damage, **you** must contact **us** first so that **we** can agree the costs with **you**. If **we** cannot agree the costs then **we** will pay **you** an amount equal to the amount which **we** would have paid had **your car** been repaired at one of **our** own repair shops or one of **our** approved repairer network.

How we will settle a claim under sections 2, 3 and 4 (continued)

B. How we will settle your claim (continued)

- If **your car** is lost and never found, or if it cannot be repaired for a reasonable cost, **we** will either pay the **agreed value** or the **market value**, depending on which settlement basis was chosen when **you** applied for this insurance.

2. In-car equipment, the windscreen, windows and glass sunroof

If the **in-car equipment**, windscreen, windows or glass sunroof are lost or damaged, **we** will:

- pay for the damage to be repaired (if repairs can be made for a reasonable cost); or
- if repairs cannot be made for a reasonable cost, or if the item is lost and never found, **we** will arrange replacement with property of similar quality and value.

C. Hiring and other agreements

If **you** have a hire purchase agreement or vehicle leasing agreement for **your car**, **we** will pay any claim to **your car's** legal owner.

D. Protecting, removing and delivering your car

If the loss or damage is covered under **your policy**, **we** will pay the reasonable costs of:

- taking **your car** to the nearest repairer if it cannot be driven; and
- delivering **your car** to **your** address in the **British Isles** after it has been repaired.

Section 5

Travel accident plan - definitions

This section only applies if it is listed in **your schedule(s)**. These definitions take precedence over any individual policy definition.

Air travel Getting into, travelling in or getting out of any fully licensed passenger-carrying aircraft as a passenger, but not as a member of the crew, or for the purposes of carrying out work in or on the aircraft.

Bodily injury Bodily injury resulting only and directly from accidental outward violent and visible means and does not include sickness or disease or any naturally occurring condition or degenerative process.

Private motor vehicle Any vehicle which is built or adapted to:

- carry not more than 9 passengers (including the driver); or
- carry or haul a load and with a fully laden weight (including the weight of any trailer or semi-trailer) of not more than 3500 Kg.

Agricultural vehicles are not included.

Private motor vehicle pedestrian or passenger accident An accident happening anywhere in the world to **you**:

- when getting into, driving in, riding in or getting out of any **private motor vehicle**;
- when struck by any kind of vehicle whilst as a pedestrian or pedal cyclist on a public thoroughfare;
- when boarding, travelling in or getting off any bus, train, taxi, ship, ferryboat or hovercraft as long as **you** are a fare-paying passenger; or
- during **air travel**.

Public thoroughfare Any road or track built for motor vehicles to use but to which the public at large has a right of way.

Section 5 Travel accident plan

Part 1 – What we cover

This section only applies if it is listed in **your schedule**.

What we cover

We will pay **your estate** the amount shown in the **schedule** if, during any **period of insurance**, as the result of a **private motor vehicle pedestrian or passenger accident**, **you** suffer **bodily injury** which, within 52 weeks, is the only cause of death.

What we do not cover

This section does not provide cover for **bodily injury** suffered:

- while **you** are driving, if **you** do not hold a current and valid driving licence to drive the **private motor vehicle**;
- while **you** are driving with more than the legally permitted level of alcohol in the blood;
- as the result of, or which is contributed to by, **you** having taken a drug unless taken on proper medical advice and not for the treatment of drug addiction;
- while **you** are motorcycling (including mopeds) as a rider or passenger;
- while **you** are taking part in or practising for racing, rallies, trials or speed tests;
- while **you** are taking part in military duty;
- while **you** are in Northern Ireland as a member of the armed forces;
- as the result of committing or attempting to commit suicide; and
- which is directly or indirectly related to HIV or an HIV-related illness including AIDS.

Section 5 Travel accident plan

Part 2 – Conditions

A. Claims conditions

In the event of a **private motor vehicle pedestrian or passenger accident**, **we** must be told as quickly as possible. Initially this can be by phone or in writing from **your** representative, who may be a relative, close friend, solicitor or executor of **your** estate.

Any delays in telling **us** will affect the speed with which **we** can deal with the claim.

If necessary, examination by **our** medical advisors must be allowed. Any other evidence **we** may need in support of a claim must be produced at the expense of those making the claim.

We will pay any benefit due to **your** estate. **We** will not add interest to any amount payable.

B. Cancellation conditions

You may cancel this section of the **policy** at any time. **We** will refund the appropriate proportion of **your** premium worked out from either the date **you** contact **us**, or a future date from which **you** would like this section of **your policy** cancelled from.

We may cancel this section by giving **you** 7 days' notice to **your** last known address. **We** will then refund the appropriate proportion of **your** premium.

Section 6

Medical expenses

This section only applies if it is listed in **your schedule**.

What we cover

We will pay benefit up to the amount shown as 'Medical expenses' in **your schedule** for the cost of medical treatment for anyone injured in an accident in **your car**.

Section 7

Personal effects

This section only applies if it is listed in **your schedule**.

What we cover

We cover loss of or damage to personal possessions in or on **your car** up to the amount shown as 'Personal effects' in **your schedule**.

We will pay **you** or, if **you** prefer, the owner of the property.

What we do not cover

We do not cover the following.

1. Money, stamps, tickets, documents, bonds, vouchers, lottery tickets, scratchcards, raffle tickets, Air Miles, trade samples or any property insured under any other policy.
2. Personal possessions stolen from any car, unless they are kept in a locked boot or locked glove compartment.
3. Loss of or damage to personal possessions carried in or on a trailer.
4. Wear, tear, loss of value and loss of use.

Section 8

Foreign use

This section only applies if it is listed in **your schedule**.

What we cover

A. Cover for your car You must tell us before you take your car abroad.

If you take your car to any country in the **territorial limits** outside of the **British Isles**, your **policy** cover will apply up to the number of days shown as 'Foreign use' in **your schedule**.

If the length of any visit (or the total length of all visits during the **period of insurance**) is greater than the number of days shown as 'Foreign use' in **your schedule**, you will have to pay an extra premium to extend your cover.

B. Cover for customs duty If your car is lost or damaged abroad, you may have to pay customs duty for it to be stored or repaired. We will cover this customs duty as long as:

- the loss or damage is covered under **your policy**; and
- your car is in a country within the **territorial limits**.

Section 9

Legal assistance plan - definitions

This section only applies if it is listed in **your schedule**. These definitions take precedence over any individual policy definition.

We, us, our Royal & Sun Alliance Insurance plc and anyone we may appoint to act on our behalf.

Solicitor The solicitor or other suitably-qualified person acting for **you**.

Motor accident A motor accident which causes accidental loss of or damage to **your car** or **your** property, or accidental bodily injury to **you**.

Legal expenses Legal fees and other expenses **your** solicitor has reasonably charged **you** (with **our** prior agreement) for any legal proceedings. Also costs which a civil court has ordered **you** to pay or which **we** have agreed to.

Legal proceedings Civil proceedings arising out of a motor accident.

Uninsured losses Expenses or compensation claims (or both) which are not covered by **your policy** but for which **you** have a claim at law against the responsible party.

You, your The policyholder or other person insured to drive **your car** according to the **schedule** and any passenger in **your car**, as long as any passenger making a claim has **your** permission.

Your car The car stated in the **schedule**, any replacement vehicle **we** arrange for **you** while **your car** is being repaired after **you** have claimed under this **policy**, any other vehicle which **your certificate of motor insurance** allows **you** to use in the British Isles, or a trailer if **your schedule** shows that **you** have cover for a trailer. The trailer will be covered whether or not it is attached to **your car**.

Section 9 Legal assistance plan

Part 1 – What we cover

This section only applies if it is listed in **your schedule**.

What we cover

In the event that **you** make a claim under this **policy** in respect of a **motor accident** in which **you** are involved, **we** will try to recover **your uninsured losses** (and cover **legal expenses** to claim those losses) provided **we** and **your solicitor** are of the view that it is more likely than not that **you** will succeed in a claim for those losses.

If **we** have paid for any **legal expenses** and **you** are later awarded repayment of costs in any claim, **we** will be entitled to reimbursement of those costs.

You have the right to choose a **solicitor** to act as **your** representative subject to **our** agreement regarding charges.

We will appoint the **solicitor** upon **our** standard terms of appointment to act in **your** name and for **your** benefit

The most **we** will pay for **legal expenses** for all claims that arise from the same **motor accident** is the amount shown in the **schedule**.

What we do not cover

We do not cover the following:

1. Any claim if **you** tell **us** about the **motor accident** more than 180 days after it happened.
2. Any claim if the **motor accident** happened before cover under this section started.
3. Any **legal expenses** incurred by **you** before **we** agree to appoint a **solicitor** to act for **you**.
4. Any **legal expenses** charged as a result of **your** conduct which may reasonably be considered to hinder **your** claim.
5. Any **legal expenses** if **you** withdraw from the **legal proceedings** without our agreement. **We** will be entitled to a refund of any money **we** have paid.
6. Any claim arising from damage to **your car** where such claim is made against **you**.
7. Any expenses for an expert witness, unless **we** have given written approval.
8. Any **legal expenses** which **you** can claim under another insurance policy or which **you** could have claimed if **you** had kept to the terms of that **policy**.
9. Any claim arising from a malicious act.

Important note:

More exceptions which apply to this section continues on the next page.

Section 9 Legal assistance plan

Part 1 – What we cover (continued)

What we do not cover

10. Any claim for any **legal expenses** relating to any other person or organisation bringing a claim or counterclaim against **you**.
11. **Legal expenses you** can recover from any other person.

Section 9 Legal assistance plan

Part 2 – Conditions

1. *Controlling of claims*

We and **your solicitor** will have control of any claim.

You must:

- keep **us** informed of any developments relating to **you** or **your claim** as soon as possible after **you** find out about them;
- follow **our** and **your solicitor's** advice;
- not start, defend, stop or withdraw from **legal proceedings** without **our** agreement;
- give **us** and **your solicitor** information and instructions as requested.

We may see any information, documents or evidence **you** or **your solicitor** has. **We** will have direct access to **your solicitor** at all times.

If in any **legal proceedings** **your** claim is not successful and **you** want to appeal, **you** must write and tell **us** and **your solicitor** no later than:

- 14 days before the time for making an appeal ends; or
- as soon as possible if the time period during which **you** may make an appeal is 14 days or less.

We will cover **your legal expenses** for the appeal if **we**, and **your, solicitor** agree that it is more likely than not that **your** appeal will succeed.

2. *Reasonable prospect of success*

We will try to recover **your uninsured losses** or pay **your legal expenses** provided **we**, and **your, solicitor** are of the view that it is more likely than not that **your claim** or the **legal proceedings** will mean **you** receive money by way of compensation.

If at any time **we**, or **your, solicitor** think that **your claim** or the **legal proceedings** do not have a reasonable prospect of success, **we** will confirm this in writing to **you**. **We** will tell **you** that **we** will not take any more action or pay any more **legal expenses**, without **our** written agreement, from 28 days after **you** receive the notice.

You have a right to continue the claim or **legal proceedings** but this will be at **your** own expense.

Section 9 Legal assistance plan

Part 2 – Conditions (continued)

- 3. Representation** When you have told us about a claim we may:
- investigate the claim; and
 - attempt to achieve a fair settlement, using a **solicitor** if we think it is necessary.

You have the right to choose a **solicitor** to act as your representative. If you exercise your right to choose a **solicitor** you must not agree charges without our consent. We will appoint the **solicitor** upon our standard terms to act in your name and for your benefit.

We, or you, may refer any disagreement about your choice of the **solicitor** to arbitration under the arbitration condition of this section.

- 4. Legal expenses** The amount of **legal expenses** we will pay will be assessed under the same principles as applied by the courts when assessing costs to be paid by one person to another on the standard basis.

- These are defined in England and Wales under Order 62 of the Rules of the Supreme Court (from time to time), under Order 38 of the County Courts Act 1984 and under the Civil Procedures Rules 1998.
- If the claim falls under the law of Scotland, the claims for costs and expenses will be restricted to amounts allowed in Sheriff Court defended actions under Chapter II (in Ordinary proceedings) or under Chapter IV (in Summary Cause proceedings) of the Act of Sederunt (Fees of Solicitors in the Sheriff Court) (Amendment and Further Provisions) 1993.

You or your **solicitor** must send all accounts for **legal expenses** to us as soon as possible after you receive them.

We may ask your **solicitor** to have the **legal expenses** assessed (detailed or summary), taxed or audited.

The **legal expenses** that we will pay will not be affected by any agreement, or promise made by you to any **solicitor** or other person unless we have approved it in writing.

Section 9 Legal assistance plan

Part 2 – Conditions (continued)

5. Settlement offers You must tell us as soon as possible of any offer to settle the claim (this includes any payment into court).

You or your solicitor must not accept or make any offer to settle the claim if this would mean we have to pay legal expenses, unless you have our agreement. We will not withhold our agreement unreasonably.

If we or your solicitor are of the view that any offer to settle the claim should be accepted, but you do not accept such offer and the amount of the offer is equal to or greater than the total damages which you are eventually awarded, we will not pay for any further legal expenses from the date of the offer.

6. Options to pay We may decide to pay your claim for compensation instead of continuing your claim or legal proceedings.

7. Conflict of interest If at any time during the course of the claim, we become aware of any possible conflict of interest, we will:

- tell you about it in writing; and
- give you the right to choose a solicitor.

8. Arbitration You have the right to refer any disagreement you have with us to arbitration. We also have the same right.

The arbitrator will be a solicitor or barrister we and you agree on. If we and you cannot agree, the President of a suitable lawyers' organisation will be asked to choose one. Whoever loses the arbitration will pay all the costs and expenses of the arbitration. If the arbitrator decides in our favour, you cannot recover the costs of the arbitration under this section.

We will write to you telling you of this right if we disagree about anything. You must write and tell us if you want to take up this option.

Using the arbitration procedure does not prevent you from referring the matter to the Financial Ombudsman Service or the right to appeal against the arbitrator's decision in a court of law.

Section 9 Legal assistance plan

Part 2 – Conditions (continued)

9. Cancellation You may cancel this section of the **policy** at any time. **We** will refund the appropriate proportion of **your** premium worked out from either the date **you** contact **us**, or a future date from which **you** would like this section of **your policy** cancelled.

We may cancel this section of the **policy** if **we** send **you** a letter giving **you** 7 days' notice, to **your** last known address. **We** will then refund the appropriate proportion of the premium.

Conditions which apply to your whole policy

A. Reporting a claim

You must tell us immediately about any incident or legal proceedings which may lead to a claim.

If there has been a theft or attempted theft, you must also tell the police immediately.

You should initially notify us of your claim by phone. Your initial claim contact number is shown in your policy documentation. If we then decide that we need an Accident or Theft Report form we will send one which you should complete and return immediately.

Ideally when you call you will provide:

- Name, address and contact phone number[s] (for you and the driver of your car if not you). We will ask for information about convictions so please try and have driving license(s) available when you call
- Personal details necessary to confirm your identity
- Your policy number
- Information about your car and any damage it sustained
- Details of the accident or claim circumstances (when, where and how it happened)
- Details of any witnesses and the Police or any other emergency service that was called
- Details of the other party or parties involved including information about damage to their car or property and any injuries that anybody might have sustained
- Where appropriate your thoughts on who was to blame for the accident

We may ask you to provide all the details in writing together with any evidence which we may need.

If you receive a writ, summons or other legal documents or letters, you must send them to us immediately.

You must not answer any letters without our written permission. We will not refuse permission without a good reason.

B. Assessing your claim

We suggest that soon after receiving your policy you read the section in your policy booklet headed "What you should do if there is an accident or theft". Whilst we hope you never need the information it is better to be prepared for the unexpected.

You must not admit or deny a claim or negotiate or promise to pay a claim without our written permission. We will not refuse permission without a good reason.

Conditions which apply to your whole policy (continued)

C. Fraud

We will not pay benefits or arrange assistance if:

- **you** or any person makes a false claim or deliberately exaggerate **your** claim;
- **you** or any person sends **us** false declarations or statements to support **your** claim; or
- **you** or any person sends **us** any other false or invalid documents to support **your** claim.

Any fraud may result in **your policy** being invalid and all benefits forfeited.

D. Changes in risk

You must tell **us** immediately about any change in risk which could affect **your policy**. For example, **you** must tell **us** if any of the following happens:

- **You** or any other **driver** has been convicted of any motoring offence including fixed penalty offences, or has any prosecutions outstanding;
- **You** or any other **driver** has been involved in any accidents, losses or thefts, regardless of whether a claim was made;
- **You** or any other **driver** has been convicted of a criminal offence or have possible prosecutions outstanding;
- **You** or any other **driver** develops a health condition which may affect their driving, or an existing condition worsens;
- The main **driver** of **your car** changes;
- The registered keeper or owner of **your car** changes;
- There is a change in use of **your car** (for example, **you** require business use);
- **You** get an extra car or change **your car** for another one;
- The place where **your car** is usually kept changes;
- Any modifications are made to **your car** (e.g. any changes which may affect the car's performance).
- The number of vehicles in **your** family changes;

This is not a full list. If **you** are not sure whether to report any change, please speak to **us**.

We may re-assess **your** cover and premium as a result of any important information **you** give **us**.

If **you** do not tell **us** anything which is relevant:

- **your policy** may not be valid; and
- **we** may reject **your** claim.
- The mileometer on **your car** fails (applicable only if **you** have submitted an **annual mileage declaration**).

Important note: this condition continues on the next page

Conditions which apply to your whole policy (continued)

E. Looking after your car

You and any other **driver** must do everything possible to prevent loss or damage and keep **your car** in good condition.

You must allow **us** to examine **your car** at all reasonable times.

If **you** submitted an **annual mileage declaration**, **you** must take all reasonable precautions to ensure that **your car's** mileometer is working. **You** must notify **us** as soon as possible if it fails. Failure to do so could result in all benefits under **your policy** being lost.

F. Cancelling your policy

We may cancel **your policy**. If **we** do this, **we** will write to **you** at **your** last known address. In **our** letter **we** will confirm that all cover will end 7 days after the date on the letter. In these circumstances **you** must return **your certificate of motor insurance** to **us**.

You can cancel **your policy**. To do this **you** must write to **us** and return **your certificate of motor insurance**.

If no claim is made or will arise, **we** will give **you** a refund on **your** premium for any remaining period of cover.

If a claim is made or will arise, **we** will not give **you** a refund on **your** premium.

We reserve the right to cancel **your policy** in the event that there is a default in instalment payments due under any linked loan agreement. If **you** pay **your** premium monthly, cover under this **policy** will end if **you** do not pay any monthly premium when it is due. In these circumstances **you** must return **your certificate of motor insurance** to **us**. However, **we** will send a letter to **your** last known address and give **you** the opportunity to pay the premium within 7 days.

If **you** cancel **your policy** after an event which may lead to a claim, **you** must pay **us** the rest of **your** premium up until the next renewal date.

If **your policy** is cancelled before the first renewal, any refund of premium may be subject to an administration fee, which accounts for **our** costs in providing the **policy**. **We** will notify **you** of any administration fee that has been applied.

G. Other insurance

If a claim under **your policy** is also covered by other insurance, **we** will only pay **our** share of the claim.

Conditions which apply to your whole policy (continued)

H. Taking over your rights

If **you** make a claim, **you** must be prepared to take any steps **we** ask **you** to take to protect **your** rights. **You** must also be prepared to allow **us** to act in **your** name and take any steps **we** feel are necessary to protect **your** rights.

This may mean that **we** defend or settle the claim in **your** name. If this happens, **we** will pay any costs and expenses involved.

I. Cover for car sharing

Your policy allows **you** to accept payment from passengers in **your car** as part of a car-sharing agreement, as long as:

- **your car** has not been built or adapted to carry more than eight passengers and a driver;
- **you** are not carrying passengers as part of a business of carrying passengers; and
- **you** do not make a profit from the total payments **you** receive for a journey.

J. Our right to reclaim payments

We may claim back from **you** any payment which **we** make under **your policy**:

- because of the requirements of any law; and
- which **we** would not have paid if that law had not existed.

K. Fraudulent application for insurance

We will not pay benefits or arrange help if:

- any part of **your** application for this insurance; or
- any further changes **you** ask for under this **policy**; are deliberately or negligently fraudulent.

For example, this could include:

- not telling **us** about motoring or criminal convictions;
- not telling **us** about previous accidents or losses, even if a claim was not made;
- not telling **us** about modifications to **your car**;
- giving **us** false information about who is the registered keeper or owner of **your car**;
- giving **us** false information about the main user of **your car**; or
- giving **us** false information about the true number of vehicles in **your** family.

This is not a full list.

Important note: this condition continues on the next page

Conditions which apply to your whole policy (continued)

'L. Making sure the agreed value is right

If **your car** is insured on an **agreed value** basis, **you** must ensure that the **agreed value** is a fair representation of **your car's** value throughout the time that **you** insure it with **us**. If the **agreed value** is not so, in the event of a claim **we** will pay no more than either the **agreed value** or the **market value**, whichever is the lower.

Exceptions which apply to your whole policy

A. Use and driving

We will not cover any claim if **your car** 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**;
- driven by someone who does not have a valid licence unless he or she has held one and is not disqualified from getting another one;
- driven by someone who does not meet the conditions of their licence, except as required by road traffic laws.

This does not apply to claims under Sections 2, 3 or 4 if **your car** is in the care of:

- a garage or similar motor trade organisation for servicing or repair; or
- a hotel or restaurant for the purpose of parking.

B. Liability which results from an agreement

We do not cover any liability which results only from an agreement **you** have made.

C. Radioactive contamination

We do not cover any loss, damage, or liability caused by:

- ionising radiation or radioactive contamination from nuclear fuel or nuclear waste from burning nuclear fuel; or
- the radioactive, toxic, explosive or other dangerous properties of explosive nuclear equipment or nuclear parts.

D. War risks

We do not cover any loss, damage or liability caused by war, riot, revolution or any similar event, except as required under road traffic laws.

E. Riot and civil unrest

We do not cover incidents caused by riot or civil unrest outside of England, Scotland, Wales, the Isle of Man or the Channel Islands.

This exception does not apply to Section 1.

F. Sonic bangs

We do not cover damage caused by pressure waves from aircraft and other flying objects travelling at or above the speed of sound.'

Exceptions which apply to your whole policy (continued)

G. Pollution We do not cover loss or damage caused by pollution or contamination, unless the pollution or contamination is the direct result of a single incident which happens during the **period of insurance**. To qualify for cover, the incident must be sudden, identifiable, unintended and unexpected.

All pollution caused by one incident will be considered to have happened at the time the incident took place.

This exception does not apply if we must provide cover under road traffic laws.

H. Rallies, competitions, trials and track use We will not cover any claim if your car is used:

- in a rally;
- in a competition;
- in a motor trial;
- on a racetrack;
- on a circuit; or
- on a prepared course.

I. Public authorities We do not cover any loss or damage caused by any government, public or local authority legally removing, keeping or destroying your car.

What you should do if there is an accident or theft

What to do immediately after the accident

1. People are more important than property, so **your** first priority should be to check whether anyone is injured and look after them. Call for medical help if necessary.
2. If anyone is injured, **you** must show **your Certificate of Motor Insurance** to the police or to anyone who has a good reason for seeing it. If **you** can't do this at the scene, **you** must report the accident to the police within 24 hours and produce **your certificate of motor insurance** then.
3. If **your car** or anything in it is stolen, **you** should report the incident to the police as soon as possible.
4. Always stop if **you** are involved in an accident and exchange:
 - names and addresses (including those of any witnesses);
 - details of insurance companies (including policy numbers if known); and
 - vehicle registration numbers.
5. Do not admit **you** are to blame or offer any payment. It could make it more difficult for **us** to handle **your** claim and may affect **your** rights.
6. Draw a diagram of the accident scene. This should include:
 - the position of the cars before and after the accident;
 - the road layout;
 - any obstructions to **your** or other road users' vision;
 - the position of any witnesses; and
 - anything else which could be relevant to the cause of the accident (for example speeds and distances involved, and weather conditions).
7. If **you** receive any letters or documents about the accident, please do not answer them and forward them to **us** immediately.
8. Remember that **your** insurance consultant is there to help **you** if **you** need to make a claim. But if the accident or loss happens out of office hours, or **you** need emergency help, call the UK claims helpline.

Your helpline number is on **your** claims helpcard.

What you should do if there is an accident or theft (continued)

Notifying a claim

You should initially notify **us** of **your** claim by phone if **your car** is stolen or damaged following an incident which is insured under **your policy**. **Your** UK claims helpline number is shown on **your** claims helpcard. **Our** team of experts will move into top gear to get **you** back on the road, or get repairs done as quickly as possible. If **we** decide that **we** need an Accident or Theft Report form **we** will send one which **you** should complete and return immediately.

Ideally when **you** call **you** will provide:

- Name, address and contact phone number(s) for **you**, and the **driver** of **your car** if different. **We** will ask for information about convictions so please have any driving license(s) ready when **you** call.
- Personal details necessary to confirm **your** identity.
- **Your policy** number.
- Information about **your car** and any damage it sustained.
- Details of the accident or claim circumstances (when, where and how it happened).
- Details of any witnesses and the Police or any other emergency service that was called.
- Details of the other party or parties involved, including information about damage to their car or property and any injuries that anybody might have sustained.
- Where appropriate, **your** thoughts on who was to blame for the accident.

We may also request additional information (e.g. a sketch plan). Sometimes **we** may wish to meet with **you** or undertake further investigations, but **we** will advise **you** about that when **you** call to report the incident. Claims conditions require **you** to provide **us** with any reasonable assistance or evidence that **we** require.

Car repairs

We take pride in the claims service **we** offer to **our** customers. Where **your policy** provides cover for damage to **your car** **we** have a network of recommended repairers who will collect and redeliver **your car**. Where provided for under **your policy**, they will also provide a loan car to keep **you** mobile. The repair process will commence immediately the car arrives on their premises. To ensure there is no effect on any existing warranty **you** may have they provide a lifetime guarantee on all paint and bodywork repairs.

What you should do if there is an accident or theft (continued)

Car repairs (continued)

Where **you** choose not to use one of **our** recommended repairers **we** will arrange for the damaged car to be examined by one of **our** motor engineers to agree the repair cost with **your** nominated repairer. The inspection should happen within 2 working days of **you** providing repair details to **us**.

If your car is stolen or not fit to drive

We will arrange for the **driver** and up to four passengers, including their baggage, to be taken to the destination or home by whatever method **we** consider is appropriate in the circumstances.

If your car is damaged but roadworthy

Our recommended repairers have been carefully selected to give **you** a fast, reliable and professional service. By using them **you** will also benefit from:

- **our** authority to start repairs as long as **your car** is economical to repair;
- collection and return of **your car**;
- cleaning of **your car** before it is returned to **you**; and
- a lifetime guarantee on all paint and bodywork repairs.

We will pay for the above benefits.

Our approved repairer network may not be able to repair certain types of classic car because of the specialist work required. **You** may take **your car** to a specialist repairer if **you** wish, or **you** might want to repair the damage **yourself**. In either case, contact **your** insurance consultant and **we** will arrange an inspection by one of **our** motor engineers so that **we** can agree repair costs with **you**. **We** will normally require at least two estimates if **you** want to use a repairer of **your own** choice.

If **you** choose any other vehicle repairer, it will not affect **your** right to claim. However, **we** may not be able to arrange any of the above benefits.

What you should do if there is an accident or theft (continued)

If you have uninsured losses

Even if a claim is covered under **your policy**, **you** could still be out of pocket for expenses such as:

- **your policy** excess;
- the cost of alternative transport; and
- loss of earnings.

If Section 9 'Legal assistance plan' is listed in **your schedule**, contact **your** insurance consultant. They will arrange to send **you** a claim form. **We** will make all reasonable efforts on **your** behalf to get back uninsured losses following an accident which is not **your** fault.

If you need legal advice

If **you** need legal advice, **we** offer a free legal advice service. **You** will have to pay for the cost of the call. **Our** team of qualified legal advisers can give **you** free, confidential advice on motoring matters. Here are some examples of the help they can give **you**.

- They can provide legal advice after an accident. For example, if **you** do not have **our** Legal assistance plan then they can advise **you** on what to do if **you** want to make a claim against another person. However they will not contact other people, make claims or carry out legal proceedings on **your** behalf - **you** need **our** Legal assistance plan for that.
- They can provide legal advice on consumer issues which relate to motoring. For example, they can tell **you** about **your** rights if **you** are unhappy with a car which **you** have bought.
- They can provide **you** with legal advice if **you** are facing prosecution for driving or parking offences.

This service is confidential, and **you** can stay anonymous if **you** want.

To use it, call **01455 255116** and ask to speak to a legal adviser. Please quote code 33885, together with the renewal date on **your** current **certificate of motor insurance**.

What you should do if there is an accident or theft (continued)

If you need someone to talk to

If you need someone to talk to after an accident, we offer a free counselling service. You will have to pay for the cost of the call. This is available for you and members of your immediate family and is for motoring matters only. Our experienced, qualified counsellors can help you when you need it most. Here are some examples of the help they can give you.

- They can help you come to terms with trauma after an accident.
- They can help you come to terms with injuries, disability and bereavement.
- They can offer you victim support (for example, if your car is stolen).
- They can even offer counselling for stress which has been caused by motoring.

This service is confidential, and you can stay anonymous if you want.

To use it, call **01455 255116** and ask to speak to a counsellor. Please quote code 33885, together with the renewal date on your current certificate of insurance.

How to use your claims helplines

What your Royal & SunAlliance helpcard can do for you

We aim to provide a high-quality service to our policyholders. The claims helplines on your claims helpcard are part of this quality service and are available 24 hours a day, 365 days a year.

The phone call will cost you nothing, but you may have to pay for any service you decide to use if the claim is not covered by your policy.

Swift help from our assistance services

Whether or not your car can be driven, we will be on hand to help.

If the incident is covered under your policy, our assistance services will aim to be with you within one hour of you phoning our UK claims helpline. They will take you and your passengers home or to your destination within the UK.

Your car will be taken to one of our recommended repairers.

You only need to make one call. Your details will be fed through to our claims team, who will send you a claim form. Just fill in the form and sign it. We'll do the rest.

Royal & SunAlliance repairer network

Our UK claims helpline will give you details of our nearest recommended repairer.

Audio and communication equipment

If you have comprehensive or third party fire and theft cover, our UK claims helpline will put you in touch with our recommended stereo replacement company.

How to use your claims helplines (continued)

Hotel accommodation

If you have comprehensive cover, our UK claims helpline can help you arrange emergency overnight accommodation if you cannot continue your journey. Simply pay for the accommodation yourself and we'll give you a refund when you claim. (See your policy schedule for the maximum amounts we will pay.)

Glass replacement

If you have comprehensive cover, our glass helpline will send you to one of our recommended windscreen companies. Simply pay the excess for a replacement windscreen – they will do the rest. If your windscreen is laminated, it may be possible to repair it.

European assistance

If you are involved in an incident abroad, our Euro helpline can help 24 hours a day, 365 days a year. They will arrange for your car to be brought back to the UK where our normal claims service will apply.

Complaints procedure

Complaints Procedure

Our commitment to customer service

At Royal & SunAlliance, we are committed to going the extra mile for our customers and wherever possible, exceeding their expectations.

If you believe that we have not delivered the service you expected or you are concerned about any aspect of the service we have provided, then please let us know, preferably through your usual sales and service contact point.

If you are unsure how to contact your sales and service point please contact our Customer Relations Team. Details of which follow.

We promise to:

- Fully investigate your complaint
- Keep you informed of progress
- Do everything possible to resolve your complaint
- Learn from our mistakes
- Use the information from your complaint to proactively improve our service in the future.

We aim to resolve your concerns within 24 hours. Experience tells us that most difficulties can be sorted within this time.

In the unlikely event that your concerns have not been resolved within this time, we will issue a letter acknowledging your complaint, letting you know the reasons why and we will continue to keep you well informed of the further actions we will be taking to reach a suitable conclusion.

If you continue to be unhappy with our proposed course of action, you can progress your complaint with our Customer Relations Team who will conduct a separate investigation and full review, that will be concluded by us issuing a final response letter.

How to contact us

Customer Relations can be contacted by:

Telephone: 0800 107 6160

Write: Customer Relations Office
Royal & SunAlliance
Bowling Mill
Dean Clough Industrial Park
Halifax
HX3 5WA

Fax: 01422 325146

Email: halifax.customerrelationsoffice@uk.royalsun.com

Complaints procedure (continued)

If you are still not happy

If you are still not satisfied after the review, or you have not received a written offer of resolution within 8 weeks of the date we received your complaint, Royal & SunAlliance are regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service and you can refer your complaint to them.

They can be contacted at:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Telephone: 0845 080 1800

Email: enquiries@financial-ombudsman.org.uk

Website: www7.financial-ombudsman.org.uk

You must approach the Financial Ombudsman Service within 6 months of our final response to your complaint. We will remind you of the time limits in our final response.

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

Thank you for your feedback

We value your feedback and at the heart of our brand we remain dedicated to treating our customers as individuals and giving them the best possible service at all times. If we have fallen short of this promise, we apologise and aim to do everything possible to put things right.







In the event of an accident or theft, contact your usual Insurance Consultant or call:

UK Claims Helpline: 0800 316 1307

Euro Helpline: +44 208 763 3153

Glass Helpline: 0800 096 3456
(UK ONLY)

For your protection, telephone calls may be recorded and monitored.
Please contact your Insurance Consultant or Royal & SunAlliance with any other queries regarding your policy

Collector Helpline

Policy Number

Renewal Date

<input type="text"/>	<input type="text"/>
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Please enter your policy number and renewal date above



Freephone Collector Assistance — 24 hours a day – 365 days a year

3 Helpline numbers are shown on the back of this card. Use them as follows:

UK Claims Helpline

Phone this number for:

- details of our nearest repair shop or approved repairer*
- a recovery vehicle if your car is out of action following an accident*

*BENEFITS ARE ONLY PROVIDED IF THE CLAIM IS COVERED UNDER YOUR POLICY

Glass Helpline

Phone this number in the event of damage to your car windows*

Euro Helpline

Phone this number if you have an accident abroad

Your car will be transported back to the UK, where the normal **Collector** claims service will apply*

*BENEFITS ARE ONLY PROVIDED IF THE CLAIM IS COVERED UNDER YOUR POLICY

**In the event of an accident or theft, contact
your usual Insurance Consultant or call:**

UK Claims Helpline: 0800 316 1307

Euro Helpline: +44 208 763 3153

Glass Helpline: 0800 096 3456
(UK ONLY)

**For your protection, telephone calls may be recorded and monitored.
Please contact your Insurance Consultant or Royal & SunAlliance
with any other queries regarding your policy**



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

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

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