

# RSA Funeral Directors Motor Insurance Summary of Cover

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance, which can be found in the insurance document.

## INSURER

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

## TYPE OF INSURANCE AND COVER

Royal & Sun Alliance Insurance plc offers Third Party Only (TPO), Third Party, Fire and Theft (TPFT) and Comprehensive (COMP) for Funeral Directors motor insurance cover.

COVER SPECIFIC FEATURES AND BENEFITS (referenced to the numbered sections contained in the insurance document)

## THIRD PARTY ONLY - TPO

Section 2 – Liability to Third Parties, Section 3 – Trailers, Section 4 – Special Provisions, Section 5 – General Exclusions, Section 6 - Conditions, Section 7 – No Claims Discount.

## THIRD PARTY, FIRE AND THEFT – TPFT

Section 1 – Loss of or Damage to the Insured Vehicle, (But only in respect of loss or damage caused by fire lightning explosion theft attempted theft or the taking away of the insured vehicle without the consent of the Policyholder) Section 2 – Liability to Third Parties, Section 3 – Trailers, Section 4 – Special Provisions, Section 5 – General Exclusions, Section 6 - conditions, Section 7 – No Claims Discount. Section 8 – Replacement vehicles,

## COMPREHENSIVE - COMP

Section 1 – Loss of or Damage to the Insured Vehicle, Section 2 – Liability to Third Parties, Section 3 – Trailers, Section 4 – Special Provisions, Section 5 – General Exclusions, Section 6 - Conditions, Section 7 – No Claims Discount. Section 8 – Replacement vehicles.

## SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS (BY SECTION)

### SECTION 1

Policy excesses

There is a £100 policy excess for Accidental Damage

An additional excess for young drivers: If under 19 years of age £400, if under 21 years of age but not under 19 years of age £250 these are in addition to the £100 policy excess.

There is a £250 policy excess for Provisional license holders

There is a £250 policy excess for drivers who do not hold a license to drive but is driving in circumstances where a license is not required.

There is no windscreen excess

### SECTION 2

The Insurers shall not be liable

For liability arising from the loading or unloading beyond the limits of any carriageway or thoroughfare by any person other than the driver or attendant of the insured vehicle

For death of or bodily injury to any person arising out of and in the course of such person's employment by the person claiming indemnity under this section except as is required by any road traffic legislation

To indemnify any person not driving but claiming indemnity if to his knowledge the person driving does not hold a license to drive the insured vehicle or has held and is not disqualified from holding or obtaining such a license.

### SECTION 3

The Insurers shall not be liable under Paragraph A c) of this Section for Trailers with plant permanently attached while the Trailer is detached from or disconnected from the towing vehicle if the Insured Vehicle to which an insured Trailer is attached is drawing a greater number of Trailers than is permitted by law for the first £250 of a theft or attempted theft claim arising from an insured Trailer which is detached from and which does not remain in the vicinity of the towing vehicle This exclusion shall not apply where the detached Trailer was in a locked garage or locked building at the time of the attempted theft 93010139.

## PERIOD OF INSURANCE

The insurance offered is a 12-month contract, which may be renewed each year. Renewal will be subject to the terms and conditions that apply at the time of renewal.

## CANCELLATION

You may cancel the insurance at any time by sending us written notice and returning the certificate of insurance. The charges that will apply are detailed in the General conditions section of the insurance document.

## HOW TO CLAIM

If a claim or possible claim occurs you must report it to us as soon as possible. Please phone our 24-hour helpline on 0845 8734901 (Proximo) If the claim is for a windscreen replacement or repair, please phone - Auto Glass on 0800 783 4695

## COMPLAINTS

If you have any cause to complain about your insurance, or us, please contact the intermediary who administers your insurance on our behalf.

In the unlikely event that your concerns have not been resolved within this time, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive. Their contact details are as follows:

Post:

**RSA Customer Relations team**

**P O Box 255**

**Wymondham**

**NR18 8dP**

**Email: [crt.halifax@uk.rsagroup.com](mailto:crt.halifax@uk.rsagroup.com)**

### Our promise to you

We will:

- Acknowledge all complaints promptly
- Investigate quickly and thoroughly
- Keep you informed of progress
- Do everything possible to resolve your complaint
- Use the information from your complaint to proactively improve our service in the future.

Once we have reviewed your complaint we will issue our final decision in writing within 8 weeks of the date we received your complaint.

### If you are still unhappy

If you are still unhappy after our review, or you have not received a written offer of resolution within 8 weeks of the date we received your complaint, you may be eligible to refer your case to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints. They can be contacted at:

Post: Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Telephone: 0800 023 4567 (free from standard land line, mobiles may be charged)

0300 123 9123 (same rate as 01 or 02 numbers, on mobile phone tariffs)

email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

You have six months from the date of our final response to refer your complaint to the Financial Ombudsman Service. This does not affect your right to take legal action, however, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced.

### LANGUAGE AND LAW APPLYING TO THE INSURANCE

This insurance is written in English and all communications about it will be in English. Unless we have agreed otherwise with you, English law will apply to this insurance.

## ADDITIONAL BENEFITS

### Loss of use

Following the loss of or damage to a motor hearse, any other vehicle used solely for the carriage of mourners or any ambulance used solely for the transportation of bodies, we will pay the cost of hiring an alternative vehicle of the same type.

The most we will pay is £18,000 for any one claim covered by this insurance and the maximum hire period is 60 days.

### Coffin replacement

We will pay up to £1,000 to replace a damaged coffin or damaged flowers that were provided by mourners following an accident involving an insured vehicle.

### Accommodation and travel expenses

If an insured vehicle cannot be driven following a road traffic accident covered by your insurance, we will pay up to £400 for either:

Accommodation for one night, including food and the cost of travelling to the accommodation; or

Travel costs to continue to their destination or return to their home address, whichever is closer.

This benefit only applies for a road traffic accident that occurs in the United Kingdom.