

RSA Executive Hire & Rural Private Hire 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

RSA 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 standard £500 policy excess for Accidental Damage – Please refer to schedule if you opt for a voluntary excess

An additional excess for young drivers: If under 23 years of age £1000, if under 25 years of age but not under 23 years of age £500 these are in addition to the £500 policy excess.

There is a £500 policy excess for Provisional license holders

There is a £500 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 a £60 windscreen excess

Theft of vehicle if it has been left with the keys in, on or in the vicinity of the vehicle is excluded.

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 £500 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 .

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

REASONABLE PRECAUTIONS

It is a condition that you take all reasonable precautions to prevent injury, loss or damage and maintain your vehicles in a roadworthy condition. Damage to property owned by you or in your custody or control is excluded. Damage to property being carried in any of your vehicles is excluded.

MOTOR INSURANCE DATABASE

Information about your insurance policy will be added to the Motor Insurance Database (MID) which is managed by the Motor Insurers' Bureau (MIB). Certain government or authorised organisations including the police, the DVLA, the DVLN, the Insurance Fraud Bureau and other organisations allowed by law may use the MID and the information stored on it for purposes including Continuous Insurance Enforcement (you can get information about this from the Department of Transport), electronic vehicle licensing, law enforcement for the purposes of preventing, detecting, catching or prosecuting offenders and providing government services or other services aimed at reducing the level of uninsured driving. If you are involved in a road-traffic accident (either in the UK, the EEA or certain other territories), insurers or the MIB (or both) may search the MID to gather relevant information. Anyone making a claim for a road-traffic accident (including their appointed representatives and citizens of other countries) may also gather relevant information which is held on the MID. It is vital that the MID holds your correct registration number. If it is not shown correctly on the MID, you are at risk of having your vehicle seized by the police. You can check that your correct registration number details are shown on the MID at www.askmid.com

FINANCIAL OR TRADE SANCTIONS

Royal & Sun Alliance Insurance plc is unable to provide insurance in circumstances where to do so would be in breach of any financial or trade sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

LAW APPLICABLE TO THE POLICY

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you are based. Full details will be provided in your policy documentation.

COMPLAINTS

If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. If you have cause for complaint you should initially contact the person who arranged the policy for you or the manager of RSA at the address shown on your quotation or schedule, as appropriate. In the unlikely event that they are unable to resolve your concerns, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive.

RSA

Post:

RSA Customer Relations Team
P O Box 255
Wyndham
NR18 8DP

Email: crt.halifax@uk.rsagroup.co

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

Website: 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.