

Drive Policy Summary

Drive is underwritten by Royal & Sun Alliance Insurance plc. It is an annual contract and may be renewed each year subject to the terms and conditions then applicable.

You can select the cover that suits your needs, from:

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

You can add Uninsured Loss Recovery to either of the above covers. Full details of what you have chosen are shown in your personal quotation and policy schedule.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions you should read the policy document, a copy of which will be provided on completion of your contract or at any time on request. On receipt of your policy document, you will have 14 days to decide if you wish to cancel the policy – see “Your Right to Cancel” for more information.

Table 1 Standard Features

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 and Theft
Cover for Driving Abroad Includes foreign cover for a number of European countries.	<ul style="list-style-type: none"> You must tell us before you take your car abroad. Cover is for up to 45 days, which can be extended at an additional cost. 	8	✓	✓
In Car Equipment Covers audio, telephone, visual navigation and visual entertainment equipment.	Only applies to equipment that is permanently fitted or can only be used in your car.	2 & 3	✓	✓
Free Courtesy Car	While the car is being repaired by one of our Recommended Repairers, following an accident covered by your policy.	Page 5	✓	x
Windscreen Cover Repairs are free of charge with our Glass Helpline.	For replacement you will have to pay the first amount of any claim shown in your policy schedule as windscreen excess.	4	✓	x
Immediate Repair Authorisation and Lifetime Guarantee on Repairs	<ul style="list-style-type: none"> Available only if the car is repaired by one of our Recommended Repairers. Lifetime repair guarantee applies to all paint and bodywork repairs. 	Page 5	✓	x

Table 1 – continued

Standard Features

Features & Benefits	Significant Exclusions or Limitations	Policy Section	Comprehensive	Third Party Fire and Theft
<p>Personal Accident Provides a lump sum of £5,000 if you or your spouse were killed or suffer loss of sight or limb in, or while getting in or out of, any car.</p>	<p>Anyone claiming who has a higher level of alcohol or drugs than is permitted by law.</p>	5	✓	x

Table 2

Optional Benefits

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

Optional Covers	Significant Exclusions or Limitations	Policy Section	Comprehensive	Third Party Fire and Theft
<p>No Claims Discount Protection We will not reduce your No Claims Discount unless more than two claims happen over five consecutive periods of insurance.</p>	<ul style="list-style-type: none"> You must have at least 4 years No Claims Discount and all drivers must not have made more than the maximum allowed number of claims in the last 5 years. Ceases if your circumstances change and you are no longer eligible for the contract or if the policy runs out or is cancelled. 	10	Optional	Optional
<p>Uninsured Loss Recovery Provides assistance with the recovery of any uninsured losses as a result of a car accident.</p>	<ul style="list-style-type: none"> Any claim where there is not a reasonable chance of success. Any accident not reported to us within 180 days. 	11	Optional	Optional

Table 3

General Exclusions & 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 the policy document.

Cover	What is Not Covered	Policy Section
Loss or Damage to your Car	<p>Cover excludes the costs of wear and tear, loss of value, parts breaking down or falling.</p> <p>You must also protect the car against loss or damage and it must be locked and the keys removed if no one is in it.</p>	2 & 3
Use of the Car	<p>Cover will not apply if the car is being used for a purpose or is being driven by a person not covered by the policy.</p>	1, 2 & 3
Excesses & Limits	<p>Your policy may be subject to excesses, which are the amounts you must pay in the event of a claim. Also, certain limits may apply. These will both be shown in your policy schedule.</p>	1, 2 & 3

Important Information

Your right to cancel the policy

If having examined your policy documentation you decide not to proceed with the insurance, you will have 14 days to cancel it, starting on the day you receive the policy documentation.

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

Claims

Should you wish to claim under your Drive policy you should call the Claims Helpline on 0800 096 4567 as soon as possible. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy document.

Complaints

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact the person who arranged the policy for you or the manager of Royal & Sun Alliance Insurance plc at the address shown on your quotation or schedule, as appropriate. They will tell you what they will do to resolve your concerns and how long it will take. In the unlikely event that you remain dissatisfied and wish to make a complaint, please contact our Customer Relations Office at the address below.

If they cannot resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. If you make a complaint, your right to legal action against us is not affected.

Royal & SunAlliance

Customer Relations Manager
Royal & SunAlliance
Bowling Mill
Dean Clough Industrial Park
Halifax
HX3 5WA

Financial Ombudsman Service

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

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. The first £2,000 of a claim is protected in full. Above this threshold, a minimum of 90% of the remainder of the claim will be met. Further information can be obtained from us or the Financial Services Compensation Scheme (FSCS).

Other Important Information

Premiums and payments

Premiums are inclusive of Insurance Premium Tax.

You may pay for your policy either annually or by monthly instalments. Annual premiums may be paid by debit card, credit card or by cheque. Monthly instalments can only be paid by direct debit. Please ask for further details at the time of payment.

If you make a change to your policy before the renewal date we may make an administration charge of up to £10.

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 cover or do not wish to renew the policy then please tell us before the renewal date.

If you pay by monthly direct debit instalments we will renew the policy automatically unless you notify us that you wish to cancel the policy. This will also apply to annual payments by credit card, if you have given us permission. For other payments by cheque or credit/debit card, you must submit further payment if you wish to renew the policy.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in "Your right to cancel the policy" above.

Termination of the contract

You may cancel this policy by returning the Certificate of Motor Insurance to us. 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 7 days notice at your last known address. We will refund the appropriate proportion of your premiums.

The law and language applicable to the policy

Both you and we can choose the law that will apply to this policy. 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.

The language used in this policy and any communications relating to it will be English.

Royal & SunAlliance

Drive is underwritten by Royal & Sun Alliance Insurance plc, which is authorised and regulated by the Financial Services Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. 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.

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.

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

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