



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 and Theft** – fire and theft cover for your car and third party liability protection for injury or damage insured drivers may cause to others or their property.
- **Comprehensive** – loss or damage cover for your car and third party liability protection for injury or damage insured drivers may cause to others or their property.

You may also add further benefits to either of the above covers to suit your needs. 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 that apply 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 documentation, you will have 14 days to decide if you wish to cancel the policy – see “Your right to cancel the policy” for more information.

Table I Standard Features

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

Features and Benefits	Significant Exclusions or Limitations	Policy Section	Comprehensive	Third Party Fire and Theft
<p>Cover for Driving Abroad</p> <p>Provides the minimum cover required by law throughout the year when using your car abroad.</p>	<ul style="list-style-type: none"> • Only applies to those countries within the territorial limits of the policy. • Excludes loss or damage to your car. 	ID	✓	✓

Table 1 Standard Features (continued)

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

Features and Benefits	Significant Exclusions or Limitations	Policy Section	Comprehensive	Third Party Fire and Theft
<p>Extended Cover for Driving Abroad</p> <p>Provides the same level of cover you have in the UK for a limited period when using your car abroad.</p>	<ul style="list-style-type: none"> • Only applies to those countries within the territorial limits of the policy. • You must tell us before you take your car abroad. • Cover is for up to 31 days. 	8	✓	✓
<p>In-car Equipment</p> <p>Covers audio, telephone, satellite navigation systems and visual entertainment equipment.</p>	<ul style="list-style-type: none"> • All in-car equipment, except for portable satellite navigation systems, must be permanently fitted in your car. • All portable satellite navigation systems must be stored out of sight in either a locked boot or locked glove compartment when there is no one in your car. • Limited to satellite navigation equipment designed primarily for use in your car. 	2 and 3	✓	✓
Temporary Hire Car	While the car is being repaired by one of our Recommended Repairers, following an insured accident.	What you should do if there is an accident or a theft	✓	✗
Windscreen Cover	For both Glass Repair and Replacement you may have to pay the first amount of any claim shown in your policy schedule.	4	✓	✗
Immediate Repair Authorisation and Lifetime Guarantee on all Repairs	Available only if the car is repaired by one of our Recommended Repairers.	What you should do if there is an accident or a theft	✓	✓
<p>Personal Accident</p> <p>Provides a lump sum of £5,000 if you or your partner were killed or suffer loss of sight or limb in, or while getting in or out of, any car.</p>	Anyone claiming who has a higher level of alcohol or drugs than is permitted by law.	5	✓	✗

Table 2 Optional Benefits

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

Features and Benefits	Significant Exclusions or Limitations	Policy Section	Comprehensive	Third Party Fire and Theft
<p>No Claims Discount Protection</p> <p>We will not reduce your No Claim 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 Claim Discount and all drivers must not have made more than the maximum allowed number of claims in the last 5 years. 	10	Optional	Optional
<p>Legal Assistance Plan</p> <p>Provides up to £100,000 legal expenses to assist with the recovery of any uninsured losses as a result of a car accident.</p>	<p>Any claim where there are not reasonable prospects of success. Reasonable prospects are defined as Fifty one per cent (51%) or more prospects of successfully receiving money by way of compensation in relation to a Motor Accident which was not your fault.</p>	11	Optional	Optional
<p>Additional Cover for Driving Abroad</p> <p>Provides cover beyond 31 days or extends it to other countries approved by the European Commission.</p>	<p>Cover can be arranged for up to 120 days in any policy year.</p>	8	Optional	Optional
<p>Breakdown Cover Option</p> <p>Breakdown assistance with a choice of 4 levels of cover to suit your individual circumstances:</p> <ul style="list-style-type: none"> Roadside Assistance Roadside and Homecall Assistance Roadside, Recovery and European Assistance Roadside, Recovery, Homecall and European Assistance. 	<ul style="list-style-type: none"> Maximum 5 breakdowns within one period of insurance. Emergency Assistance within one mile of your home – unless Homecall is selected. Any extra labour charges or the cost of spare parts, fuel or car key(s). 	13	Optional	Optional

Table 3 General Exclusions and Conditions

The following apply to the policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read the policy document.

Cover	What is Not Covered	Policy Section
Loss or Damage to your Car	<ul style="list-style-type: none"> • Cover excludes the costs of wear and tear, loss of value, parts breaking down or failing. • You must also protect the car against loss or damage and it must be locked and the key(s) removed if no one is in it. • Any loss or damage as a result of a public authority legally removing, keeping or destroying your car. • Loss or damage resulting from your car being taken, without your permission, by: <ul style="list-style-type: none"> • your partner; • your boyfriend or girlfriend; • your children (including step and foster children); • domestic staff in your employ; • anyone who normally lives with you; or • a member of your family. • Cover will not apply while driving under the influence of drugs or alcohol. 	2 and 3
Use of the Car	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.	1, 2 and 3
Excesses and Limits	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.	1, 2 and 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 Motor 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 give us any information or help that we may ask for. 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 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.

If they cannot resolve the matter to your satisfaction, they will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. This does not affect your right to take legal action.

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

RSA	Financial Ombudsman Service
Customer Relations Team P O Box 2075 Livingston EH54 0EP	South Quay Plaza 183 Marsh Wall London E14 9SR

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 credit/debit 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 or cancel the cover then please tell us before the renewal date.

If you pay by direct debit we will renew the policy automatically and continue collecting premiums unless you notify us that you wish to cancel the policy. This will also apply to payments by credit/debit card if you have previously given us permission. For other payments by cheque or credit/debit card, you must submit a 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. If we cancel the policy we will refund the appropriate proportion of the premium already paid for the remainder of the current period of insurance.

The law and language 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 live. Full details will be provided in your policy documentation.

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

Financial Sanctions

Please note that Royal & Sun Alliance Insurance plc is unable to provide insurance in circumstances where to do so would be in breach of any financial 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.

RSA

Drive is underwritten by Royal & Sun Alliance Insurance plc which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the Financial Services Register by visiting the FCA's website www.fsa.gov.uk/register/home.do or by contacting the FCA on 0800 111 6768.