

POLICY SUMMARY

MORE TH>N SM>RT WHEELS Car Insurance 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.

The only cover which is available under MORE TH>N SM>RT WHEELS is:

- 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 add the following optional covers to any of the above covers:

- Legal Assistance Plan
- Breakdown
- Extended Cover for Driving Abroad

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 1 – 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
COVER FOR DRIVING ABROAD		
Provides the minimum cover required by law throughout the year when using your car abroad.	<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. 	2D
ALTERNATIVE TRAVEL IN THE EVENT OF A CLAIM		
We will supply a hire car for the duration of repair whilst your car is being repaired at one of our Recommended Repairers.	<ul style="list-style-type: none"> • Any claim for Loss and Damage to a hire car will be subject to any excess which would have applied to your car and affect No Claim Bonus as if you were claiming for your car. • Available only if the car is repaired by one of our Recommended Repairers. • The hire car will be a class A specification. • The credit hire agreement must be signed and authorised by the parents or guardians of all drivers aged 17. • Where there is a driver under 18 and a temporary hire car is not available we will provide an alternative travel benefit of £15 per day up to a maximum of £150. 	8

TABLE 1 – STANDARD FEATURES (CONT.)

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
WINDSCREEN COVER		
We cover loss of or damage to the windscreen and windows of your car.	<ul style="list-style-type: none"> For repair or replacement you will have to pay the first amount of any claim shown in your policy Schedule as Windscreen or Window Glass Excess. Cover for sunroofs and glass roof panels will be provided under the Loss and Damage Section. 	8
PERSONAL ACCIDENT		
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.	Anyone claiming who has a higher level of alcohol or drugs than is permitted by law.	10
EMERGENCY CARE		
Provides benefits for medical expenses, emergency overnight accommodation and replacement locks up to the limits shown on your Schedule.	Cover does not apply to accidental loss of keys.	11
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.
IN CAR ENTERTAINMENT		
Covers audio, telephone, satellite navigation systems and visual entertainment equipment up to the amount shown as 'In Car Entertainment' on your Schedule.	<ul style="list-style-type: none"> All in car entertainment, 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. Payment can only be made under this section if a claim is made for Loss and Damage or Fire and Theft. 	12
PERSONAL EFFECTS		
We cover loss of or damage to personal possessions in or on your car up to the amount shown as 'Personal Effects' on your Schedule. We will pay you or, if you prefer, the owner of the property.	<ul style="list-style-type: none"> Portable navigation equipment designed primarily for use in your car. Payment can only be made under this Section if a claim is made for Loss and Damage or Fire and Theft. 	13

TABLE 2 – OPTIONAL BENEFITS

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

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
EXTENDED COVER FOR DRIVING ABROAD		
Provides the same level of cover you have in the UK for a limited period when using your car abroad, or extends cover to other countries approved by the European Commission.	Cover can be arranged for up to 15 days in any policy year.	5
LEGAL ASSISTANCE PLAN		
Provides up to £100,000 legal expenses to assist with the recovery of any uninsured losses as a result of a car accident.	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.	6
BREAKDOWN COVER OPTION		
Breakdown assistance with a choice of 4 levels of cover to suit your individual circumstances: <ul style="list-style-type: none"> • Roadside Assistance • Roadside Assistance and Recovery • Roadside Assistance, Homecall and Recovery • Temporary Upgrade to Roadside Assistance, Homecall, Recovery, European for duration of Driving Abroad Extension Temporary Upgrade only available where Cover Levels 1, 2 or 3 in force.	<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). 	9

TABLE 3 – GENERAL EXCLUSIONS AND CONDITIONS

The following apply to the policy. For full details of these and other exclusions and limits please read the policy document.

WHAT IS NOT COVERED	POLICY SECTION
LOSS AND DAMAGE INCLUDING FIRE AND THEFT TO YOUR CAR	
<ul style="list-style-type: none"> • Cover excludes the costs of wear and tear, loss of value, damage caused by mechanical, electrical, electronic or computer breakdowns, breakages or failures. • 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. • Any loss, damage or liability, if, as the result of the incident, you or anyone insured under the policy is convicted of either driving whilst under the influence of drink or drugs, or failing to provide a specimen when requested by the police or other official body. <p>If your windscreen is replaced following a claim on your policy, you must agree that any Advanced Driver Assistance System, in or on your windscreen, is reset by us at no additional cost to you.</p>	<p style="text-align: center;">3</p> <p style="text-align: center;">2 and 3</p> <p style="text-align: center;">Policy Condition</p>
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>	<p style="text-align: center;">2 and 3</p>
EXCESSES AND 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.</p>	<p style="text-align: center;">Policy Schedule</p>

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 we make the policy documentation available to you on the website or on the day you receive the policy documentation.

To cancel please call 0345 072 4422. On receipt of your notice we will process the cancellation. A refund will not be paid if you have already made a claim under the policy. Any refund of premium will be subject to the administration fee shown on the MORE TH>N SM>RT WHEELS website and in your policy Schedule.

CLAIMS

Should you wish to claim under your car insurance policy, you should call the Claims Helpline on 0345 072 4422 as soon as possible. You must give us any information or help that we 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 MORE TH>N SM>RT WHEELS 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.

MORE TH>N CAR INSURANCE	FINANCIAL OMBUDSMAN SERVICE
Customer Relations Team PO Box 255 Wymondham NR18 8DP	Exchange Tower Harbour Exchange Square London E14 9SR

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.

OTHER IMPORTANT INFORMATION

(This does not form part of your policy summary)

PREMIUMS AND PAYMENTS

Premiums and administration charges 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 card or debit card. Monthly instalments can only be paid by direct debit. If you wish to pay by monthly instalments for your first year of cover, a deposit payment must be paid by credit or debit card, followed by 11 monthly instalments that will be debited from your bank account. Please ask for further details at the time of payment.

ADMINISTRATION FEE

Should you need to change your policy or your details we may make an administration charge. Details are shown on the MORE TH>N SM>RT WHEELS website and in your policy Schedule.

RENEWING YOUR POLICY

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.

When you renew, you won't need to pay a deposit and your instalments will be spread over 12 direct debit payments. If you already pay by direct debit we will renew the policy automatically by continuing to collect instalment premiums, unless you notify us that you wish to cancel the policy.

If you pay by 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 pro rata refund (minus the administration fee) of any premiums paid, unless you have made a claim since renewal.

TERMINATION OF THE CONTRACT

You may cancel this policy. To cancel please call 0345 072 4422. If you cancel the policy you may be entitled to a refund of premium as long as you have not made a claim. If you cancel this policy we will charge a fee, which accounts for our costs in providing the policy. Details are shown on the MORE TH>N SM>RT WHEELS website and in your policy Schedule.

We may cancel this policy by giving you at least 7 days notice at your last known address. If you have not made a claim we will refund the appropriate proportion of the premium already paid for the remainder of the current period of insurance. Calculation of any premium adjustment will be subject to a either a cancellation or an administration fee – details of which are shown on the MORE TH>N SM>RT WHEELS website and in your policy Schedule.

Please see the 'Policy Cancellation' section of your policy Schedule for full details of the terms and fees applicable.

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.

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MORE TH>N SM>RT WHEELS Car Insurance 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.fca.org.uk/register

You can contact the FCA on:
UK: 0800 111 6768 (freephone) or 0300 500 8082.

morethan.com/car-insurance/young-driver-insurance

