

Forces Mutual Car Insurance

Insurance Product Information Document

Company: Royal & Sun Alliance Insurance plc, registered in England and Wales, regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202323)

Policy: Comprehensive Forces Mutual Car Insurance

What is this type of insurance?

Comprehensive: Covers your car against accidental damage, loss or damage caused by fire or theft and provides third party liability cover for injury or damage you may cause to others or their property.



What is insured?

We will provide cover up to the market value of your car for:

- ✓ Accidental Damage
- ✓ Vandalism and Malicious Damage
- ✓ Theft or Attempted Theft of Vehicle

We will also provide cover for

- ✓ Personal Accident up to £10,000
- ✓ Personal Belongings Up to £200
- ✓ Medical Expenses up to £500
- ✓ Your Legal Responsibility to Third Parties up to £20,000,000
- ✓ Third Party Personal Injury
- ✓ Windscreen and Windows Replacement and Repair
- ✓ Replacement Locks
- ✓ Foreign use – 365 days per period of insurance for countries within the EU
- ✓ In Car Equipment – unlimited for standard equipment, £750 for after-market devices
- ✓ Temporary Hire Car when using our Recommended Repairer
- ✓ Temporary Hire Car for up to 14 day in event of a total loss or unrecovered theft within the UK and whilst deployed with British Forces Germany
- ✓ Road Rage and Carjacking cover within the UK and whilst deployed with British Forces Germany
- ✓ Cover for loss or theft of keys

Optional cover you may have chosen

Lifetime No Claim Discount Protection

If you have Lifetime No Claim Discount we will not reduce your No Claim Discount for life regardless of the number of claims whilst insured under this policy.

Enhanced Temporary Hire Car Benefit

Upgrade to a Class D Hire car for the duration of repairs whilst at a recommended repairer.

Improved Total Loss

Receive an additional payment over the market value in the event that your car is a total loss and your car is over 2 years old.



What is not insured?

- ✗ **Use of the car**
 - Cover will not apply if the car is being used for a purpose or being driven by a person not covered by the policy.
 - Cover will not apply while driving under the influence or drink or drugs, or failing to provide a specimen
- ✗ Any mechanical, electrical, electronic, computer or computer software breakdowns, failures, faults or breakages.



Are there any restrictions on cover?

- ! **Loss and damage, including fire and theft to your car**

We may replace it with a new car of the same UK specification if:

 - You buy your car new and within 24 months; and
 - The car is stolen and not covered or damaged and the repair cost is more than 60% of its current new list price including VAT (where applicable)
- ! **Cover for sunroofs and glass roof panels**

Cover for sunroofs and glass roof panels are not covered in the “Windscreen and windows” section. Instead they are covered under the “Loss and damage” section and the Accidental Damage excess will apply.
- ! **Excesses**

This is the part of the claim you have to pay.

Optional cover you may have chosen

Lifetime No Claim Discount Protection

Lifetime no claim discount is available after four years of claim-free driving and you meet the eligibility criteria for previous claims.

Enhanced Temporary Hire Car Benefit

Available in the UK only



Where am I covered?

- ✓ The policy provides the cover shown in your schedule while your car is in the British Isles, any country which is a member of the European Union and other countries approved by the European Commission.
- ✓ The minimum cover required by law for the policy holder in any country which is a member of the EU.



What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim
- You must comply with all the conditions set out in the policy
- You must pay the premium shown on the policy schedule



When and how do I pay?

- You can pay for your premium as a one off payment or monthly. Annual payment can be made by credit or debit card. Monthly payments can be made by Direct Debit.



When does the cover start and end?

Your cover start and end date is shown on your policy schedule. These form the term of your policy.



How do I cancel the contract

You can cancel the policy by using the contact details in your documentation.