



Commercial Motor Policy Summary

COMMERCIAL MOTOR

Policy Summary

RSA Commercial Motor Policy is an annual commercial insurance contract which may be renewed each year subject to your needs and our terms and conditions.

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

- Third Party Only – Protection against third party legal liability for accidental injury or damage including costs and expenses incurred.
- Third Party Fire & Theft – Fire & Theft cover for your vehicles and protection against third party legal liability for accidental injury or damage, including costs and expenses incurred.
- Comprehensive – Accidental damage, fire & theft cover for your vehicles and protection against third party legal liability for accidental injury or damage, including costs and expenses incurred.

Full details of the cover you have chosen are shown in your Policy Schedule and Certificate of Motor Insurance, including details of the vehicles insured and persons allowed to drive.

The following tables provide a summary of the main policy features and benefits and any significant limits or exclusions. For full policy details and our full terms and conditions, please read your Policy documents, a copy of which will be provided on completion of your contract or at any time on request.

Important Information

The Other Important Information section of this Policy Summary explains the following:

- Governing Law applicable to the policy.
- Our complaints procedure.

Standard Features and Benefits

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
<p>Territorial Limits</p> <ul style="list-style-type: none"> Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. Any country in the European Union and certain specified countries. <p>Third Party Only</p> <ul style="list-style-type: none"> Third Party Liability for death, injury, or damage to property. <p>Including:</p> <p>Claimants' costs and expenses.</p> <p>Additional costs with our written consent such as Corporate Manslaughter and other defence costs.</p>	<p>For any other country details of the trip must be supplied prior to going abroad to ensure cover is in force.</p> <p>Unlimited cover for death or injury.</p> <p>The following limits apply for any one claim for damage to third party property:</p> <ul style="list-style-type: none"> £20,000,000 in respect of motor cars. £5,000,000 in respect of any other insured vehicle. £5,000,000 in respect of terrorism. <p>Excluding:</p> <p>Fines and penalties.</p> <p>Deliberate or intentional act or omission.</p>	<p>Definitions</p> <p>2</p>
<p>Indemnity to Principal</p> <p>Indemnity to any principal with whom you have an agreement.</p>	<p>Excluding negligence of the principal.</p>	<p>2</p>
<p>Indemnity to Hirer</p> <p>Indemnity to hirer of the vehicle is included.</p>	<p>Excluding negligence of the hirer.</p>	<p>2</p>
<p>Unauthorised Movement</p> <p>Legal liability arising out of the movement of third party vehicles by an employee to allow passage of an Insured Vehicle.</p>		<p>2</p>

Standard Features and Benefits (continued)

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<p>Third Party Fire & Theft</p> <p>As Third Party Only, plus loss of, or damage to vehicles caused by fire, lightning, explosion, theft or attempted theft.</p>	<ul style="list-style-type: none"> Subject to any excess stated in your Policy/Policy Schedule. 	1
<p>Comprehensive</p> <ul style="list-style-type: none"> As Third Party Fire & Theft, plus the cost of repairing/replacing vehicles following loss or damage by other accidental causes. Damage to windscreens. 	<ul style="list-style-type: none"> Subject to any excess stated in your Policy/Policy Schedule. Subject to any excess stated in your Policy/Policy Schedule. 	1
<p>Audio Visual Equipment</p> <p>Covers audio, telephone, visual navigation and visual entertainment equipment.</p>	<p>Only applies to equipment that is permanently fitted, or can only be used, in your car.</p>	Definitions and 1
<p>New Vehicle Cover</p> <p>If within one year a vehicle, purchased or leased as new, by the Policyholder, is stolen and not recovered or incurs damage exceeding 50% value prior to damage, we will:</p> <ul style="list-style-type: none"> Pay for or provide a new replacement vehicle of same make and model, if available, or Settle the outstanding hire or lease amount if greater than the market value. 	<ul style="list-style-type: none"> Vehicles must be owned, hired or leased by the Policyholder since first registration. For vehicles other than motor cars or a Goods Carrying Vehicle not greater than 3.5 ton GVW the payment will be limited to a maximum of £10,000 above market value at the time of loss. 	1
<p>Loss or Theft of Keys</p> <p>Cover for replacement keys, locks or lock transmitter if keys or lock transmitter are lost or stolen.</p>	<ul style="list-style-type: none"> Limit of £1,000 any one incident per Insured Vehicle 	1
<p>Vehicles in Custody of Motor Trade</p> <p>Cover is provided for vehicles that are in the custody of the Motor Trade for maintenance or repair.</p>		1

Standard Features and Benefits (continued)

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<p>Incorrect Fuelling</p> <p>We will pay costs of:</p> <p>Draining incorrect fuel and cleansing the fuel tank.</p> <p>Rectifying damage inadvertently caused by the Insured Vehicle being driven or moved.</p>	<ul style="list-style-type: none"> Reimbursing cost of incorrect fuel, or Costs of damage caused by the driving by anyone knowing the Insured Vehicle was incorrectly fuelled. 	1
<p>Trailers</p> <p>Automatic cover for third party towing risks plus:</p> <p>Loss or Damage:</p> <ul style="list-style-type: none"> If the trailer is attached to a motor car, or While attached to the motor vehicle and if your Policy Schedule shows that 'unspecified trailers' are covered, or If it has been attached to a vehicle and while away from your premises it is temporarily detached, but still in the vicinity of that vehicle, or If the trailer is specified in your Policy Schedule, whilst attached or detached. 	<p>Loss or damage cover for trailers attached to a motor car or shown as 'unspecified trailers' in your Policy Schedule, will be that applying to the towing vehicle.</p> <p>We will pay up to the amount stated in your Policy/Policy Schedule.</p>	3
<p>Personal Effects</p> <p>Cover for loss or damage to personal effects while in or on the insured vehicle.</p>	<ul style="list-style-type: none"> Limit shown in your Policy/Policy Schedule. 	4
<p>Medical Expenses</p> <p>Payment of medical expenses for bodily injury to any occupant or occupants of the Insured vehicle following an accident.</p>	<ul style="list-style-type: none"> Limit shown in your Policy/Policy Schedule. 	4
<p>Unauthorised Use</p> <p>Indemnity to Policyholder only, if a vehicle is driven without the Policyholder's consent by an employee.</p>		4

Standard Features and Benefits (continued)

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<p>Personal Accident Benefit</p> <p>Provides a lump sum benefit for the driver of an Insured Vehicle in respect of bodily injury, sustained as a result of an accident.</p>	<p>£10,000 for death, permanent loss of sight or loss of limbs.</p>	<p>4</p>
<p>Temporary Replacement Vehicles</p> <p>Cover for vehicles supplied by either:</p> <ul style="list-style-type: none"> • a recommended repairer free of charge, or • our replacement vehicle supplier at preferential hire rates. <p>Whilst an Insured Vehicle is being repaired as a result of loss or damage covered by the Policy.</p>	<p>Applies if the Insured Vehicle is a motor car or good carrying vehicle not exceeding 3.5t GVW.</p>	<p>7</p>
<p>Emergency Accommodation</p> <p>Emergency overnight accommodation in event of being unable to reach destination same day as result of loss or damage to the Insured Vehicle.</p>	<p>Up to 2 nights and maximum of £100 for the driver or £500 all occupants.</p>	<p>4</p>
<p>Uninsured Loss Recovery</p> <p>Provides assistance with the recovery of any uninsured losses including legal expenses incurred as a result of a motor accident involving an Insured Vehicle which is not the fault of the Policyholder or the driver, against the responsible party.</p>	<ul style="list-style-type: none"> • Any claim where there isn't a reasonable chance of success. • Any accident not reported to us within 180 days. • Limit of £100,000. • Excluding: <ul style="list-style-type: none"> Legal costs for accidents which are the fault of the policyholder or driver. 	<p>8</p>

General Conditions and Exclusions

The following apply to the Policy as a whole, regardless of the specific cover you have selected. For full details of these and other conditions, exclusions or limitations, please read your Policy.

CONDITIONS		POLICY SECTION
<p>Insurance Act</p> <p>The rights and obligations applying to the Policyholder and the Insurer shall be interpreted in accordance with the provisions of the Insurance Act 2015.</p>		6
<p>Duty to prevent loss</p> <p>It is a condition that all reasonable steps are taken to prevent injury loss or damage and maintain vehicles in a roadworthy condition.</p>		6
<p>Motor Insurance Database</p> <p>It is your legal requirement to advise vehicle details to the Motor Insurance Database.</p>		6
<p>Changes to Risk</p> <p>The Insurer to be advised of any information relating to any changes in risk or material circumstances which have the potential to increase the frequency or severity of losses.</p>		6

EXCLUSIONS OR LIMITATIONS		POLICY SECTION
Loss or damage to the vehicle.	<ul style="list-style-type: none"> The cost of wear and tear, loss of value, parts breaking down or failing. The loss from deception by an alleged purchaser or their agent. 	1
Theft or attempted theft of vehicle.	<ul style="list-style-type: none"> Excluded if vehicle left unlocked, unattended or with keys left inside. 	1
Third Party Working Risk.	Except as required by road traffic legislation.	2
Airside use.	Except as required by road traffic legislation.	2
Pollution.	Unless caused by a sudden identifiable, unintended and unexpected incident.	2
Carriage of Hazardous Goods.	Except as required by road traffic legislation.	2
Terrorism.	Except as required by road traffic legislation.	5
Use and Driving of the Vehicle.	<ul style="list-style-type: none"> Excluding Any vehicle being used for a purpose not stated in the policy or being driven by a person not covered by the policy. 	5
Cyber Risk		5

EXCESSES AND LIMITS		POLICY SECTION
<p>The Policy maybe subject to excesses.</p> <p>In addition, limits may also apply.</p>	Refer to the Policy and the Policy Schedule	1, 3, 4 and 8

IMPORTANT INFORMATION

Claims

Should you wish to make a claim under your policy please call 02890320190 as soon as possible. You must give us any information or help that we may reasonably 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 document.

Governing Law to the Policy

The Policy and any obligations, whether contractual or non-contractual, arising out of or in respect of it, shall be governed by the laws which apply to the part of the United Kingdom in which the Policyholder is based, or if the Policyholder is based in the Channel Islands or the Isle of Man, the laws of whichever of those two places in which the Policyholder is based. Full details will be provided in your policy documentation.

Financial or Trade Sanctions

RSA Northern Ireland 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.

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 that relates to your Policy, then please raise this with your Insurance Adviser. If your complaint relates to a claim, then please contact us on 02890320190. We aim to resolve your concerns by close of business the next business day. Experience tells us that most difficulties can be sorted out within this time. In the unlikely event your concerns have not been resolved within this time, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive. Contact details:

The Head of Compliance
RSA Northern Ireland
Artola House
91-97 Victoria Street
Belfast
BT1 4PB

Compensation

RSA Insurance Ireland DAC UK Branch trading as RSA Northern Ireland 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.