

Motor 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)

Product: Police Mutual NARPO Gold Insurance

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information can be found in your policy documentation.

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
- ✓ Fire

We will also provide cover for

- ✓ Medical Expenses up to £500
- ✓ Your Legal Responsibility to Third Parties up to £20,000,000
- ✓ Personal Accident up to £10,000
- ✓ Third Party Personal Injury
- ✓ Windscreen Replacement and Repair
- ✓ Personal Belongings Up to £200
- ✓ Replacement Locks
- ✓ Foreign use – 180 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 using our Recommended Repairer
- ✓ Temporary Hire Car for up to 14 days in event of a total loss or unrecovered theft within the UK
- ✓ Road Rage and Carjacking cover within the UK
- ✓ Cover for loss or theft of keys

Optional cover

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 5 door hatchback 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 of 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 specification if:

 - You buy your car new and within 24 months
 - The car is stolen and not recovered or damaged and the repair cost is more than 60% of its current new list price including VAT (where appropriate)
 - ! **Windscreen Replacement and Repair**

Cover for sunroofs and glass roof panels is not covered in this section and is provided under the Damage to your car and its accessories section.
 - ! **Excesses**

This is part of the claim you have to pay
- Optional cover you may have chosen**
- Lifetime No Claim Discount Protection**
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.
- 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, including the countries you are visiting if you have chosen to extend cover for driving abroad.
- ✓ 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 debit card, credit card or cheque. 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 found in your documentation.