

keyfacts

Compucar Policy Summary

Compucar Self Drive Hire Vehicle insurance is underwritten by Royal & Sun Alliance Insurance plc. It is an annual contract providing short period cover for vehicles hired under a Motor Rental.

Hirer drivers can select the cover that suits their needs from:

- ***Third Party Only*** – third party liability protection for injury or damage hirer drivers may cause to others
- ***Third Party Fire & Theft***- fire and theft cover for your vehicle and third party liability protection for injury or damage hirer drivers may cause to others
- ***Comprehensive*** – accidental damage, fire and theft cover for your vehicle and third party liability protection for injury or damage hirer drivers may cause to others.

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 you should read the policy document, a copy of which is available from our website at www.compucar-insurance.co.uk

Table 1 Standard Features**The following will automatically be included in your policy, according to the cover you have selected:**

Features & Benefits	Significant Exclusions or Limitations	Policy Section	Comprehensive	Third Party Fire and Theft	Third Party Only
Cover for Driving Abroad Includes foreign cover for a number of European countries.	You must obtain our permission and pay the correct charge.	6	✓	✓	✓
Cover for Towing Trailers, Caravans or Broken Down Motor Vehicles	Any damage to the towed vehicle or property in, or attached to it. Cover only applicable when not receiving any payment or reward for towing the vehicle.	5	✓	✓	✓

Table 2 - General Exclusions & 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 Vehicle	Cover excludes the costs of wear and tear, loss of value, parts breaking down or failing. Hirer drivers must also protect the vehicle against loss or damage and it must be locked and the keys removed if no one is in it. Damage caused following unauthorised taking of the vehicle by a member of the hirer drivers' family or household. Broken windows or windscreens if this is the only damage to your vehicle. Damage to your vehicle or its accessories when not on hire.	2 & 3
Your Legal Responsibilities to Third Parties	The damage hirer drivers cause to another persons property is limited to £2,000,000 for any one claim or claims arising from one incident.	1
Use of the Car	Cover will not apply if the vehicle is being used for a purpose, or is being driven by a person, not covered by the policy, or driven by or in charge of any person without a current & valid licence, or not in keeping to the conditions of the licence	1,2 & 5,6
Excesses & Limits	If the hirer steals the vehicle, the first 25% of the value of any claim (40% if the risk is based in Northern Ireland) is excluded. Your policy may be subject to excesses, which are the amounts you must pay in the event of a claim.	2

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 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 Self Drive Hire Insurance policy you should call the Claims Helpline on 0870 4607503 as soon as possible. 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.

Complaints

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact the person who arranged the policy for you or the manager of Compucar Limited at the address shown on your quotation or schedule, as appropriate. They will tell you what they will do to resolve your concerns and how long it will take. In the unlikely event that you remain dissatisfied and wish to make a complaint, please contact our Customer Relations Office at the address below.

If they cannot resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. If you make a complaint, your right to legal action against us is not affected.

Royal & SunAlliance	Financial Ombudsman Service
Customer Relations Manager	Insurance Division
Royal & SunAlliance	The Financial Ombudsman Service
Bowling Mill	South Quay Plaza
Dean Clough Industrial Park	183 Marsh Wall
Halifax	London
HX3 5WA	E14 9SR

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. The first £2,000 of a claim is protected in full. Above this threshold, a minimum of 90% of the remainder of the claim will be met. Further information can be obtained from us or the Financial Services Compensation Scheme (FSCS).

Other Important Information

Premiums and payments

Premiums are inclusive of Insurance Premium Tax and are paid on the basis of a monthly declaration.

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 cover or do not wish to renew the policy then please tell us before the renewal date.

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. We may provide a refund after we have taken off a 'time on risk' charge.

The law and language applicable to the policy

Both you and we can choose the law that will apply to this policy. We have chosen English law. The language used in this policy and any communications relating to it will be English.

Royal & Sun Alliance

Compucar Self Drive Hire Vehicle Insurance is underwritten by Royal & Sun Alliance Insurance plc. which is authorised and regulated by the Financial Services Authority as an insurance company and, with effect from 14th January 2005, to undertake insurance mediation under Registration No. 202323. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234

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For your protection, telephone calls will be recorded and may be monitored.