

The Rural Business Motor

Policy Summary



RURAL
INSURANCE

Business Motor Policy Summary



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This is a summary of the Policy and does not contain the full terms and conditions of the cover, which can be found in the Policy wording. It is important that you read the Policy wording carefully when you receive it.

Name of the insurance undertaking

The Policy is underwritten by Rural Insurance Group Limited on behalf of the following Insurer:

Ageas Insurance Limited. Ageas House, Tollgate, Eastleigh, SO53 3YA. Registered number 354568 (England).
Ageas Insurance Limited is Authorised and Regulated by the Financial Services Authority (FSA). Its FSA Register number is 202039.

Ageas Insurance Limited is a member of the Association of British Insurers.

Type of insurance and cover

The Rural Insurance Motor Policy protects your private cars, commercial vehicles and motorised horsebox comprising *Comprehensive, Third Party Fire and Theft or Third Party cover*, as selected by you when requesting the quote and itemised in your Policy schedule, for a period of 12 months.

Significant features and benefits

Your Policy includes the following features, which are explained in detail in your Policy wording:

| COVER | COMPREHENSIVE | THIRD PARTY FIRE & THEFT | THIRD PARTY ONLY |
|---|--|-----------------------------|------------------|
| Legal liability for death or injury to any other person, including passengers | ✓ | ✓ | ✓ |
| Legal liability for damage to other people's property | ✓ | ✓ | ✓ |
| Legal costs incurred with our consent, in connection with a claim against your Policy. | ✓ | ✓ | ✓ |
| Own damage (excluding glass) and fire & theft claims | ✓ | ✓ Fire & Theft only | ✗ |
| Personal Injury: Benefits for you and/your spouse/domestic partner for death or loss of limbs/sight | £5,000 each person | ✗ | ✗ |
| Medical expenses for anyone injured in your car | Up to £200 each person | ✗ | ✗ |
| Personal effects cover for personal belongings which are in or on your vehicle (excludes business tools / goods) | Up to £250 + up to £250 for a pushchair / wheelchair | ✗ | ✗ |
| New private car and commercial vehicle replacement (Does <u>NOT</u> include motorised horseboxes) | ✓ | ✓ Fire & Theft only | ✗ |
| Driving abroad: Automatic up to 3 months cover per trip in E.U. countries | ✓ | ✓ | ✓ |
| Glass breakage | ✓ | ✓ Fire & Theft only | ✗ |
| Replacement locks | ✓ | ✓ Fire & Theft only | ✗ |
| Loss/damage to trailers (max value £3500 and <u>NOT</u> whilst attached to motorised horseboxes). Does <u>NOT</u> include catering or refrigerated trailers, caravans or horse / animal trailers. | ✓ | ✓ Fire & Theft only | ✗ |

Significant and unusual exclusions or limitations

The Policy excludes some situations. Please refer to the Policy wording for full details but the most significant or unusual exclusions are outlined below. Your Policy excludes or limits the following:

- The first part of any claim - this is known as the "excess" (See Section 1 of the Policy). These are detailed below.

| | |
|---|---|
| Standard Excess in respect of Private Car, Commercial Vehicles & Motorised Horseboxes | £100 |
| Additional Young Driver Excesses for accidental damage claims: | £250 ↔ Aged 20 or under £200 ↔ Aged 21 to 24 |
| Note: There is no cover for motorised horseboxes for drivers under 25 | |
| Windscreen Excess | £50 Doubled if not using Auto Windscreen's |
| Motorised Horsebox Excess Where the mileage declared to underwriters is exceeded | £500 |

- Loss or damage arising from theft while the ignition keys of your vehicle have been left in or on your car. (See Section 1)
- Loss of use, reduction in value, wear and tear, or mechanical, electrical or computer breakdowns, failures or breakages. (See Section 1)
- Loss of value following a repair. (See Section 1)
- Confiscation or requisition or destruction by or under order of any government or public or local authority. (See Section 1)
- The maximum amount that will be paid out for damage to third party's property will be £20,000,000 (private cars), £5,000,000 (commercial vehicle and horse boxes) plus costs of £5,000,000 (See Section 10)
- In respect of an act of terrorism the maximum amount we will pay for damage to property will be limited to £5,000,000. (See Section 10)
- Any claim in respect of motorised horseboxes where the driver is under 25 years of age.
- Loss of a trailer by Theft unless it was locked using a proprietary locking mechanism
- Motorised horseboxes are covered for social, domestic and pleasure use only
- Loss or damage to catering or refrigerated trailers, caravans or horse/animal trailers or disabled mechanically propelled vehicles.
- Carriage of goods for hire and reward
- Driving any other vehicle that is not covered under this Policy
- Personal Accident Benefit (Section 2) does not apply to corporate bodies and firms

Duration of Policy

The Policy will remain in force for 12 months from the date of commencement, or as otherwise shown on your Policy schedule.

How to Claim

What to do if you have a road traffic collision:

1. Give your own name and address and details of your insurer and policy number to any other parties involved.
2. Obtain the names, addresses, insurance details and vehicle licence plate numbers of any other drivers and vehicles involved.
3. Obtain the names and addresses of all witnesses, injured persons and occupants of the other vehicles
4. If anybody sustains bodily injury the incident must be reported to the police.
5. Do not admit to any liability or fault or make any offer or promise about a claim unless you have our written permission
6. Do not sign any statement or reports about the incident except to the police or your insurance broker
7. Immediately report the matter to your insurance broker, details of which can be found on the policy schedule or alternatively you can telephone Rural Insurance Group Limited on: 01423 876000 or email claims@ruralinsurance.co.uk. We also ask that you mention any documents or letters you receive in connection with the incident, to your contact.

What to do if you need to make a claim:

1. Telephone your insurance broker, details of which can be found on the policy schedule or alternatively you can telephone Rural Insurance Group Limited on: 01423 876000 or email claims@ruralinsurance.co.uk. They will check your level of cover and advise you as to what will happen next.
2. If the damage to the vehicle is covered under the policy, two estimates should be obtained for repairs.
3. If the glass in the windscreen, windows or sunroof of the vehicle is damaged please contact our nominated repairers Auto Windscreens who will arrange to repair the glass for you. Auto windscreens can be contacted by: Telephone: 0800 919 700 or at: www.autowindscreens.co.uk
4. full details on our claims procedures are available from the Rural Insurance Group website at www.ruralinsurance.co.uk.

The Regulator

Ageas Insurance Limited is Authorised and Regulated by the Financial Services Authority (FSA). Its FSA Register number is 202039.

Complaints Procedure

It is always Rural Insurance Groups intention to provide a first class standard of service. If however you have a complaint about the service you have received from us then please contact us 01423 876000 or write to us at the address shown below. If you have a complaint about a claim, contact your claims handler first. You will find the claim's handler's name, phone number or email address on any letters they have sent you. If you have any cause for complaint about the way your policy was sold to you, then you should, in the first instance, contact the Intermediary who arranged the Policy for you.

If your complaint is not be resolved to your satisfaction, please write to -

The Managing Director
Rural Insurance Group Limited
The Lenz
Hornbeam Park
Harrogate
HG2 8RE

quoting the details of your Policy, the name of the Insured, Policy Number and departmental references.

If you cannot settle your complaint with Rural Insurance Group Limited you may write to the Chief Executive Officer of the the Insurer who has underwritten this Policy and whose details are stated in the Policy. If you then cannot settle your complaint with the Insurer, you may be entitled to refer it to the Financial Ombudsman Service (FOS). Further information is available at www.financial-ombudsman.org.uk

The Financial Ombudsman Service (FOS) is an independent organisation that decides on complaints about general insurance products. They will only consider complaints after we have given you written confirmation that you have been through the Rural Insurance Group Limited's Complaints Procedure and that your business has a Turnover of less than EUR 2 million and fewer than 10 employees. You can contact the Ombudsman at:

Insurance Division,
Financial Ombudsman Service,
South Quay Plaza,
183, Marsh Wall
London, E1 4SR.
Phone 0845 080 1800 Fax 0207 964 1001

Compensation Arrangements

Rural Insurance Group Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme Rural Insurance Group Limited cannot meet its own insurance obligations. This depends on the type of business and the circumstances of the claim. For compulsory insurance you may be entitled to compensation up to 100% of the claim. For all other types of insurance you may be entitled to compensation up to 90% of the claim. Further information about Compensation Scheme arrangements is available from the FSCS at: www.fscs.org.uk or you may write to the Financial Services Compensation Scheme, 7th Floor, Lloyd's Chambers, Portsoken Street, London E1 8BN. Their telephone number is 0207 8927300.

Important Details about Rural Insurance Group Limited

Rural Insurance Group is Authorised and Regulated by the Financial Services Authority (FSA). Its FSA Register number is 308358

You can check the FSA Register by visiting www.fsa.gov.uk/register/ or by contacting the FSA on 0845 606 1234

Rural Insurance Group Limited is licensed by the Office of Fair Trading under the Consumer Credit Act 1974. Its licence number is 585539

Motor Insurance Database

Your Policy details will be added to the Motor Insurance Database (MID) run by the Motor Insurers' Bureau. This may be consulted by:

- a) the Police for the purposes of establishing whether a driver's use of the vehicle is likely to be covered by a motor insurance Policy and/or for preventing and detecting crime.
- b) other UK insurers and the Motor Insurers' Bureau may search the MID to ascertain relevant Policy information if you have been involved in an accident in the UK or abroad.
- c) the DVLA and DVLNI for the purposes of Electronic Vehicle licencing.
- d) persons pursuing a claim in respect of a motor traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID

You should show this notice to anyone insured to drive the vehicle(s) under this Policy.

You can find out more about the Motor Insurance Database and it's use by contacting the Motor Insurers' Bureau at www.mib.org.uk

Rural Insurance Group Limited

Registered in England and Wales. Registered No. 2207611

Registered Office: Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, West Yorkshire, LS10 1RJ

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W www.ruralinsurance.co.uk