

# Essential Information

## Financial Sanctions

Please note that Royal & Sun Alliance Insurance Ltd is unable to provide insurance in circumstances where to do so would be in breach of any financial 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.

## The Law and Language that applies to your policy

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you live. Full details will be provided in your policy documentation. The language used in this policy and any communications relating to it will be English.

## Are you protected if we go out of business?

Royal & Sun Alliance Insurance Ltd is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation if any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be able to claim compensation if we can't meet our obligations but this will depend on the claim. If you want more information on the compensation scheme you can contact FSCS.

## Cancelling your policy

Once you've read your policy, if you don't want to go ahead with the insurance, providing the hire of the plant or equipment did not take place, you'll have 14 days from the day you receive the policy documentation to let us know. Once we know that you'd like to cancel, subject to written confirmation from the hire company that the hire did not take place we'll refund any payments you've already made.

## How to renew your policy

Hiremaster policies are an on-demand insurance product and cover only applies for the hire period that you have specified. Hiremaster policies do not renew and you must contact JCB Insurance if you wish to amend the length of your policy. Premiums are set by Royal & Sun Alliance Insurance Ltd and we reserve the right to alter the cost periodically. It is recommended that you review your need for insurance cover periodically, to ensure that it remains adequate.

## How to make a claim

Should you wish to make a claim under your insurance, you must give us any information or help that we may ask for and you must not agree to settle or reject a claim unless we've agreed and confirmed this in writing. You can find full details of how to claim in your Policy documentation.

## Making a complaint

If you think that we haven't given you the service you expected, we'd like you to let us know so that we can try to put things right. If you're not happy you should contact the person that set up the policy for you or contact us using the address shown in your documentation. If they're not able to resolve the complaint for you they'll contact our Customer Relations team to look into your concerns on behalf of our Chief Executive. If they can't resolve your complaint they'll let you have written confirmation of our final response so you can refer the matter to the Financial Ombudsman if you'd like to do so. This won't affect your right to take legal action.

| RSA Customer Relations Team       | Financial Ombudsman Service         |
|-----------------------------------|-------------------------------------|
| PO Box 255<br>Wyndham<br>NR18 8DP | Exchange Tower<br>London<br>E14 9SR |

## About us

JCB Hiremaster Short Period Hired in Contractors Plant Insurance is underwritten by Royal & Sun Alliance Insurance Ltd (no. 93792). Registered in England and Wales at St. Marks Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Reference No. 202323.

JCB Hiremaster Short Period Hired in Contractors Plant Insurance is arranged by JCB Insurance Services Ltd, Lakeside Club, Hollington Rd, Rocester, Staffordshire, ST14 5HY. Authorised and regulated by the Financial Conduct Authority No 306372.

You will be charged a fee for setting up an insurance policy. Royal & Sun Alliance Insurance Ltd (RSA) do not pay a commission to JCB Insurance Services Ltd in relation to any insurance policy arranged directly by them.