

Breakdown Assistance
Insurance Policy
Policy Wording

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Introduction

This insurance is arranged by CoverMy a trading name of Reach Financial Services Limited & underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Reach Financial Services Limited are authorised and regulated by the Financial Conduct Authority. The FCA Firm Reference Number is 302801

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

This policy document and the **Schedule of Insurance** should be read as one document and together form the contract between **You** and **Us**. Please keep these documents together in a safe place.

It is important **You** read them carefully to make sure they meet **Your** needs. Please also check **Your Schedule of Insurance** carefully to make sure the information **You** have given **Us** is correct.

You must tell **Us** if this information is wrong, or if it changes. **You** have a responsibility to take reasonable care not to make a misrepresentation. Should **You** be careless in answering the questions required to obtain a quotation and subsequently take out cover or deliberately make a misrepresentation then it may be that this affects **Our** decision to pay a claim in part or not at all.

If any of the information **You** have provided to **Us** and **We** have recorded is incorrect or if **You** have got any questions about this policy **You** should refer to **Your Administrator** whose details will be found on the **Schedule of Insurance**. Provided **Your** Premium is paid and **You** adhere to the terms and conditions of **Your** policy **We** will pay the agreed benefit in the event of a successful claim.

Am I eligible for cover?

You are eligible for cover if:

- a. **You** are a permanent UK resident; and
- b. **You** as the **Policyholder** are over 18 years of age.
- c. For **Single trip** cover, **You** must purchase the policy prior to the start of **Your** trip

What am I covered for?

The cover type and **Policy Limit** inclusive of the **Policy Excess** as shown on **Your Schedule of Insurance**.

1. When the Policy and cover ends

This **Policy** will end at the earliest of the following events:

- a. The **Period of Cover** of **Your Policy** has completed.
- b. **You** stop paying or don't pay for **Your Policy**.
- c. **You** or **We** cancel the **Policy**.
- d. Claim payments have been made up to the maximum value of the **Policy Limit**.

Making a Claim (Road Rescue) - Important Information

In the event of a **Breakdown** and **You** require assistance whilst **You** are within the **UK**, please call **the Claims Administrator** on 0333 241 3397

If **You breakdown** whilst traveling in **Europe**, please call **the Claims Administrator** on 0333 241 3397

Please note that calls may be recorded for training and quality purposes.

If **You** have broken down on a motorway and have no means of contacting **Us** or are unaware of **Your** location, **You** can use the nearest SOS box and advise the highway officer of **Our** telephone number, who can contact **Us** to arrange assistance. If a Highways Officer is present at the scene, please advise them that **You** have contacted **Us** or provide them with **Our** telephone number to call **Us** on **Your** behalf.

The roadside can be a dangerous place, so please ensure the safety of **You** and **Your** passengers at all times.

What do **You** need?

Before **We** can arrange assistance, **We** will need to validate **Your** cover. In order for **Us** to do this quickly and efficiently please have the following information ready:

- Policy details, including Policy number and a return telephone number.
- **Your** location and **Your Vehicle** and the nature of the fault.
- Registration and make and model of **Your Vehicle**.
- Brief details of any modification or modifications to Your Vehicle that may hinder or prevent **Our Recovery Operator** in effecting a **Temporary Repair** or **Recovery**.

If **You** do not have the relevant level of cover **We** will happily provide assistance where **You** are not covered, however, all costs and an administration fee for arranging this service must be paid by a credit or debit card prior to this service being arranged.

If **You** wish to use this service please call 0333 241 3397 and request a “pay on use service”.

Making a Claim (Vehicle Repair) - Important Information

When **We** authorise a claim **We** will do so by issuing a unique claim authorisation number. Repairs must not be started until **We** have given this number to **You** or **Your** garage.

If **You** think that **You** have a fault which may be covered by this Insurance, **You** must contact **Us** in the first instance. The claims telephone number is: 0191 259 6378

We will require the following information, so please have this to hand when telephoning.

- a. The policy number and Vehicle registration number.
- b. Current mileage of **Your** Vehicle.
- c. Details of the Vehicle service history.

Our claims engineers will record the details of the Breakdown and advise **You** of:

- a. The nearest Nominated Service Centre or Repairer.
- b. The next steps **You** should take.
- c. What information **We** will require.

Should **You** need to make a claim the following must be adhered to within seven days of the date of callout:-

- a. It must be clearly understood that costs for any other work begun or completed before authorisation has been given will be **Your** responsibility and will automatically invalidate any claim under this policy.
- b. It is **Your** responsibility to pay the costs of dismantling and repairing the **Vehicle** if the fault is not covered by this policy, and any additional costs and excesses that apply which exceed the claim limit.
- c. **You** are responsible for paying for any additional work that **You** ask the repairer to undertake

Definitions

Please see below definitions of words and terms which are used in this policy wording.

If **We** explain what a word means then that word has the same meaning wherever it appears in this policy or **Your Schedule of Insurance**. These words are highlighted in bold throughout this policy.

Administrator	Cover My, Kempton House, Kempton Way, Dysart Road, Grantham, NG31 7LE, Telephone: 0800 980 5134, Email: admin@covermy.co.uk
Breakdown	<ul style="list-style-type: none">a) Mechanical or electrical failure of Your Vehicle that prevents it from being driven.b) A fully-discharged battery that renders Your Vehicle completely immobile.c) A puncture of any road tyre fitted to Your Vehicle.d) The locking within Your Vehicle of any key or device used to secure or gain access to Your Vehicle which enables Your Vehicle to be started and driven.e) Damage to or the failure to operate of any key or device used to secure or gain access to Your Vehicle which enables Your Vehicle to be started and driven.
Claims Administrator:	<p>Road Rescue: Call Assist Limited, Axis Court, North Station Road, Colchester, Essex, CO1 1UX</p> <p>Vehicle Repair: MB&G Insurance Services Limited, Cobalt Business Exchange, Cobalt Park Way, Newcastle Upon Tyne NE28 9NZ</p>
Duration	Commences from the date of your departure from the UK and ceases upon your return to the UK for a period not exceeding 90 days. This will depend upon the cover level selected and is noted on your policy schedule.
Europe or European	Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Channel Islands, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Great Britain, Greece, Hungary, Isle of Man, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Northern Ireland, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland.
Garage	Any appropriately qualified mechanic or garage which is suitable for the type of repair required and where the remedial work undertaken can be evidenced in writing.
Home	Your residential address as stated in the Schedule of Insurance .
Insurer/We/Us/Our	UK General Insurance Limited, who act on behalf of Great Lakes Insurance SE.
Labour/Labour Charges	The amount charged by Our Recovery Operator to undertake a Temporary Repair .
Loss of Keys	The physical loss of any key or device used to secure or gain access to and/or from Your Vehicle which enables Your Vehicle to be started and driven.
Market Value	The amount that the market would pay for Your Vehicle . The Market Value of Your Vehicle includes factors such as age, make, model, miles travelled and general condition of Your Vehicle . We may use

	recognised industry publications, such as Glasses Guide, Parkers, and Auto Trader to assist Us in calculating the amount.
Misfuel/ Misfuelling	Where Your Vehicle has been fuelled or refuelled with the incorrect fuel type specified for Your Vehicle .
Part/Parts	Any part, component or materials used or needed to effect a Temporary Repair or Repair
Period of Insurance	The duration between the policy start date, when cover commences and the policy end date, as noted on your policy schedule
Policyholder/You/Your	The person shown as Policyholder and any additional person shown as a Named Person in the Schedule of Insurance .
Premium	The amount You pay for the Policy . This is shown on Your Schedule of Insurance .
Recovery Operator	The agent appointed by the Claims Administrator to assist you.
Repair	Work carried out by a Garage to return Your Vehicle to a roadworthy condition.
Schedule of Insurance	The document showing Your details and details of the cover You have selected.
Single Trip	A journey to Europe which commences from the date of your departure from the United Kingdom and ceases upon your return to the United Kingdom for a period not exceeding 90 days.
Specialist Equipment	Non-standard apparatus or recovery vehicles which in the opinion of the Recovery Operator are required to recover Your Vehicle . Specialist Equipment includes but is not limited to winching, skates, sliders, dolly wheels, donor wheels and crane lifts.
Temporary Repair	Work carried out by Our Recovery Operator to return Your Vehicle to a roadworthy condition.
United Kingdom	Great Britain and Northern Ireland.
Vehicle	A private car, motorised caravan, motorcycle or light commercial Vehicle up to and including 21 years old, not exceed 3,500KG in gross Vehicle laden weight and not exceed 6 metres long, 2.3 metres wide and 3 metres high.

Policy Types

The **Policy Type** will be stated on **Your Schedule of Insurance**.

Personal Cover

Following a **Breakdown**, **We** will provide assistance in accordance with the terms of this policy to the **Policyholder** or any **Named Person** stated in the **Schedule of Insurance** whilst they are the driver or passenger of any **Vehicle**.

If **You** or any **Named Person** require assistance in accordance with the terms of this policy when **You** or any **Named Person** are driving beyond the borders of the **United Kingdom**, **European Cover** must have been selected and paid for and the details of **Your Vehicle** must have been notified to **Us** before the **Trip** takes place.

Vehicle Cover

Following a **Breakdown**, **We** will provide assistance in accordance with the terms of this policy for any **Vehicle** or **Vehicles** stated the in the **Schedule of Insurance**.

We reserve the right not to offer assistance under the terms of this policy in respect of any **Vehicle** or **Vehicles** not stated in the **Schedule of Insurance**.

Should any **Vehicle** be acquired during the **Period of Insurance** for which cover under this policy is required **You** must inform **Us** immediately.

Cover Levels

LOCAL

Provides the following benefits:

Breakdown

Should **Your Vehicle** sustain a **Breakdown** or **You** sustain a **Loss of Keys** more than one mile from **Your Home** **We** will arrange for a **Recovery Operator** to attend and carry out a **Temporary Repair** of **Your Vehicle**.

We will pay for up to one hour of **Labour** provided by the **Recovery Operator**.

We will not pay for any **Labour** in excess of the first hour provided by the **Recovery Operator**.

We will not pay for the cost of any **Part** or **Parts** used to effect a **Temporary Repair**.

We will not be liable for the cost of replacing any key or device used to secure or gain access to and/or from **Your Vehicle** which enables **Your Vehicle** to be started and driven.

Recovery

If in the opinion of the **Recovery Operator** a **Temporary Repair** is not possible the **Claims Administrator** will arrange and **We** will pay for the cost to move **Your Vehicle** and a maximum of seven passengers including the driver to either a **Garage** no more than 15 miles from the location of the **Breakdown** or if **You** prefer **Your Home** if **Your Home** less than 15 miles from the location of the **Breakdown**.

We will not pay any mileage costs in excess of 15 miles.

Message Relay If requested **We** will pass on a message to **Your Home** and/or place of work to notify them of **Your** predicament.

LOCAL & HOME

Provides the same benefits as **LOCAL** but also including the following:

Home Assist Should **Your Vehicle** sustain a **Breakdown** or **You** sustain a **Loss of Keys** at **Your Home** **We** will arrange for a **Recovery Operator** to attend and carry out a **Temporary Repair** of **Your Vehicle**.

We will pay for up to one hour of **Labour** provided by the **Recovery Operator**.

We will not pay for the cost of any **Part** or **Parts** used to effect a **Temporary Repair**.

We will not be liable for the cost of replacing any key or device used to secure or gain access to and/or from **Your Vehicle** which enables **Your Vehicle** to be started and driven.

Home Recovery If in the opinion of the **Recovery Operator** a **Temporary Repair** is not possible, the **Claims Administrator** will arrange and **We** will pay for the cost to move **Your Vehicle** to a **Garage** no more than 15 miles from **Your Home**.

We will not pay any mileage costs over 15 miles.

NATIONAL

Provides the same benefits as **LOCAL** but also including the following:

Relay If a **Temporary Repair** or **Repair** cannot be carried out on **Your Vehicle** at either the **Breakdown** location or **Garage** following a **Recovery** within an agreed time **We** will arrange and pay for the cost of transporting **Your Vehicle** and up to seven passengers including the driver to either **Your Home** or **Your** original intended destination within the **United Kingdom**.

Alternative Travel With **Our** prior agreement **We** will reimburse **You** up to £150 for the cost of alternative transport including the hire of a car for **You** and **Your** passengers to continue **Your** original intended journey if a **Temporary Repair** or **Repair** cannot be carried out at either the location of the **Breakdown** or **Garage** within an agreed time.

We will not pay for any fuel or oil required for any replacement vehicle and/or any additional insurance offered by the supplier of the replacement vehicle.

Overnight Accommodation With **Our** prior agreement **We** will reimburse **You** up to £550 for overnight accommodation costs if a **Repair** cannot be completed by a **Garage** on the same working day or a time agreed by **Us**.

We will pay accommodation costs up to £100 for the driver and £75 for each additional passenger.

We will not pay for the cost of food, drink, telephone calls or any other incidentals.

Illness If **You** are unable to complete **Your** journey due to illness or injury **We** will reimburse **You** for the cost of an alternative driver to return **Your Vehicle** to **Your** nominated destination.

We will require **You** to provide **Us** with a medical certificate as evidence of **Your** illness or injury.

NATIONAL & HOME

Provides the same benefits as **NATIONAL** but also including the following:

Home Assist Should **Your Vehicle** sustain a **Breakdown** or **You** sustain a **Loss of Keys** at **Your Home** **We** will arrange for a **Recovery Operator** to attend and carry out a **Temporary Repair** of **Your Vehicle**.

We will pay for up to one hour of **Labour** provided by the **Recovery Operator**.

We will not pay for the cost of any **Part** or **Parts** used to effect a **Temporary Repair**.

We will not be liable for the cost of replacing any key or device used to secure or gain access to and/or from **Your Vehicle** which enables **Your Vehicle** to be started and driven.

Home Recovery If in the opinion of the **Recovery Operator** a **Temporary Repair** is not possible the **Claims Administrator** will arrange and **We** will pay for the cost to move **Your Vehicle** to a **Garage** no more than 15 miles from **Your Home**.

We will not pay any mileage costs in excess of 15 miles.

We will not pay for any fuel or oil required for any replacement vehicle and/or any additional insurance offered by the supplier of the replacement vehicle.

NATIONAL & REPAIR

Provides the same benefits as **NATIONAL & HOME** but also including the following:

Vehicle Repair **We** will pay up to a maximum of £500 towards the cost of **Parts** together with all **Labour** charges in connection with a **Temporary Repair** or **Repair to Your Vehicle**.

The following specifically listed components and labour costs are covered against mechanical/electrical breakdown/failure, provided that the terms and conditions of this policy are fully complied with. Claims are limited to one claim per policy year up to £500 (including VAT and subject to a £50 excess) with a maximum aggregate claim up to the market value of the **Vehicle**.

Engine

Cylinder block, crankshaft, crank bearings, big end bearings, oil pump, con-rods, gudgeon pins, small end bearings, pistons, piston rings, cylinder bores, cylinder head (excluding cracks), rocker shaft, rockers, hydraulic lifters, camshaft and cam followers, push rods, camshaft bearings, inlet and exhaust valves, valve springs, valve guides, cylinder head gasket, inlet manifold, timing gears, timing chains, flywheel and starter ring gear (excluding sticking valves, oil leaks).

Timing belts

Timing belts are covered providing that the belt has been changed in accordance with the manufacturers servicing schedules (proof required). The damage subsequently caused if the timing belt has not been changed as specified by the manufacturer is specifically excluded.

Cooling

Engine thermostat, water pump, thermostat housing, viscous fan coupling.

Fuel system

Carburettor, fuel injection pump and fuel pump. The following items relate to diesel engine vehicles only: low pressure supply pump, fuel injector governor, fuel shut off mechanism, hydraulic or electrical injection timing mechanism, high pressure fuel metering head, manifold boost pressure compensator, altitude compensator, glow plug relay.

4x4 Transfer box

Internal mechanical components are covered on the following: transfer gears, selectors, shafts, transfer shafts, needle and roller bearings, output shafts and brushes (excluding oil leaks).

Driveline

Front and rear wheel drive vehicles: open drive shafts including constant velocity joints, universal joints and couplings. Rear wheel drive half shafts, half shaft bearings. Includes front and rear transfer shafts 4x4 vehicles (excluding gaiters and viscous couplings, oil leaks).

4x4 Differential

Planetary gear assembly, crown wheel and pinion assembly. Internal shafts, bearings and bushes, thrust washers, spacers, bevel gears. Includes front, rear and centre differential on 4x4 vehicles (excluding viscous couplings and fluid differentials, oil leaks).

Manual gearbox

Internal mechanical components are covered on the following: gears and gear cluster, selectors and shafts, synchromesh assemblies, bushes, ball and roller bearings, needle bearings and transfer gears (excluding oil leaks).

Automatic gearbox

Internal mechanical components are covered on the following: governor, valve block, oil pump, gears, brake bands, servos, clutches, seals, shafts, bearings and bushes, modulator, valve and transfer gears.

Continuously variable transmission - (CVT/CTX)

All internal mechanical components and seals (excluding oil leaks).

Torque converter

All internal mechanical components and seals.

Wheel bearings

Front and rear wheel bearings (excluding hubs).

Propshaft

Propshaft, universal joints and couplings, bearings and rubber couplings (excluding gaiters).

Suspension and steering

Coil springs, steering rack and pinion power steering rack, steering box, power steering box and idler box (excluding gaiters, oil leaks, tracking and balancing).

Clutch parts only

Release (thrust) bearing, centre plate and pressure plate.

Braking system

Brake master cylinder, callipers, wheel cylinders, brake bias/restrictor valve (excluding corroded or seized components).

Electrical

Alternator, voltage regulator, starter motor, flasher relay, front windscreen wiper motor, front windscreen washer motor, ignition coils and coil packs.

Casings

Consequential damage to casings caused by the failure of a covered component will constitute part of the total **claim limit** within the policy limits.

Working materials /casings

Should any authorised repair to any of the above components require essential replacement of or topping up of lubricants, oils or coolant or replacement of the oil filter or replacement of casings these shall be covered as part of total

PLEASE NOTE: All components listed are covered against mechanical/electrical breakdown/failure due to sudden and unforeseen circumstances. The replacement of oil filters, lubricants, antifreeze and fluids is included provided the replacement is necessitated by the failure of an insured component.

Mis-Fuel

We will pay for the draining of inappropriate or contaminated fuel and replacement with up to 10 litres of the correct fuel. If this cannot be performed at the location of **Your Vehicle** **We** will pay for **Your Vehicle** to be recovered to a suitable facility where the draining can be undertaken on **Our** behalf.

We will not pay for the first £50 of any claim made under **Mis-Fuel**

We will not pay for any claim under **Mis-Fuel** which occurred before the **Start Date** shown in the **Schedule of Insurance**.

We will not pay for more than four claims under **Mis-Fuel** in any **Period of Insurance**.

We will not pay for any additional **Labour** costs over and above that required to drain inappropriate or contaminated fuel and replace with the correct fuel.

EUROPEAN COVER

Provides all of the benefits provided by **NATIONAL & HOME** in the **UK** and whilst visiting **Europe**.

Please refer to the Schedule of Insurance for the selected Option.

Option 1

Single Trip European Cover

We will provide **You** with assistance in **Europe** for the duration of the specified dates stated on **Your Schedule of Insurance**.

Option 2

Annual European Cover

We will provide **You** with assistance in **Europe** where the maximum duration of any **Single Trip** does not exceed 31 days and when **Your Vehicle** is not being driven outside the **UK** for up to 90 days in any **Period of Insurance**.

Breakdown

Should **Your Vehicle** sustain a **Breakdown** or **You** sustain a **Loss of Keys** **We** will arrange for a **Recovery Operator** to attend and carry out a **Temporary Repair** of **Your Vehicle**.

We will pay for up to one hour of **Labour** provided by the **Recovery Operator**.

Recovery

If in the opinion of the **Recovery Operator** a **Temporary Repair** is not possible the **Claims Administrator** will arrange and **We** will pay for the cost to move **Your Vehicle** and a maximum of seven passengers including the driver to a **Garage**.

We will not pay more than £150 where **Your Vehicle** is recovered from any **European** motorway.

Repatriation

If **Your Vehicle** cannot be repaired within 48 hours or a time agreed by **Us**, **We** will arrange and pay the costs to either

- a) Return **You** and any passengers and **Your Vehicle** to **Your Home** or;
- b) If nearer, onward travel to **Your** original intended destination within **Europe**.

We will not pay for

- a) The cost of any **Parts** required to effect a **Temporary Repair**.
- b) Repatriation if **Your Vehicle** can be repaired but **You** do not have adequate funds for the costs involved.
- c) If the cost of repatriation exceeds the **Market Value** of **Your Vehicle**.
- d) Repatriation to the **UK** within 48 hours of the original **Breakdown**, regardless of ferry or tunnel bookings for the homebound journey or pre-arranged appointments **You** have made within the **UK**.
- e) Any claim in **Europe** for any **Vehicle** described in falling within EU Class N (Definition iii)
- f) Any claim where the duration of a **Single Trip** is planned to or subsequently exceeds 31 days.

General Exclusions

We will not provide cover for

- 1) Any claim where a **Vehicle** is towing a caravan or trailer where the total length exceeds 7 metres/23 feet (not including the length of the A-frame and hitch) and where it is not attached to the **Vehicle** with a standard towing hitch.
- 2) Any claim solely relating to a caravan or trailer.
- 3) Any **Vehicle** which is not listed on the **Schedule of Insurance** unless **Personal Cover** has been selected.
- 4) Any **Vehicle** being used as a minibus or limousine or motorhome or horsebox.
- 5) Any **Breakdown** caused by **Your** failure to maintain **Your Vehicle** in a roadworthy condition including maintenance or proper levels of oil and water.
- 6) Any costs or expenses not authorised by **Us**.
- 7) Any claim where **Our** appointed **Recovery Operator** cannot effect a **Temporary Repair** or **Recovery** because **Your Vehicle** does not carry a serviceable spare wheel or aerosol repair kit or appropriate jack or the locking mechanisms for the wheels are not immediately available to remove the wheels.
- 8) Any claim where **Your Vehicle** cannot be reached or is immobilised due to snow or mud or sand or flood or where the **Vehicle** is not accessible or cannot be transported safely and legally using a standard transporter.
- 9) Any claim where **Your Vehicle** is being used in any form of competition, rally, trial, track day, performance test, timed lap, race or speed trial whether on private property, public road, private racetrack, roads that have been closed for motorsport purposes or a derestricted toll road.
- 10) Any claim where **Your Vehicle** is being used for the carriage of passengers or goods for hire or reward
- 11) Any claim arising from or due to one or more faults that occurred prior to the **Start Date** of the policy.
- 12) Any claim caused by careless or deliberate acts of a **Policyholder** or any passenger.
- 13) Any claim arising from the overloading of **Your Vehicle** or carrying more passengers than it is designed to carry.
- 14) Any claim not notified and authorised to **Us** or the **Claims Administrator** prior to expenses being incurred.
- 15) Any claim arising from any loss or damage to **Your Vehicle** or its contents. It is **Your** responsibility to ensure any personal possessions are removed from **Your Vehicle** prior to **Your Vehicle** being recovered.
- 16) Claims totalling more than £10,000 in any one policy year.
- 17) Any claim arising from any failure on **Your** part to comply with requests by **Us** or the Recovery Operator concerning the assistance being provided.
- 18) Any fines and penalties imposed by courts.

- 19) Any claim for any charges made to you where **You**, having contacted **Us**, effect a **Temporary Repair Recovery** by other means unless **We** have agreed to reimburse **You**.
- 20) Any claim arising from any subsequent callouts for any symptoms related to a claim which has been made unless **Your Vehicle** has been fully repaired at a suitable garage or is in transit to a pre-booked appointment at a suitable **Garage**.
- 21) Any claim for any cost recoverable under any other insurance policy that **You** may have.
- 22) Any claim arising from storage charges.
- 23) Any claim arising from or in connection with any **Vehicle** that is not secure or has a fault with electric windows, sun roof or locks unless the fault occurs during the course of a journey and **Your** safety is compromised.
- 24) Any claim where the **Vehicle** is deemed to be illegal or untaxed or uninsured or dangerous to transport.
- 25) Any claim where the **Vehicle** was not in a roadworthy condition immediately prior to the claim.
- 26) Any claim arising from any intentional or wilful damage caused by **You** to **Your Vehicle**.
- 27) Any claim arising from any breakage or other damage to glass or windscreens.
- 28) Any claim where cover which is not specifically detailed within this policy.
- 29) Any claim for any winching charges or where the use of **Specialist Equipment** is required because **Your Vehicle** is not between the kerbs or it has been modified to so impede or prevent winching or where nearby obstructions are impeding the usual method of recovery.
- 30) Any claim arising from any modification or modifications to **Your Vehicle** prevent or otherwise adversely affect the ability of **Our Recovery Operator** to either carry out a Temporary Repair or Recovery unless such modification or modifications are declared to and accepted by **Us** prior to **You** purchasing this insurance policy.
- 31) Any claim within 24 hours of the time the policy is purchased.
- 32) Any **Recovery** exceeding 15 miles to either a **Garage** or **Your Home** within the first 72 hours from the inception date of this policy. (This does not apply to **Single Trip** policies)
- 33) The first £40 of any claim made within 72 hours of the time of the policy inception date. (This does not apply to **Single Trip** policies)
- 34) Any **Breakdown** that occurred before the policy commenced or **Your Vehicle** was placed on cover or before any upgrading of the policy took effect.
- 35) Any fault or faults with **Your Vehicle** that do not prevent **Your Vehicle** from being safely and legally driven.
- 36) Any fault with **Your Vehicle** relating to windscreen wipers or windscreen washer jets unless the fault occurs during the course of a journey and **Your** safety is compromised.
- 37) Any fault with **Your Vehicle** caused by frozen liquids in pipes or tubes or frozen locks caused by very low temperatures.
- 38) Vehicles running out of fuel unless caused by a mechanical or electrical failure.
- 39) The cost of draining or removing contaminated fuel unless **NATIONAL & REPAIR** cover has been purchased.
- 40) Assistance following an act of Theft or Vandalism
- 41) Any direct or indirect consequence of war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, **terrorism**, rebellion, revolution, military force or coup, or confiscation, nationalisation, requisition, destruction of or damage to **property** by or under the order of any government, local or public authority;.
- 42) Any direct or indirect consequence of:
 - Irradiation, or contamination by nuclear material; or
 - The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
 - Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter Loss or damage caused by irradiation, or contamination by nuclear material; or the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter;
- 43) Claims arising from any consequence, howsoever caused, by computer viruses, including but not limited to a computer virus resulting in electronic data being lost, destroyed, distorted, altered or otherwise corrupted.

For the purposes of this policy, electronic data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other

coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this policy, computer virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

Exclusion in relation to Vehicle Repair Cover

We will not provide cover for:-

- 1) **We** will not pay for the first £50 of any claim made for vehicle repair.
- 2) Any claim where the milometer has been altered or disconnected or inoperative resulting in the misrepresentation of the **Vehicle's** actual mileage.
- 3) Any claims occurring within the first 14 days from the inception of this policy
- 4) Any imported vehicle, Kit cars or Vehicle not listed within the glasses guide.
- 5) Any claim for vehicles used in any sort of competitions, rallies, pace making or off-road use.
- 6) Wear & Tear
- 7) Pre-existing faults that were on the Vehicle at the time of purchase of this policy or caused by inadequate servicing or as a result of faulty workmanship
- 8) Any repairs not authorised by **Us** prior to the repair work being carried out or any costs other than those specifically agreed and authorised by **Us**.

General Conditions

- 1) Details of **Your** cover may not reach **Us** by the time assistance is required. In this unlikely event **We** will assist **You** however before assistance can be provided **We** will ask to take a pre-authorisation on a credit or debit card for the estimated cost of the assistance. If **We** receive confirmation that **You** have adequate cover the reserved funds will be released. If **We** receive confirmation that **You** do not have adequate cover **We** will take payment for any uninsured costs.
- 2) **We** will provide cover if:
 - a) **You** have met all the terms and conditions within this insurance.
 - b) The information provided to **Us** as far as **You** are aware is correct.
- 3) This policy is not transferable.
- 4) The **Driver** of the **Vehicle** must remain with or nearby the **Vehicle** until help arrives.
- 5) In respect of **European cover** **We** can request proof of outbound and inbound travel dates.
- 6) **We** may decline to provide assistance if **You** have an outstanding debt with **Us**.
- 7) **We** will only pay ferry and toll fees within the confines of the **United Kingdom** of Great Britain and Northern Ireland.
- 8) **We** must be advised at the time of **You** contacting **Us** for assistance if **Your Vehicle** is fitted with alloy wheels. If **We** are not advised and **Our Recovery Operator** is unable to provide assistance promptly or efficiently **You** will be charged for any additional costs incurred.
- 9) If **Our Recovery Operator** is able to carry out a **Temporary Repair** to **Your Vehicle**, **You** must accept the assistance being provided and immediately pay for any parts supplied and fitted by debit or credit card. If **You** have purchased **NATIONAL & REPAIR** cover **You** will only be required to pay for any **Parts & Labour** over and above the £500 limit. You will need to obtain an authorisation number from the **claims administrator** for this to be carried out.
- 10) If **You** make a request for assistance and subsequently cancel that request and **Our Recovery Operator** has already been dispatched **We** recommend **You** wait for assistance to ensure **Your Vehicle** is functioning correctly. If **You** do not wait for assistance and **Your Vehicle** breaks down again with the same or similar or fault and **Your Vehicle** has not been repaired **You** will be charged for the second and any subsequent call outs.
- 11) **We** have the right to refuse to provide assistance if **You** or **Your** passengers are being obstructive in allowing **Us** to provide the most appropriate assistance or are abusive to the **Claims Administrator** or **Recovery Operator**.
- 12) If in **Our** opinion **Your Vehicle** is found to be not roadworthy due to lack of maintenance or unless servicing records can be provided **We** may terminate **Your** policy immediately notifying **You** by letter to **Your Home** address of what action **We** have taken.

- 13) In the event **You** request **Our** assistance and **Your** claim is subsequently found not to be covered by the policy **You** have purchased **We** reserve the right to reclaim any monies from **You** in order to pay for the uninsured assistance provided.
- 14) A **Repair** must be carried out if **Your Vehicle** is recovered to a **Garage** and the **Garage** can effect a **Repair** within the terms stated. **You** must have adequate funds to pay for the repair immediately. If **You** do not have funds available any further assistance related to the claim will be denied.
- 15) **You** must have adequate funds to pay for alternative transport or overnight accommodation costs immediately. If **You** do not have funds available any further assistance related to the claim will be denied.
- 16) If in **Our** opinion **Your Vehicle** is beyond economical repair or the cost of the claim is likely to exceed the **Market Value** of **Your Vehicle** in its current condition following the **Breakdown We** have the option to pay **You** the **Market Value** of **Your Vehicle** in its current condition and pay **Your** transportation costs to **Your Home**. It will be **Your** responsibility to apply for a Certificate of Destruction or other such document and **You** will be required to pay for any storage costs whilst this is obtained. If **You** would prefer **Your Vehicle** to be transported to **Your Home** or original destination this can be arranged but **You** will need to pay any costs which exceed the **Market Value** of the **Vehicle** in its current condition.
- 17) **Our Recovery Operator** is required by law to comply with regulations governing the number of hours that can be driven. Regular breaks and 'changeovers' may be required when transporting **Your Vehicle**.
- 18) The transportation of livestock (including household pets) will be at the discretion of **Our Recovery Operator**. **We** will endeavour to help arrange alternative transport but **You** will need to pay for this immediately by credit or debit card.
- 19) If **You** have a right of action against a third party **You** shall co-operate with **Us** to recover any costs incurred by **Us**. If **You** are covered by any other insurance policy for any costs incurred by **Us** **You** will need to claim these costs and reimburse **Us**. **We** reserve the right to claim back any costs that are recoverable through a third party.
- 20) Regardless of circumstances **We** will not be held liable for any costs incurred if **You** are unable to make a telephone connection to any numbers provided.
- 21) **We** reserve the right to charge **You** for any costs incurred as a result of incorrect location details being provided.
- 22) **Your Vehicle** must be registered to and ordinarily kept at an address within the **United Kingdom**.
- 23) **Your Vehicle** must be located within the **United Kingdom** when cover is purchased and commences.

Renewal

Where we offer you renewal, your renewal documents will be sent to you (or made available on) at least 21 days before your renewal date. Please check that the information on your renewal documents is complete and accurate.

If you do not need to make any changes and you pay annually by a continuous card payment method, your policy will be automatically renewed (unless you have cancelled the continuous payment authority or we are unable to offer renewal using the same payment method).

Cancellation

If **You** decide that for any reason, this policy does not meet **Your** insurance needs then please contact **Your Administrator** within 14 days from the day of purchase or the day on which **You** receive **Your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **Your Administrator** will then refund **Your** premium in full.

You may cancel the insurance cover after 14 days by informing **Your Administrator** however, no refund of premium will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to:

- a) Where **We** reasonably suspect fraud
- b) Non-payment of premium

- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions
- e) **You** have not taken reasonable care to provide accurate and complete answers to the questions **Your Administrator** asked.

If **We** cancel the policy and/or any additional covers **You** will receive a refund of any premiums **You** have paid for the cancelled cover, less a proportionate deduction for the time **We** have provided cover.

Where **Our** investigations provide evidence of fraud or misrepresentation, **We** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **You** provided **Your Administrator** with incomplete or inaccurate information. This may result in **Your** policy being cancelled from the date **You** originally took it out and **We** will be entitled to keep the premium.

If **Your** policy is cancelled because of fraud or misrepresentation, this may affect **Your** eligibility for insurance with **Us**, as well as other insurers, in the future.

How do I make a change to the Policy?

If **You** need to make a change to **Your Policy**, **You** should contact **Administrator** as soon as possible.

Other insurances

If **You** have other insurance that provides the same or similar types of cover, **You** must tell **Us** when **You** make a claim.

Transfer of Policy

You cannot transfer this **Policy** to someone else without notifying the **Administrator** in writing and receiving confirmation from them.

Making a Complaint

It is our intention to give **you** the best possible service but if **You** do have any questions or concerns about this insurance or the handling of a claim, **you** should follow the Complaints Procedure below:

If **your** complaint is regarding sale of the policy please contact the **administrator** who sold **you** the policy

If **your** complaint is regarding the handling of a claim please contact the **claims administrator**:

Call Assist Limited
Axis Court
N Station Rd
Colchester
CO1 1UX
Telephone: 0333 241 3397 or email customerservice@call-assist.co.uk

In all correspondence, please state that **your** insurance is provided by UK General Insurance Ltd and quote scheme reference Breakdown

Unresolved Complaints

If **your** complaint cannot be resolved by the end of the next working day, it will be passed to:

The Customer Relations Manager,
UK General Insurance limited,
Cast House, Old Mill Business Park,
Gibraltar Island Road,
Leeds,
LS10 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
Exchange Tower,
Harbour Exchange Square,
London, E14 9SR.

Tel: 0800 023 4567 or
0300 123 9123 from a mobile.
Email: complaint.info@financial-ombudsman.org.uk
Website: www.finanical-ombudsman.org.uk

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

If **you** have purchased the insurance policy online, **you** may also raise **your** complaint via the EU Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward **your** complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling **your** complaint than if **you** contact the Financial Ombudsman Service directly.

Governing Law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **your** main residence is situated.

Fraud

You must not act in a fraudulent way. If **You** or anyone acting for **You**:

- Fails to reveal or hides a fact likely to influence whether **We** accept Your proposal, **Your** renewal, or any adjustment to **Your** policy;
- Fails to reveal or hides a fact likely to influence the cover **We** provide;
- Makes a statement to **Us** or anyone acting on **Our** behalf, knowing the statement to be false;
- Sends **Us** or anyone acting on **Our** behalf a document, knowing the document to be forged or false;
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way;
- Makes a claim for any loss or damage **You** caused deliberately or with **Your** knowledge; or
- If **Your** claim is in any way dishonest or exaggerated,

We will not pay any benefit under this policy or return any premium to **You** and **We** may cancel **Your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **You** and inform the appropriate authorities.

Consumer Insurance Act

You must take reasonable care to:

- Supply accurate and complete answers to all the questions **Your Administrator** may ask as part of **Your** application for cover under the policy
- To make sure that all information supplied as part of **Your** application for cover is true and correct
- Tell **Your Administrator** of any changes to the answers **You** have given as soon as possible.

You must take reasonable care to provide information that is accurate and complete answers to the questions **Your Administrator** ask when **You** take out, make changes to and renew **Your** policy. If any information **You**

provide is not accurate and complete, this may mean **Your** policy is invalid and that it does not **Your Administrator** is inaccurate or has changed, **You** must inform them as soon as possible.

Compensation Scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if Great Lakes Insurance SE cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or you can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY

UK General Insurance LTD Privacy Notice

We are UK General Insurance Ltd, referred to as “we/us/our” in this notice. Our data controller registration number issued by the Information Commissioner’s Officer is **27739575**.

This privacy notice is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a policy. We refer to these individuals as “you/your” in this notice.

We are dedicated to being transparent about what we do with the information that we collect about you. We process your personal data in accordance with the relevant data protection legislation.

Why do we process your data?

The provision of your personal data is necessary for us to administer your insurance policy and meet our contractual requirements under the policy. You do not have to provide Us with Your personal data, but we may not be able to proceed appropriately or handle any claims if you decide not to do so.

What information do we collect about you?

Where you have purchased an insurance policy through one of our agents, you will be aware of the information that you gave to them when taking out the insurance. The agent will pass your information to us so that we can administer Your insurance policy.

For specific types of insurance policies, for example when offering **you** a travel insurance policy, **we** may process some special categories of **your** personal data, such as information about **your** health.

We have a legitimate interest to collect this data as **we** are required to use this information as part of **your** insurance quotation or insurance policy with **us**. **We** may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

UK General’s full privacy notice

This notice explains the most important aspects of how we use your data. You can get more information about this by viewing our full privacy notice online at <http://ukgeneral.com/privacy-policy> or request a copy by emailing us at dataprotection@ukgeneral.co.uk. Alternatively, you can write to us at: Data Protection, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.



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