



Rescuemycar.com

Policy Wording

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Introduction to your policy

We are delighted to welcome **you** as a policyholder.

Your policy is a legal contract between **you** and the **insurer**. **We** act on the **insurer's** behalf under the authority granted to **us** by the **insurer**. Roadside assistance and recovery services are arranged by Rescuemycar.com and administered by Vehicle Rescue Network Limited. **You** can find more information about the **insurer** and **us** in the 'About the insurer' and 'About us' sections.

The **policy** is made up of the **schedule**, this document, and any endorsements. **You** should read these together and keep them safe.

The **schedule** shows key information including the level of cover, **vehicle(s)** covered on a vehicle based policy or **named individual(s)** covered on a personal based policy, and when **your** cover starts and ends. An endorsement changes the terms and conditions, if there are any endorsements, these will be shown on the **schedule**.

This document details the terms and conditions including what is covered, what is not covered, **your** responsibilities, and what to do if a **breakdown** happens. **Our** claims line is open 24 hours a day, 365 days a year. Some words and phrases in this document are in bold. These words have special meanings and are listed in the section called 'Meaning of words in bold'.

We decided the terms, conditions, and premium for the **policy** on behalf of the **insurer** based on the information **you** provided to **us**. **You** must tell **us** immediately if any of that information has changed or is inaccurate, otherwise a claim may not be paid, or the **policy** may be cancelled.

Please read the **policy** carefully and make sure it meets **your** needs. If **you** need to make any changes, please speak to **us** straight away.

If **you** have any vulnerabilities or questions about any of the information in this booklet, please contact **our** Customer Service Team on 01423 535 795 where one of **our** team will be able to help.

About the insurer

Wakam UK Limited is a company registered in England and Wales with company number 14778827, having its registered office at 18th & 19th Floors, 100 Bishopsgate, London, United Kingdom, EC2N 4AG. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Firm Reference Number 995565.

About us

This **policy** is arranged by Rescuemycar.com which is a trading style of NCI Consultants Limited. Claims are managed by Vehicle Rescue Network Limited.

NCI Consultants Limited and Vehicle Rescue Network Limited are Appointed Representatives of Jigsaw Insurance Services Limited which is authorised and regulated by the Financial Conduct Authority, Firm Reference Number 307654. Jigsaw Insurance Services Limited is registered in England and Wales. Company Registration Number 05052874. Registered Office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, United Kingdom DN22 7SW.

NCI Consultants Limited and Vehicle Rescue Network Limited are wholly owned subsidiaries of Jigsaw Insurance Services Limited and are part of the PIB Group.

Insurance agreement

The **insurer** has agreed to insure **you** under the terms and conditions set out in the **policy** in exchange for the premium **you** have paid to **us**. **You** must observe and keep to the terms and conditions set out in the **policy**.

We have issued this **policy** to **you** under the authority granted to **us** by the **insurer**.

You can claim as many times as needed for a **breakdown** happening during the **period of insurance**. In total, for all **breakdowns** happening during the **period of insurance**, the most **you** can claim is the **market value** of the **vehicle** or £10,000 whichever is lower.

Please note **we** use **our** reasonable endeavours to monitor the financial strength and security of the **insurers** that **we** recommend to **you** utilising credit ratings provided by an independent rating agency. Wakam UK Limited does not benefit from a credit rating from a recognised rating agency, as opposed to having an unacceptable credit rating. **We** were unable to obtain an alternative quote from a market with an acceptable credit rating.

In the event of the financial failure of an **insurer** compensation in respect of premium and unpaid claims will be paid by the Financial Services Compensation Scheme (FSCS) but is only available for:

- Insurances of a compulsory nature (employers' liability and third-party motor insurance as required under the Road Traffic Act)
 - Professional indemnity insurance
 - Claims arising from the death or incapacity of the policyholder due to injury, sickness or infirmity
- Commercial policyholders are exposed to losses in connection with the premiums for unused and replacement cover as well as unpaid claim for all other classes.

Commercial policyholders are exposed to losses in connection with the premiums for unused and replacement cover as well as unpaid claim for all other classes.

Personal policyholders are protected for 90% of premiums and unpaid claims for certain other classes of insurance. Further details can be found from the FSCS. Further **we** cannot guarantee the future ability of any **insurer** to meet policyholder obligations and therefore the final decision of the choice of **insurer** and associated risks rests with you.

Our Service Commitment

If **you** have any suggestions or comments about how **we** or **our** service providers can improve **our** cover or the service **you** receive, please contact **us**. **We** always welcome feedback to enable **us** to improve products and services.

The Financial Services Compensation Scheme

We and the **insurer** are covered by the Financial Services Compensation Scheme (the FSCS). **You** may be entitled to compensation from the FSCS if **we** or the **insurer** are unable to meet its obligations under this **policy**. **You** can find more information about the FSCS at www.fscs.org.uk. The FSCS's contact details are:

By post:

Financial Services Compensation Scheme

PO Box 300

Mitcheldean

GL17 1DY

By email: enquiries@fscs.org.uk

By phone: 0800 678 1100 (freephone)

What to do if you need Breakdown Assistance

In the **UK**: Call us on
01423 535 795

In **Europe**: Call us on
+ 44 1423 535 795

If **you** are deaf or hard of hearing, **we** offer a text messaging service for **breakdown** assistance. Please text **us** on **07441 448 667** in the **UK** or **+44 7441 448 667** in **Europe** to tell **us you** need help.

Our claims line is open 24 hours a day, 365 days a year.
Calls may be recorded for quality and monitoring purposes.

If **you** are on a **UK** motorway and cannot contact **us** or do not know **your** location:

- > Use the nearest SOS box to speak to a Highways Officer
- > Give them **our** telephone number so they can call **us** and arrange help
- > If a Highways Officer is already there, ask them to call **us** for **you** or let them know if **you** have already contacted **us**.

Please carry a valid credit or debit card. **You** may be required to pay certain costs before assistance can be arranged, including:

- > Replacement parts
- > **Specialist equipment** for example dollies, winches, cranes and skates
- > The **excess** (if **you** have one on the **schedule**)
- > **Additional transportation costs** (if this exceeds the cover under **your policy**).

Information we need from you

Have the following information ready:

- ✓ **Your policy** number
- ✓ **Vehicle** registration number, make, and model
- ✓ **Your** contact telephone number
- ✓ **Driver** and **passenger** details
- ✓ **Your vehicle's** location
- ✓ Details about the **breakdown**

If the **breakdown** happens in **Europe** **we** will also need:

- ✓ **Your** travel itinerary and booking details
- ✓ Details of **your** bookings and travel plans
- ✓ Whether **you** are on **your** outward or return journey

Regulations are different in **Europe** and help may take longer to arrive. Please carry **your** V5 registration document and travel documents.

What to do if you're not covered

We may be able to help with **our** 'pay on use' service for a **breakdown** happening in the **UK** if **you** don't have insurance with **us** or if **your policy** does not cover **you** for the **breakdown**. The costs will depend on **your** circumstances and will need to be paid in full before **we** can arrange assistance. If **you** would like to use this service, simply call **01423 535 795** and ask for the 'pay on use service'.

Meaning of words in bold

Any words or phrases which appear in bold will carry the same meaning wherever they appear in bold type throughout this document.

Additional transportation costs

The rate charged by **us** for each mile outside **your policy's** entitlement inclusive of **Local** and/or **National Recovery**.

Address

The **UK** address shown on the **schedule** at the time the **breakdown** happens.

Breakdown(s)

Within the **United Kingdom** or **Europe**, means the **vehicle** ceasing to function as a result of:

- > Mechanical or electrical failure
- > Running out of fuel or charge
- > Flat battery
- > Accidental damage to tyres
- > Lost or broken keys
- > Keys locked in the **vehicle**.

Within the **United Kingdom** only, '**Breakdown**' also means the **vehicle** ceasing to function as a result of:

- > Putting in the wrong fuel (misfuelling)
- > Road traffic accident
- > Vandalism
- > Fire
- > Theft or attempted theft which prevents the **vehicle** from being driven safely or legally.

Driver

You or any person **you** have authorised to drive the **vehicle** at the time of the **breakdown**, who is entitled to do so under a valid certificate of insurance that meets the minimum legal requirements for motor insurance in the country where the **vehicle** is being driven.

Europe or European

Andorra	Austria	Balearics	Belgium	Bulgaria	Canary Islands
Channel Islands	Corsica	Croatia	Cyprus	Czech Republic	Denmark
Estonia	Finland	France	Germany	Gibraltar	Greece
Hungary	Isle of Man	Italy	Latvia	Liechtenstein	Lithuania
Luxembourg	Malta	Monaco	Netherlands	Norway	Poland
Portugal	Republic of Ireland	Romania	San Marino	Sardinia	Sicily
Slovak Republic	Slovenia	Spain	Sweden	Switzerland	

Excess

The amount **you** must pay towards each claim.

Insurer

Wakam UK Limited.

Local recovery

A distance within 10 miles of the place of the **breakdown**.

Market value

The cost of replacing the **vehicle** with another one of the same make, model, and specification which is of a similar age, mileage, and condition to the **vehicle** at the date of the loss.

We will determine the 'market value'. **We** may refer to valuation websites and publications to do this. For example, these could include Glass's Guide, Parkers, and Auto Trader.

Named Individual

The person(s) named on the **Schedule**.

National Recovery

A distance which transports **you, your vehicle** and/or **passengers** from the place of the **breakdown** to **your address** or **onward destination**, whichever is closest.

Onward destination

Your original intended destination.

Passenger

Any person (other than the **driver**) travelling in, on, entering, or exiting the **vehicle**.

Period of insurance

The period starting with 'Cover Start' date and ending with 'End Date' shown on the **schedule**.

Policy

The terms and conditions of this insurance including this document, **schedule**, and any endorsements shown on the **schedule**.

Recovery operator

An independent recovery driver of **our** choosing, sent to help when a **breakdown** occurs, who may or may not have mechanical training to perform temporary repairs.

Schedule

The statement of details which forms part of the **policy** and shows:

- > Cover start and end dates
- > Covered **vehicle(s)**
- > Cover type and level
- > **Your** details
- > The applicable **excess**
- > Any endorsements if they apply.

Specialist equipment

Specialist lifting equipment the **recovery operator** doesn't routinely carry, used when **your vehicle** can't be recovered or accessed safely with a standard recovery vehicle e.g. when a **vehicle** has left the highway; is standing on soft ground; is in a precarious or inaccessible position, challenging terrain, or confined space. Examples include, but not limited to, winches, cranes, dollies, and skates.

United Kingdom or UK

England, Scotland, Wales and Northern Ireland (not including residents of the Channel Islands and the Isle of Man).

Vehicle(s)

The car, motorised caravan, van, motorcycle, or light commercial **vehicle** shown on the **schedule** and which:

- > Does not exceed 3.5 metric tonnes (3,500 kg) in gross **vehicle** laden weight (including any load being carried)
- > Is no more than 7 metres in length
- > Is no more than 2.55 metres in width
- > Is no more than 3 metres in height unless we have agreed otherwise and this is evidenced on the **schedule**.

We or Us or Our

NCI Consultants Limited trading as Rescuemycar.com.

You or Your

The person or entity whose name is shown under 'Your details' on the **schedule**.

Customer information, complaints and cancellation

1. What is this insurance

This is a **vehicle breakdown** insurance policy and offers **vehicle** or personal based cover.

Vehicle based cover means only the **vehicle(s)** named on the **schedule** no matter who the **driver** is.

Personal based cover means the **named individual(s)** on the **schedule**, whether the **driver** or a **passenger** of a **vehicle**.

You do not have all the cover shown in this document. **Your schedule** will show the cover level(s) **you** have purchased. Please read **your schedule** and this document carefully to understand which covers apply.

2. Making changes to your policy

You might not be covered if the information is not up to date. If **you** need to make any changes to **your policy**, please let **us** know straight away. **You** must always keep these details up to date, if:

- > **You** change **address**
- > **You** change your contact details
- > **You** need to add a new **driver**
- > **Vehicle(s)** have been modified or changed
- > **You** need to add new **vehicle(s)**
- > **You** need to change the cover type or level.

Occasionally, **we** may find as part of **our** annual review that **we** can't offer to cover **you** for the following **policy** term. This can be for a variety of reasons as underwriting criteria and terms can change from time to time. If this ever happens, we'll be sure to notify **you** as soon as possible to give **you** time to find alternative cover before **your policy** ends.

Updating your membership

You can update your membership in several ways:

- > Online via our Breakdown Customer Portal: <https://selfservice.rescuemycar.com/login>
- > By phone: 01423 535 795
- > On our webchat: <https://www.rescuemycar.com/>
- > By email: customerservice@rescuemycar.com

Please note an administration fee may apply to process a change. Please see **our** Terms of Business Agreement for details of **our** fees or **you** can find them in Section 'Payment for **our** services' below.

Change of vehicle(s)/named individual(s) on the policy

This membership only covers a **vehicle(s)/named individual(s)** if registered with us. **You** must contact us immediately if **you** change **your vehicle(s)** or want to change the **named individual(s)** covered. **You** can update **your** details with **us** using the contact details above.

Some changes to **your policy** take 24 hours to be effective. This means if **you** add a new **vehicle** and/or **driver**, **you** will not have cover for the first 24 hours.

What changes can be made at the renewal of your policy?

At renewal, **we** or the **insurer** can change:

- > The price **you** pay, also known as the premium, and/or
- > **Excesses** that **you** pay, and/or
- > **Policy** Terms and Conditions, or
- > Decline to offer a renewal invitation for the next **policy** term.

We will always tell **you** before **your** renewal date of any changes, so **you** can consider if **your policy** still meets **your** needs or seek alternative cover elsewhere.

Payment for our services

New Business Admin Fee	£2.50
Policy Renewal Admin Fee	£10.00
Mid-term amendments	£7.50
Cancellations – within the first 14 days of New Business	£0 Cancellation Fee, however we will charge a £7.50 administration fee to cover our costs to cancel the policy .
Cancellations – outside the first 14 days	£20.00

3. When does my cover start?

If this is a new **policy**, **your** cover starts 24 hours after **you** pay **us** for the **policy** or the ‘Cover Start’ date shown in **your schedule**, whichever is later. Claims made within the proceeding 24 hours are limited to a **local recovery** of up to 10 miles, and a £40 charge is payable for any claim made during this period.

If **you** have renewed **your policy**, **your** cover starts on the ‘Cover Start’ date shown in the new **schedule you** received at renewal.

4. How to make a complaint

It is **our** intention to give **you** the best possible service however, if **you** do have any cause for complaint about this **policy** or the handling of any claim **you** should follow the complaints procedure below:

If **you** are unhappy with **our** products or service for any other reason, **you** can contact **us**:

By post:

Jigsaw Insurance Services Limited
59 Copthall Bridge
Station Parade
Harrogate
HG1 1TT

By phone: 01423 535 795

By email: complaints@rescuemycar.com

Please note, in some circumstances **we** may refer **your** complaint to the **insurer** Wakam UK Limited.

Our complaints procedure:

We will contact **you** within five working days of receiving **your** complaint to confirm the action **we** are taking.

We will try to resolve the problem and give **you** an answer within four weeks. If it takes **us** longer than four weeks, **we** will tell **you** when **you** can expect an answer.

Following the complaints procedure does not affect **your** legal rights as a consumer. For further information **you** can contact the Citizens Advice Bureau or Trading Standards.

If **we** or the **insurer** have not completed the investigations into **your** complaint within 8 weeks of receiving **your** complaint or if **you** are not happy with the Final Response, **you** can ask the Financial Ombudsman Service (FOS) to look at **your** complaint. If **you** decide to contact them, **you** should do so within 6 months of receiving the Final Response Letter.

For more information regarding the scope of the Financial Ombudsman Service please refer to www.financial-ombudsman.org.uk

5. Cancelling the policy

Please contact **us** if **you** wish to cancel your **policy**.

a) Cancellation by **you** in the cooling off period:

You can cancel the **policy** for any reason within:

- > The first 14 days of the 'Cover start' date shown on **your schedule** or
- > 14 days from the date **you** receive **your policy** documents if this is later,

this is called the 'Cooling off period'.

If **you** cancel during the cooling off period, **you** will receive a full refund of **your** premium minus an administration fee to cover **our** costs to cancel the **policy**, if **you** have not made any claims.

Please note, **you** will not be charged an administration fee if **you** decide to cancel within the first 14 days of accepting your renewal.

If **you** have made any claims, no refund will be due.

b) Cancellation by **you** after the cooling off period:

You can cancel **your policy** at any time after the cooling off period by speaking with **us**.

If **you** cancel after the cooling off period, you will receive a pro rata refund of **your** premium, minus a cancellation fee.

If **you** have made any claims, no refund will be due.

c) Single trip European policy:

If **you** cancel **your** cover before the policy start date, **we** will refund the premium paid minus an administration fee. No refund will be given if **you** cancel after the policy start date, regardless of if **you** have made a claim or not.

d) Cancellation by **us**:

We can cancel the **policy** at any time by sending seven days' notice in writing to **your** last known **address**. **We** will only cancel the **policy** for a valid reason. Valid reasons can for example include:

- > **You** are not paying the premium
- > A change in **your** circumstances which means **we** can't offer cover
- > **Your** continued failure to comply with the **policy** terms and conditions
- > **You** are not cooperating with **us**, the **recovery operator**, or the **insurer**
- > If **you** harass or show threatening or abusive behaviour towards **our** staff, **recovery operator**, or **insurer**.

There can be other reasons which mean **we** cancel the policy. The notice **we** send **you** will say the reasons why. If **you** have not made a claim, **we** will refund any premium **you** have paid minus an amount for the time **you** have been on cover.

e) What happens when the cover is cancelled?

If:

- > **You** cancel **your policy**, **your** cover will stop on the date **you** choose, or
- > **We** cancel **your policy**, **your** cover will stop on the date shown in **your** letter.

and not the 'End date' shown on **your schedule**.

This means **you** will not be able to make any more claims under the **policy** after the cancellation date.

Claims conditions

What to do if you need to make a claim

The following terms and conditions apply to the whole **policy**. **You** must follow these terms and conditions when **you** are making a claim.

a) Cooperating with **us** and the **recovery operator**:

- > **You** or the **driver** must report the **breakdown** directly to **us** by calling **us** on 01423 535 795 if the **breakdown** happens in the **UK**, or +44 1423 535 795 if the **breakdown** happens in **Europe**
- > **You** or the **driver** must follow the instructions under 'What to do if you need breakdown assistance'
- > **You**, the **driver**, and any **passengers** must cooperate with **us** and provide **us** with any information **we** require
- > If applicable, **you** or the **driver** must pay **us** any **excess** and any **additional transportation costs** if your **policy** does not have enough cover, by credit or debit card before any service is provided
- > **You** or the **driver** must stay safe but remain with or near to the **vehicle** until the **recovery operator** arrives
- > **You** or the **driver** must cooperate with the **recovery operator** and follow their advice
- > **You** must accept the assistance **we** or the **recovery operator** give
- > If applicable, **you** or the **driver** must immediately pay the **recovery operator** by debit or credit card for:
 - Any parts they need to supply and fit to complete repairs and
 - The cost of any **specialist equipment** they need to carry out the service
- > If the **recovery operator** can remobilise the **vehicle**, **you** or the **driver** must take the **vehicle** to a garage or dealership to carry out permanent repairs.

b) Keeping receipts and other proof:

- > **You** must keep invoices, receipts and other proof for any costs **you** incur with **our** consent.
- > **You** must provide these to **us** within 30 days of the loss or sooner if **we** ask.

General terms and conditions

The following terms and conditions apply to the whole **policy**.

1. Law and Language

The **policy** is governed by the laws of England and Wales. The courts of England will have exclusive jurisdiction in the event of a dispute. All communications and any paperwork will be in English.

2. Information about you

We have based this **policy** on the information provided to **us** by **you** or on **your** behalf. It is important that **you** take reasonable care to provide **us** with complete and accurate answers to the questions asked when **you** take out or make changes to **your policy**. If the information provided by **you** is not complete and accurate then:

- > The extent of cover may be affected
- > Payment of **your** claim may be refused or not paid in full; or
- > **Your** policy may be cancelled.

You must inform **us** straight away if **you** become aware that any information **you** have given is incomplete or inaccurate.

3. Driver's hours

Recovery operators will only transport any **driver, passenger, or vehicle** in accordance with and subject to legislation regarding drivers' working hours.

4. Your duty to maintain vehicle(s)

You must ensure that:

- > The **vehicle(s)** are always in a roadworthy condition
- > The **vehicle(s)** have sufficient levels of oil, coolant and other fluids
- > The **vehicle(s)** have been serviced in accordance with the manufacturers' recommendations including necessary repairs
- > Each **vehicle** meets any legal requirements, including valid tax and insurance
- > Each **vehicle** has a valid MOT certificate, unless it is exempt
- > **You** can provide **us** with satisfactory proof of servicing and MOT certificates if **we** ask for these.

If **you** do not, there will be no cover under the **policy**, and **we** will not pay any claims and can refuse any assistance.

5. Your duty to carry out permanent repairs

Any repairs carried out by a **recovery operator** are temporary repairs. This is not a permanent repair and does not confirm the **vehicle's** legal or roadworthy condition. **You** must ensure the **vehicle** is taken to a garage or dealership to carry out permanent repairs immediately after any temporary repair. If **you** do not, there will be no cover under the **policy**, and **we** will not pay any claims, unless the **breakdown** happens on the journey to the garage or dealership.

6. Our rights to settle

Following a **breakdown**, if the cost to transport the **vehicle** to **your address** is more than the **market value** of the **vehicle**, **we** can pay **you** the **market value** of the **vehicle** plus cost of alternative transport to **your address** rather than providing any further assistance. If **we** do this, **we** will not have to pay any further costs in connection with the **breakdown**.

7. Our rights to refuse assistance

We can refuse assistance if **you**, the **driver**, or any **passenger**:

- > Is abusive towards **us**, **our** staff, or the **recovery operator**
- > Obstructs **us** or the **recovery operator** from providing assistance
- > Does not comply with requests by **us** or the **recovery operator** concerning the assistance being provided.
- > Have any outstanding debt with **us**.

8. Additional charges

We can charge **you** for:

- > Any costs **we** incur if **you** or the **driver** give **us** the wrong location for a **breakdown**
- > Additional fees if **you** or the **driver** cancel a call out and a **recovery operator** needs to be called out again
- > The costs of sending additional **recovery operators** if the **driver** is not with the **vehicle** when a **recovery operator** arrives
- > **Additional transportation costs** in the **UK** if the destination is more than 10 miles' driving distance
- > The cost of sending an additional **recovery operator** due to incorrect information provided regarding **your vehicle** fault. For example, **you** have told **us** **you** have a spare and serviceable wheel with the locking wheel nut key when this may not be the case.

If **you** cancel a call out when a **recovery operator** has been despatched, **we** will not have to refund any money which **you** have paid towards arranging assistance, including any **excess** if applicable.

9. Repaying costs

You must pay **us** within 14 days of **our** request to **you** if **we** have paid:

- > Any costs on **your** behalf which are not covered under the terms of the **policy**; or
- > Any claim **we** subsequently find that all or part of the loss is not covered by the **policy**, **we** can reclaim the difference between what was covered and what was not covered from **you**.

10. Animals

Except for guide dogs or assistance dogs, animals are only permitted in recovery vehicles at the **recovery operator's** discretion. Any animals can remain in **your vehicle** at **your** own risk. **We** will not be responsible for any injury to, or damage caused by any animals. **We** will not be responsible for any costs relating to animals.

11. Attendance times

We do not guarantee how quickly the **recovery operators** will be able to attend to the **vehicle** after **you** report a **breakdown**. **Our** services can be interrupted because of things outside of **our** control including but not limited to extreme weather, riots, and industrial disputes. **We** will always try to take **your** circumstances into account and aim to help **you** as soon as **we** can. **We** will do **our** best to keep **you** updated if this is the case.

12. Fraud

If **you** or any **driver** makes a false, fraudulent or exaggerated claim, **we** will:

- > Treat the **policy** as if it did not exist from the date of the fraud, fraudulent or exaggerated claim
- > Refuse to cover the fraudulent claim and any other claims made after that date
- > Keep the premium.

If this happens, **we** will write to **you** explaining why and **you** must return any payments already made by **us** to do with any fraudulent or exaggerated claims.

13. Recovering from others

It may be possible to recover costs **we** have incurred or amounts **we** have paid under the **policy** from a third party. If **you** have a right of action against a third party, **you** must provide **us** with all reasonable assistance to make a recovery of the costs **we** incurred. **We** will do this in **your** name and at **our** expense. **We** will notify **you** if **we** intend to recover costs from a third party in **your** name.

14. Sanction Limitation and Exclusion

The **insurer** shall not be deemed to provide any cover and shall not be liable to pay any claim or provide any benefit under this insurance if the provision, of such cover, payment of such claim, or provision of such benefit would expose the **insurer** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom**, or United States of America.

15. Road Traffic Accident

In the event of a road traffic accident, **we** will request **your** car insurance details to claim back expenses of any recovery costs from **your** insurer, which may affect **your** no claims bonus with them. **Specialist equipment** is not included, and assistance is limited to **local recovery** to private property. **We** use a third party supplier to help recover these costs.

General exclusions

The following exclusions apply to the whole **policy**.

1. Indirectly occurring losses

This **policy** does not cover any indirectly occurring losses of any nature; this could for example include if **you** are late for an appointment and lose income or needing to stay in a hotel because **you** are unable to use the **vehicle**. However, this exclusion does not apply where **your policy** includes specific cover for certain types of indirect losses that **you** incur because **you** cannot use the **vehicle** as planned. For instance, if **your** cover level is 'National', Section Two includes cover for accommodation if the garage or dealership cannot complete repairs within the same working day (or the next working day if the breakdown happened outside of business hours).

2. Costs not agreed by us

This **policy** does not cover any costs or expenses incurred without **our** agreement.

3. Damage happening during repairs or recovery

This **policy** does not cover any liability, cost, or expense in connection with damage to **your vehicle** or its contents happening whilst it is being recovered, stored or repaired in the course of services provided by **us** or the **recovery operator**.

4. Diagnosis

This **policy** does not cover any liability, cost, or expense in connection with the diagnosis of a fault or cause of **breakdown** by a **recovery operator**.

5. Excess

This **policy** does not cover the cost of the **excess**. **Your schedule** will show if an **excess** applies.

6. Excluded faults

This **policy** will not cover any **breakdown** happening because the **vehicle(s)**:

- a) Are not secure
- b) Have faulty windscreen wipers or windscreen washer jets
- c) Have faulty sunroofs or convertible roofs
- d) Have faulty locks
- e) Faults with the **vehicle** that do not prevent the **vehicle** from being safely and legally driven

This exclusion does not apply if these faults first happen while the **vehicle** is being driven and this compromises the safety of the **driver** or the **passengers**. Under these circumstances **we** can arrange a **local recovery**.

7. Excluded Vehicles

This **policy** does not cover any **vehicle** which:

- a) Has been modified in a way which could affect a **recovery operator's** ability to carry out repairs or recovery using standard equipment; or
- b) Is a minibus or limousine; or
- c) Has been used for public or private hire or reward including but not limited to taxis and couriers; or
- d) Has been used for motor racing, rally, pace making or in any contest or speed trial or practice for any such event; or
- e) Is or has been involved in any destructive testing or rigorous reliability testing.

This exclusion does not apply if **you** gave **us** full details about the **vehicle** and **we** agreed to provide cover, and this is evidenced on the **schedule**.

8. Electronic risks and computer virus

This **policy** does not cover any loss, damage, liability or expense caused by, contributed to, or arising from a single event where the use or operation of any:

- a) System
- b) Software
- c) Malicious code
- d) Virus
- e) Process or

Any other electronic system, which is intended to inflict harm, impacts **your vehicle** and other automobiles at the same time.

9. Fines and penalties

This **policy** does not cover any fines, penalties or charges of any nature including but not limited to congestion or emission charges.

10. Freeze

This **policy** does not cover any loss arising from or in connection with any fault caused by:

- a) Frozen liquids in pipes or tubes, or
- b) Frozen locks, caused by low temperatures.

11. Illegal activities

This **policy** does not cover any **breakdowns** which happen in connection with speeding, alcohol, drug related incidents or any other illegal activities.

12. Indirect costs

Any indirect costs such as lock replacement and new keys.

13. Intentional or wilful damage

This **policy** does not cover any loss arising from or in connection with any fault caused by intentional or wilful damage to the **vehicle** by **you** or the **driver**.

14. Non-specified Matters

This **policy** does not cover anything which is not specifically detailed within this document.

15. Normal upkeep

This **policy** does not cover the cost of normal maintenance.

16. Nuclear risks

This **policy** does not cover any loss, damage or liability caused by, contributed to, or arising from:

- a) Ionising radiation or contamination by radioactivity from an irradiated nuclear fuel or from nuclear waste from the combustion of nuclear fuel; or
- b) The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component thereof.

17. Other organisations' charges

This **policy** does not cover any recovery costs charged by any other organisation, including police recovery, unless **we** have agreed to reimburse **you** at **our** discretion.

18. Overloaded vehicles

This **policy** does not cover any loss, damage, liability, cost or expense if the **vehicle** is overloaded or carrying more **passengers** than it is designed to carry.

19. Recovery after repair

This **policy** does not cover recovery of the **vehicle** to **your address** once it has been repaired.

20. Telephone call charges

Regardless of circumstances, **we** will not be held liable for any costs **you** incur if **you** cannot make a telephone connection to any numbers provided.

21. War

This **policy** does not cover any loss, damage or liability caused by, contributed to, or arising from any results of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, military or usurped power.

22. Windscreen or window damage

This **policy** does not cover any loss relating to windscreen, rear or side window damage including cracks, chips or breakages.

Summary of cover

Your schedule will show the cover level(s) you have purchased for each vehicle(s) or named individual(s).

For 'Local' or 'Local & Home' cover, you can find details in Section One.

For 'National' or 'National & Home' cover, you can find details in Section Two.

For 'European' or 'European & Home' cover, you can find details of your cover in Section Two for breakdowns happening in the UK, and Section Three for breakdowns happening in Europe.

The table below is a summary of what is included for each cover level.

Benefit	Cover level					
	Local	Local & Home	National	National & Home	European	European & Home
Roadside assistance in the UK	✓	✓	✓	✓	✓	✓
Local recovery in the UK	✓	✓	✓	✓	✓	✓
Caravans and trailers	✓	✓	✓	✓	✓	✓
Misfuelling in the UK	✓	✓	✓	✓	✓	✓
Home assistance in the UK	✗	✓	✗	✓	✗	✓
National recovery in the UK	✗	✗	✓	✓	✓	✓
Onward travel in the UK	✗	✗	✓	✓	✓	✓
Vehicle collection in the UK	✗	✗	✓	✓	✓	✓
Emergency overnight accommodation in the UK	✗	✗	✓	✓	✓	✓
Roadside Assistance in Europe	✗	✗	✗	✗	✓	✓
Recovery in Europe	✗	✗	✗	✗	✓	✓
Emergency overnight accommodation in Europe	✗	✗	✗	✗	✓	✓
Onward Travel in Europe	✗	✗	✗	✗	✓	✓
Vehicle Storage and Collection in Europe	✗	✗	✗	✗	✓	✓
Vehicle Repatriation	✗	✗	✗	✗	✓	✓
Missed Connections	✗	✗	✗	✗	✓	✓
Message Relay Service	✓	✓	✓	✓	✓	✓

SECTION 1

Breakdown assistance with Local Recovery in the UK

This Section only applies if **your schedule** shows the cover level is 'Local' or 'Local & Home'. The terms and conditions under this section are in addition to the General Terms and Conditions, General Exclusions, and Claims Conditions.

1) Breakdown Assistance

What is covered:

A) Roadside assistance

✓ **We** will arrange and pay for a **recovery operator** to attend **your vehicle** if it has a **breakdown** during the **period of insurance** happening anywhere in the **UK** and is more than a quarter mile radius from **your address**.

✓ **We** will pay the **recovery operator** to spend up to one hour to make temporary repairs to **your vehicle**, depending on the **vehicle** fault.

B) Misfuelling

✓ **We** will arrange and pay for a **recovery operator** to attend **your vehicle** if it has been accidentally filled with the wrong fuel during the **period of insurance** and this causes a **breakdown** to happen anywhere in the **UK**.

We will pay the **recovery operator** to spend up to one hour to: -

- Drain the fuel tank,
- Dispose of the contaminated fuel, and
- Top up the fuel tank with up to 10 litres of the correct fuel

If this does not resolve the **breakdown**, **we** will recover **your vehicle** up to 10 miles to a destination of **your** choice.

Where **we** are unable to provide this service at the time of **breakdown**, **we** will:

- 1) Complete the fuel drain another day, if the **vehicle** can be left where it is safely, or
- 2) Provide a 10 mile recovery to a local garage, or
- 3) **We** will pay up to £155 for **you** to organise **your** own fuel drainage, providing this has been pre-approved. **You** will have to pay and claim the costs from **us**. **You** will need to provide proof of the receipts.

C) Home assistance

What is not covered

1) Breakdown assistance does not cover:

- ✗ **Breakdown** happening within a quarter mile radius of **your address**, unless the cover level is 'Local & Home', 'National & Home' or 'European & Home'
- ✗ Any fault happening to or caused by any caravans or trailers attached to the **vehicle**
- ✗ Any **vehicle** which does not have valid tax or MOT when the **breakdown** happens, unless it is legally exempt
- ✗ Any **breakdown** because of a fault that happens before cover under the **policy** started
- ✗ Any **breakdown** happening where **we** cannot reach or access the **vehicle**
- ✗ Any **vehicle** which is immobilised due to snow, mud, sand or water
- ✗ Any **vehicle** which **we** cannot safely and legally transport using a standard transporter
- ✗ Any assistance not arranged by **us**
- ✗ More than one hour of repair time
- ✗ Any costs for repairs that happen away from the scene of the **breakdown**
- ✗ The cost of any replacement parts or materials
- ✗ The cost of any **specialist equipment** including but not limited to any winches, cranes, dollies, or skates
- ✗ The cost of any lost fuel
- ✗ Any costs if the **recovery operator** cannot complete the service because the **vehicle** is not carrying a serviceable tyre inflation kit
- ✗ Any costs if the **recovery operator** needs to remove a wheel and **your vehicle** is not carrying the correct locking wheel nut key
- ✗ Any costs if the **vehicle** is not carrying a spare wheel which is in safe working order, unless the **vehicle** is not designed to carry a spare wheel
- ✗ Any **breakdown** that happens because a temporary repair fails, unless the **breakdown**

This only applies if **your schedule** shows the cover level is 'Local & Home', 'National & Home' or 'European & Home'.

- 1) **We** will arrange and pay for a **recovery operator** to attend **your vehicle** if it has a **breakdown** during the **period of insurance** happening at **your address** or within a quarter mile radius from **your address**.
- 2) **We** will pay the **recovery operator** to spend up to one hour to make temporary repairs to **your vehicle**, depending on the **vehicle** fault.
- 3) **We** will pay transportation costs for up to 10 miles' driving distance for the **driver** and up to six **passengers**.

D) Accident Assistance – For **breakdowns** in the **UK**. In the event of a non-fault road traffic accident within the **UK** and within the **period of insurance**, **we** may be able to assist in arranging a hire vehicle and the recovery of any uninsured losses via a panel of specialist representatives or solicitors **we** can help **you** pursue a claim against the third party for:

- 1) Damage caused to **your vehicle**
- 2) Claims for injury or death
- 3) Claims for uninsured losses (for example policy excesses, loss of earnings, travel expenses)
- 4) **Vehicle** repairs

happens on the journey to a garage to make permanent repairs immediately after the temporary repair was made

- ✗ Any assistance if **you** or the **driver** decline the service offered by the **recovery operator**
- ✗ Any costs after the **recovery operator** leaves the scene of the **breakdown** even if the **recovery operator** did not attend to **your vehicle**
- ✗ Any costs if **you** have not maintained the **vehicle** in a roadworthy condition
- ✗ More than 10 miles' transportation costs if the **breakdown** occurs at **your address** or within a quarter mile of **your address**.

Special Conditions

These special conditions apply to 1) Breakdown assistance. If **you** and the **driver** do not keep to these conditions, there will be no cover under 1) Breakdown assistance and **we** will not have to provide any assistance in connection with the **breakdown** under the **policy**.

You and the **driver** must:

- > Pay **us** any **additional transportation costs** by debit or credit card straightaway
- > Immediately pay the **recovery operator** by debit or credit card for any parts they need to supply and fit, or for any **specialist equipment** they need to carry out the service
- > If **we** or the **recovery operator** ask, show proof that the **vehicle** has been serviced and maintained in accordance with the manufacturer's specifications

If there is a puncture and the **vehicle** is fitted with 'run-flat' tyres, the **driver** must attempt to drive to the nearest garage which can complete repairs if it is safe to do so.

Message relay

If **you** ask **us**, **we** will relay telephone messages to other people to let them know what has happened.

2) Local Recovery

This cover only applies if **we** have given assistance under 1) Breakdown assistance or, if **we** or the **recovery operator** decides **your vehicle** cannot be repaired at the scene of the **breakdown** within one hour or at all.

What is covered:	What is not covered
<p>A) Transporting the vehicle, driver and passengers</p> <ul style="list-style-type: none">✓ We will arrange to transport the vehicle, driver, and up to six passengers to either:<ol style="list-style-type: none">1) A suitable garage or dealership OR2) A single destination of your choice.✓ We will pay transportation costs for up to 10 miles' driving distance.✓ If the nearest suitable garage or dealership is more than 10 miles away, we can take you the extra distance at an additional transportation cost, subject to recovery operator availability. You will have to pay us by debit or credit card before this can be arranged. <p>B) Extra cover for caravans and trailer</p> <ul style="list-style-type: none">✓ If the vehicle has a caravan or trailer attached when the breakdown happens, we will pay and arrange transportation of the caravan or trailer to the same location as the vehicle but only if:<ol style="list-style-type: none">1) It is fitted with a standard towing hitch AND2) The caravan or trailer is less than seven metres long including the towing hitch.	<p>2) Local recovery does not cover:</p> <ul style="list-style-type: none">✗ Any toll road or sea transit charges✗ Any assistance not agreed and arranged by us first✗ Any repair or labour costs✗ Any storage costs✗ Any transportation costs beyond 10 miles' driving distance, unless agreed by us first✗ Any costs of transporting the vehicle, driver, and or passengers to more than one destination✗ Any assistance if the caravan or trailer is not fitted with a standard towing hitch✗ Any assistance if the caravan or trailer is more than seven metres in length including the towing hitch.

Special Conditions

These special conditions apply to 2) Local recovery. If **you** and the **driver** do not keep to these conditions, there will be no cover under 2) Local recovery and **we** will not have to provide any assistance in connection with the **breakdown** under the **policy**.

You and the **driver** must:

- > Instruct the garage or dealership to carry out repairs
- > Pay the garage or dealership for the repairs straight away.

SECTION 2

Breakdown assistance with National Recovery in the UK

This Section only applies if **your schedule** shows the cover level is 'National' or 'National & Home' or 'European' or 'European & Home'. This includes all the benefits offered under Section 1 - Breakdown Assistance with Local Recovery in the UK and includes the benefits of 'Local & Home'. The terms and conditions under this section are in addition to the General Terms and Conditions, General Exclusions, and Claims Conditions.

1) Breakdown assistance

What is covered	What is not covered
<p>A) Roadside assistance</p> <ul style="list-style-type: none">✓ We will arrange and pay for a recovery operator to attend your vehicle if it has a breakdown during the period of insurance anywhere in the UK and is more than a quarter mile radius from your address.✓ We will pay the recovery operator to spend up to one hour to make temporary repairs to your vehicle, depending on the vehicle fault. <p>B) Misfuelling</p> <ul style="list-style-type: none">✓ We will arrange and pay for a recovery operator to attend your vehicle if it has been accidentally filled with the wrong fuel during the period of insurance and this causes a breakdown to happen anywhere in the UK.✓ We will pay the recovery operator to spend up to one hour to:<ul style="list-style-type: none">• Drain the fuel tank,• Dispose of the contaminated fuel, and• Top up the fuel tank with up to 10 litres of the correct fuel <p>If this does not resolve the breakdown, we will recover your vehicle up to 10 miles to a destination of your choice.</p> <p>Where we are unable to provide this service at the time of breakdown, we will:</p> <ol style="list-style-type: none">1) Complete the fuel drain another day, if the vehicle can be left where it is safely, or2) Provide a 10 mile recovery to a local garage, or3) We will pay up to £155 for you to organise your own fuel drainage, providing this has been pre- approved. You will have to pay and claim the costs from us. You will need to provide proof of the receipts. <p>C) Accident Assistance – For breakdowns in the UK.</p>	<p>1) Breakdown assistance does not cover:</p> <ul style="list-style-type: none">✗ Breakdown happening within a quarter mile radius of your address, unless the cover level is 'National & Home' or 'European & Home'✗ Any fault happening to or caused by caravans or trailers attached to the vehicle✗ Any vehicle which does not have valid tax or MOT when the breakdown happens, unless it is legally exempt.✗ Any breakdown because of a fault that happens before cover under the policy started✗ Any breakdown happening where we cannot reach or access the vehicle✗ Any vehicle which is immobilised due to snow, mud, sand or water✗ Any vehicle which we cannot safely and legally transport using a standard transporter✗ Any assistance not arranged by us✗ More than one hour of repair time✗ Any costs for repairs that happen away from the scene of the breakdown✗ The cost of any replacement parts or materials✗ The cost of any specialist equipment including but not limited to any winches, cranes, dollies, or skates✗ The cost of any lost fuel✗ Any costs if the recovery operator cannot complete the service because the vehicle is not carrying a serviceable tyre inflation kit✗ Any costs if the recovery operator needs to remove a wheel and your vehicle is not carrying the correct locking wheel nut key✗ Any costs if the vehicle is not carrying a spare wheel which is in safe working order, unless the vehicle is not designed to carry a spare wheel.✗ Any breakdown that happens because a temporary repair fails, unless the breakdown

<p>In the event of a non-fault road traffic accident within the UK and within the period of insurance, we may be able to assist in arranging a hire vehicle and the recovery of any uninsured losses via a panel of specialist representatives or solicitors we can help you pursue a claim against the third party for:</p> <ol style="list-style-type: none"> 1) Damage caused to your vehicle 2) Claims for injury or death 3) Claims for uninsured losses (for example policy excesses, loss of earnings, travel expenses) 4) Vehicle repairs 	<p>happens on the journey to a garage to make permanent repairs immediately after the temporary repair was made</p> <ul style="list-style-type: none"> ✗ Any assistance if you or the driver decline the service offered by the recovery operator ✗ Any costs after the recovery operator leaves the scene of the breakdown even if the recovery operator did not attend to your vehicle ✗ Any costs if you have not maintained the vehicle in a roadworthy condition.
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Special Conditions

These special conditions apply to 1) Breakdown assistance. If **you** or the **driver** do not keep to these conditions, there will be no cover under 1) Breakdown assistance and **we** will not have to provide any assistance in connection with the **breakdown** under the **policy**.

You or the **driver** must:

- > Pay **us** any **additional transportation cost** by debit or credit card straightaway
- > Immediately pay the **recovery operator** by debit or credit card for any parts they need to supply and fit, or for any **specialist equipment** they need to carry out the service
- > If **we** or the **recovery operator** ask, show proof that the **vehicle** has been serviced and maintained in accordance with the manufacturer’s specifications.

If there is a puncture and the **vehicle** is fitted with ‘run-flat’ tyres, the **driver** must attempt to drive to the nearest garage which can complete repairs if it is safe to do so.

2) First Recovery

This cover only applies if **we** have given assistance under 1) Breakdown assistance. Or, if **we** or the **recovery operator** decides **your vehicle** cannot be repaired at the scene of the **breakdown** within one hour or at all.

<p>What is covered</p> <p>A) Recovery</p> <ul style="list-style-type: none"> ✓ We will arrange to transport the vehicle, driver, and up to six passengers to either: <ol style="list-style-type: none"> 1) A suitable garage or dealership OR 2) A single destination of your choice. ✓ We will pay transportation costs for up to 10 miles’ driving distance. However, we will only pay transportation costs for up to 10 miles’ driving distance if the breakdown is due to: <ul style="list-style-type: none"> • Loss of or breakage of keys 	<p>What is not covered</p> <p>1) First recovery does not cover:</p> <ul style="list-style-type: none"> ✗ Any toll road or sea transit charges ✗ Any assistance not agreed and arranged by us first ✗ Any repair or labour costs ✗ Any storage costs ✗ More than 10 miles’ transportation costs if the breakdown is due to: <ul style="list-style-type: none"> • Loss of or breakage of keys • Keys being locked in the vehicle • Accidental misfuelling of the vehicle
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- Keys being locked in the **vehicle**
- Accidental misfuelling of the **vehicle**
- The **vehicle** fails to start
- The **vehicle** running out of fuel
- The **vehicle** running out of charge
- Flat tyres, puncture, or accidental damage to tyres
- Road traffic accident
- Vandalism
- Fire
- Theft or attempted theft
- If the nearest suitable garage or dealership is more than the:
- Transportation distance shown on **your schedule**,
- Or 10 miles' driving distance if **your schedule** does not show a **transportation distance** in miles

we can take **you** the extra distance at an **Additional transportation cost**, subject to **recovery operator** availability. **You** will have to pay **us** by debit or credit card before this can be arranged.

B) Extra cover for caravans and trailers

- ✓ If the **vehicle** has a caravan or trailer attached when the **breakdown** happens, **we** will pay and arrange transportation of the caravan or trailer to the same location as the **vehicle** but only if:
 - 1) It is fitted with a standard towing hitch AND
 - 2) The caravan or trailer is no more than seven metres long including the towing hitch.

- The **vehicle** fails to start
- The **vehicle** running out of fuel
- The **vehicle** running out of charge
- Flat tyres, puncture, or accidental damage to tyres
- Road traffic accident
- Vandalism
- Fire
- Theft or attempted theft
- Any extra transportation costs, unless agreed by **us** first
- ✗ Any costs of transporting the **vehicle, driver**, and or **passengers** to more than one destination
- ✗ Any assistance if the caravan or trailer is not fitted with a standard towing hitch
- ✗ Any assistance if the caravan or trailer is more than seven metres in length including the towing hitch.

Special Conditions

These special conditions apply to 2) First recovery. If **you** or the **driver** do not keep to these conditions, there will be no cover under 2) First recovery and **we** will not have to provide any assistance in connection with the **breakdown** under the **policy**.

You or the **driver** must:

- > Instruct the garage or dealership to carry out repairs
- > Pay the garage or dealership for the repairs straight away.

3) Recovery options when the garage or dealership can't complete repairs the same working day, or the next working day if the breakdown happened outside of business hours.

This cover only applies if **we** have given assistance under 2) First recovery.

We will either:

- a) Recover **you, your vehicle** and **your passengers** to **your address** or **onward destination**, whichever is closest; or
- b) Contribute towards alternative travel for **you** and **your passengers** to **your address** or **onward destination**, whichever is closest or
- c) Contribute towards emergency overnight accommodation for **you** and **your passengers**.

National Recovery	
What is covered ✓ We will arrange and pay to transport the vehicle, driver , and up to six passengers to either: a) Your address OR b) Your onward destination whichever is closest.	What is not covered ✗ Any toll road or sea transit charges ✗ Any assistance not agreed and arranged by us first ✗ Any transportation costs to more than one destination.

Onward Travel	
What is covered If we agree it is necessary to provide onward travel ✓ We will pay towards the reasonable costs of alternative transport OR ✓ A self-drive hire vehicle for the driver and up to six passengers to continue the journey to your onward destination or your address .	What is not covered ✗ Any costs incurred without our agreement ✗ More than £250 in total for all costs in connection with one breakdown ✗ Any fuel, oil, or any other additional costs or expenses in connection with hire or alternative transport ✗ Any insurance premium or excess in connection with hire or alternative transport ✗ Any costs associated with damage, loss, or breakdown of a hire car.

Special Conditions

These special conditions apply to 'Onward travel'. If **you** or the **driver** do not keep to these conditions, there will be no cover under 'Onward travel', and **we** will not have to provide any assistance in connection with the **breakdown** under the **policy**.

You or the **driver** must:

- > Have **our** agreement before arranging transport or vehicle hire
- > Pay the costs and expenses upfront and claim these back from **us**
- > Keep invoices, receipts and other proof and provide these to **us** within 30 days of the loss or sooner if **we** ask.

Important note about vehicle hire:

- > Vehicle hire is subject to the hire company's terms and conditions, these could include restrictions on age, and licence type. The **driver** should carry their driving licence on journeys
- > Any hire agreement is between **you** or the **driver** and the hire company
- > **We** do not guarantee that suitable hire vehicles or non-standard equipment will be available.

Emergency overnight accommodation

What is covered

- ✓ If **we** agree it is necessary to provide alternative accommodation, **we** will pay the necessary and reasonable costs of overnight accommodation, for the **driver** and up to six **passengers**.

What is not covered

- ✗ Any food, drink, or other incidental costs
- ✗ More than £150 per person or more than £500 in total for all costs in connection with one **breakdown**, whilst the **vehicle** is being repaired.
- ✗ Any costs incurred without **our** agreement.

Special Conditions

These special conditions apply to 'Emergency overnight accommodation'. If **you** or the **driver** do not keep to these conditions, there will be no cover under 'Emergency overnight accommodation' and **we** will not have to provide any assistance in connection with the **breakdown** under the **policy**.

You or the **driver** must:

- > Have **our** agreement before arranging accommodation
- > Pay the costs and expenses upfront and claim these back from **us**
- > Keep invoices, receipts and other proof and provide these to **us** within 30 days of the loss or sooner if **we** ask.

SECTION 3

European recovery

This Section only applies if **your schedule** shows the cover level is 'European' or 'European & Home'. This includes all the benefits offered under Section 2 - Breakdown Assistance with National Recovery in the UK and includes the benefits of 'Local & Home' if **your schedule** shows the cover level as 'European & Home'.

Cover under Section three – European recovery only applies if:

- > The maximum duration of any one trip to **Europe** is not more than 31 calendar days, or the duration for 'Single trip European Recovery' if one is specified in **your schedule**
- > The **vehicle** is not outside of the **UK** for more than 90 calendar days in any one **period of insurance**.

The terms and conditions under this section are in addition to the General Terms and Conditions, General Exclusions, and Claims Conditions.

1) Roadside assistance in Europe

What is covered	What is not covered
<ul style="list-style-type: none"> ✓ We will arrange and pay for a recovery operator to attend your vehicle if it has a breakdown during the period of insurance happening in Europe. ✓ We will pay the recovery operator to spend up to one hour to make temporary repairs to your vehicle, depending on the vehicle fault. 	<p>1) Roadside assistance in Europe does not cover:</p> <ul style="list-style-type: none"> ✗ More than £60 in recovery costs if the breakdown happens on a European motorway ✗ Any fault happening to or caused by any caravans or trailers attached to the vehicle ✗ Any vehicle which does not have valid tax or MOT when the breakdown happens, unless it is legally exempt ✗ Any breakdown because of a fault that happens before cover under the policy started ✗ Any breakdown happening where we cannot reach or access the vehicle ✗ Any vehicle which is immobilised due to snow, mud, sand or water ✗ Any vehicle which we cannot safely and legally transport using a standard transporter ✗ Any assistance not arranged by us ✗ More than one hour of repair time ✗ Any costs for repairs that happen away from the scene of the breakdown ✗ The cost of any replacement parts or materials ✗ The cost of any specialist equipment including but not limited to any winches, cranes, dollies, or skates ✗ The cost of any lost fuel ✗ Any costs if the recovery operator cannot complete the service because the vehicle is not carrying a serviceable tyre inflation kit

- * Any costs if the **recovery operator** needs to remove a wheel and your **vehicle** is not carrying the correct locking wheel nut key.
- * Any costs if the **vehicle** is not carrying a spare wheel which is in safe working order, unless the **vehicle** is not designed to carry a spare wheel.
- * Any **breakdown** that happens because a temporary repair fails, unless the **breakdown** happens on the journey to a garage to make permanent repairs immediately after the temporary repair was made
- * Any assistance if **you** or the **driver** decline the service offered by the **recovery operator**
- * Any costs after the **recovery operator** leaves the scene of the **breakdown** even if the **recovery operator** did not attend to **your vehicle**
- * Any costs if **you** have not maintained the **vehicle** in a roadworthy condition
- * Any fault that occurs due to mis-fuelling the **vehicle** in **Europe**.

Special Conditions

These special conditions apply to 1) Roadside assistance in **Europe**. If **you** or the **driver** do not keep to these conditions, there will be no cover under 1) Roadside assistance in **Europe** and **we** will not have to provide any assistance in connection with the **breakdown** under the **policy**. Please note pay on use is not available in **Europe**.

You or the **driver** must:

- > Pay **us** any additional costs of **specialist equipment** by debit or credit card straightaway
- > Pay the **recovery operator** for any parts they need to supply and fit by debit or credit card straightaway
- > Pay the costs of recovery from a **European** motorway upfront and claim these back from **us**
- > If **we** or the **recovery operator** ask, show proof that the **vehicle** has been serviced and maintained in accordance with the manufacturer's specifications.

If there is a puncture and the **vehicle** is fitted with 'run-flat' tyres, the **driver** must attempt to drive to the nearest garage which can complete repairs if it is safe to do so.

2) First Recovery

This cover only applies if **we** have given assistance under 1) Roadside assistance in **Europe**. Or, if **we** or the **recovery operator** decide **your vehicle** cannot be repaired at the scene of the **breakdown** within one hour or at all.

What is covered	What is not covered
<p>A) Recovery</p> <ul style="list-style-type: none">✓ We will arrange to transport the vehicle, driver, and up to six passengers to the nearest suitable garage or dealership <p>B) Extra cover for caravans and trailers</p> <ul style="list-style-type: none">✓ If the vehicle has a caravan or trailer attached when the breakdown happens, we will pay and arrange transportation of the caravan or trailer to the same location as the vehicle but only if:<ul style="list-style-type: none">• It is fitted with a standard towing hitch AND• The caravan or trailer is no more than seven metres long including the towing hitch.	<p>2) First Recovery does not cover:</p> <ul style="list-style-type: none">✗ Any assistance not agreed and arranged by us first✗ Any repair or labour costs✗ Any storage costs✗ Any costs of transporting the vehicle, driver, and or passengers to more than one destination✗ Any assistance if the caravan or trailer is not fitted with a standard towing hitch✗ Any assistance if the caravan or trailer is more than seven metres in length including the towing hitch.

Special Conditions

These special conditions apply to 2) First recovery. If **you** or the **driver** do not keep to these conditions, there will be no cover under 2) First recovery and **we** will not have to provide any assistance in connection with the **breakdown** under the **policy**.

You or the **driver** must:

- > Instruct the garage or dealership to carry out repairs
- > Pay the garage or dealership for the repairs straight away.

3) European Overnight Accommodation

This cover only applies if **we** have given assistance under 2) First recovery and the garage or dealership cannot complete repairs within the same working day as the **breakdown**, or the following working day if the **breakdown** happens after business hours.

What is covered:	What is not covered
<p>✓ We will pay the necessary and reasonable cost of overnight accommodation, for the driver and up to six passengers whilst the vehicle is being repaired.</p>	<p>3) European Overnight Accommodation' does not cover:</p> <ul style="list-style-type: none">✗ Any food, drink, or other incidental costs✗ More than £150 per person or more than £500 in total for all costs in connection with one breakdown.

Special Conditions

These special conditions apply to 3) European overnight accommodation. If **you** or the **driver** do not keep to these conditions, there will be no cover under 3) European overnight accommodation and **we** will not have to provide any assistance in connection with the **breakdown** under the **policy**.

You or the **driver** must:

- > Have **our** agreement before arranging accommodation
- > Pay the costs and expenses upfront and claim these back from **us**
- > Keep invoices, receipts and other proof and provide these to **us** within 30 days of the loss or sooner if **we** ask.

4) European Vehicle Storage and Collection

This cover only applies if **we** have given assistance under 2) First recovery and the **vehicle** needs to be left with the garage or dealership while it is being repaired.

What is covered	What is not covered
A) Storage costs ✓ We will pay the necessary and reasonable costs of storing the vehicle if we agree.	4) European Vehicle Storage and Collection does not cover:
B) Travel costs ✓ We will pay the necessary and reasonable travel costs and expenses for you or a driver to collect the vehicle once repairs are complete.	✗ More than £1,000 in total for all costs and expenses incurred for travel.
	✗ More than £1,000 in total for all costs and expenses incurred for storage.

Special Conditions

These special conditions apply to 4) European Vehicle Storage and Collection. If **you** or the **driver** do not keep to these conditions, there will be no cover under 4) European Vehicle Storage and Collection and **we** will not have to provide any assistance in connection with the **breakdown** under the **policy**.

You or the **driver** must:

- > Have **our** agreement before arranging storage
- > Pay the costs and expenses upfront and claim these back from **us**
- > Keep invoices, receipts and other proof and provide these to **us** within 30 days of the loss or sooner if **we** ask.

5) Repatriation

This cover only applies if **we** have given assistance under 2) First recovery and the **vehicle** is not repaired after:

- > 48 hours of the **breakdown**
OR
- > By the planned return date.

What is covered	What is not covered
<p>A) Transportation</p> <ul style="list-style-type: none">✓ We will arrange and pay to transport the vehicle, driver and up to six passengers to your choice of either:<ul style="list-style-type: none">• Your address OR• Your original destination within the UK or Europe <p>B) Extra accommodation costs</p> <ul style="list-style-type: none">✓ We will pay the necessary and reasonable costs of accommodation you incur during the journey <p>C) You may need to return to the UK and leave your vehicle abroad for repair. If this happens, we will pay up to £1,000 towards your travel expenses to collect the vehicle when the repair is complete.</p>	<p>5) Repatriation does not cover:</p> <ul style="list-style-type: none">✗ Assistance if the vehicle could have been repaired but you or the driver did not pay the garage or dealership in full✗ Assistance if it would cost us more to transport the vehicle than its market value or £10,000 whichever is the lowest.✗ Any toll road or sea transit charges in the UK.

Special Conditions

These special conditions apply to 5) Repatriation. If **you** or the **driver** do not keep to these conditions, there will be no cover under 5) Repatriation and **we** will not have to provide any assistance in connection with the **breakdown** under the **policy**.

You or the **driver** must:

- > Pay the costs and expenses of accommodation upfront and claim these back from **us**
- > Keep invoices, receipts and other proof and provide these to **us** within 30 days of the loss or sooner if **we** ask.

6) Missed Connections

This cover only applies if **we** have given assistance under 1) Roadside assistance in Europe and **you** arrive late at a motorail, or ferry departure point at the start of a booked journey to or from the **UK** and **Europe** which **you** would have been on time for if the **breakdown** did not happen.

What is covered	What is not covered
✓ We will pay for the cost of the first missed connection.	6) Missed Connections does not cover ✗ More than £250 for all claims in total.

Special Conditions

These special conditions apply to 6) Missed Connections. If **you** or the **driver** do not keep to these conditions, there will be no cover under 6) Missed connections and **we** will not have to provide any assistance in connection with the **breakdown** under the **policy**.

You or the **driver** must:

- > Pay the costs of replacement bookings upfront and claim these back from **us**
- > Keep invoices, receipts and other proof including the original and replacement bookings and provide these to **us** within 30 days of the loss or sooner if **we** ask.

How we use your data

Data Protection

When we say 'we/our/us' this means **Jigsaw Insurance Services Limited** in this sub-section.

You must inform all **named individual(s)** that their personal information has been provided to **us** and ensure they know where to find **our** Privacy Notice.

For a full copy of **our** Privacy Notice, which outlines in detail how **we** and any other parties (including, but not limited to, **Wakam UK Limited**) may use any personal data, together with all of **your** rights and how to exercise these, just follow this link: <https://www.rescuemycar.com/privacy-notice/>

To find out how **Wakam UK Limited** will use **your** personal data, please go to this link which will detail their Privacy Notice: <https://www.wakam.com/en/privacy-policy-wakam-uk/>

Your privacy is important to **us**, and **we** assure **you** and any **named individual(s)** that **we** will respect any personal data and only use it as specified in **our** Privacy Notice.

All phone calls, emails and any other written or electronic communications with **us** may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes.

For details about **your** rights and how to exercise them, please visit the link to **our** Privacy Notice above.

You can ask **us** at any time for details of the information that **we** hold about **you**. **You** can submit a request through Jigsaw Insurance Services Limited, 59 Copthall Bridge, Station Parade, Harrogate, HG1 1TT.

Information on products and services

If **you** have confirmed that **you** are happy to be contacted, **we** may send **you** information about other products or services. **We** may contact **you** by letter, email, telephone or SMS. Please be reassured that **we** will not make **your** personal details available to any companies other than those that are contracted by **us** to provide services relating to **your policy** with **us**. If **you** would prefer not to receive information from **us** or wish to change **your** contact preferences, please contact **us**.

Credit searches

To help **us** to prevent fraud and to check **your** identity, **we** may search files made available to **us** by credit reference agencies, who may keep a record of that search.

Fraud Prevention and Detection

In order to prevent and detect fraud **we** may at any time:

- > Share information about **you** with other organisations and public bodies including the Police
- > Check and/or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this. **We** and other organisations may also search these agencies and databases to
- > Help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household
- > Trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or insurance policies
- > Check **your** identity to prevent money laundering, unless **you** show **us** other satisfactory proof of identity
- > Undertake credit searches and additional fraud searches.

If any claim made by **you** or anyone acting on **your** behalf under this **policy** is fraudulent, deliberately exaggerated or intended to mislead, **we** may:

- > Not pay **your** claim; and
- > Recover (from **you**) any payments we have already made in respect of that claim; and
- > Terminate your cover from the time of the fraudulent act; and
- > Inform the police of the fraudulent act.

If **your** cover is terminated from the time of the fraudulent act, **we** will not pay any claim for any **breakdown** which happens after that time and may not return any of the premium(s) already paid.

Other insurers

We may pass information about **you** and this **policy** to other insurance companies with which **we** either reinsure **our** business or who are dealing with a claim made under this **policy**. In addition, information may be passed to other insurance related organisations in common with industry practice.



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