

BREAKDOWN COVER

Terms & Conditions

Should you breakdown or have
an accident please call us on

01423 535 786



Welcome to Rescuemycar.com

Thank you for choosing Rescuemycar.com, one of the fastest growing breakdown providers. We are delighted to welcome you as a member.

Please read this booklet carefully and keep it in a safe place as it contains the Terms and Conditions of your Rescuemycar.com breakdown membership.

To understand the Terms and Conditions that apply to your membership, please make sure you are aware of the type of cover you have purchased. The type of membership and cover you hold, along with the information that you have provided to which your membership is based upon, will be detailed on your Schedule of Cover; issued at inception, renewal or when any adjustments are made to your membership.

You must tell us about any changes to this information as soon as possible, if you do not it could have an impact on your cover.

If you are uncertain of any of the information contained in this booklet then please contact our Customer Service Team on 01423 535 795 where one of our team will be able to help.

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Membership Terms & Conditions

Important Information

IF YOU REQUIRE BREAKDOWN ASSISTANCE

In the event of a breakdown and you require assistance whilst you are within the UK, please call us on [01423 535 786](tel:01423535786).

If you breakdown whilst travelling in Europe, please call us on [+ 44 1423 535 786](tel:+441423535786).

Please note that calls may be recorded for quality and monitoring 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.

- Membership details, including membership number and a return telephone number.
- The location of you and your vehicle and the nature of the fault.
- Registration and make and model of the vehicle.

If you have selected to include an excess on your membership

Any applicable excess must be paid by a credit or debit card before assistance can be arranged. Please refer to your Schedule of Cover to confirm the cover you hold.

If you are not a member or do not have the relevant level of cover

We will happily provide assistance for faults or Incidents that you are not covered for, 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. The costs may vary due to your circumstances.

If you wish to use this service please call [01423 535 786](tel:01423535786) and request the “pay on use service”.

Membership Types

Your Rescuemycar.com membership will either be a vehicle based membership or a personal based membership. Please refer to your Schedule of Cover for confirmation of the type of membership you hold.

All memberships provide cover in the UK and where specified, Europe.

Vehicle based memberships

Cover for the vehicle(s) registered with us no matter who is driving. Please refer to your Schedule of Cover to confirm the vehicle(s) covered under your membership. We reserve the right not to offer assistance to an unregistered Vehicle. Should you change your vehicle at any time during your membership you must inform us immediately.

Personal based memberships

Cover for the person(s) registered under your personal membership as a driver or passenger in any vehicle, including the vehicle registered with us. You must be able to produce acceptable proof of identity at the time of the claim.

If travelling with your vehicle outside of the United Kingdom You must have a European level of cover.

Please note: a breakdown membership is not a replacement for servicing and maintaining a vehicle, the vehicle should be properly serviced and maintained in accordance with the manufacturers' specifications. We may request to see proof of this. If you call us for assistance and our Recovery Operator reports to us that it is evident you have not maintained your vehicle in a roadworthy condition, you will have to pay all the costs arising from the assistance provided.

Membership Period

Your Rescuemycar.com membership is valid for 12 months, unless otherwise specified on your Schedule of Cover. This will be at least 24 hours following purchase of cover.

If you pay for your annual cover under a continuous payment authority, your cover will be automatically renewed at the end of the membership year. You will always be advised of this in advance and have the opportunity to cancel your membership or make any amendments.

Call Out Limits

Your Rescuemycar.com membership covers you for an unlimited number of call outs.

Levels of Cover

ROADSIDE ASSISTANCE WITH LOCAL RECOVERY

What is covered

Following an incident occurring within the UK and more than a mile radius from your registered home address, we will:

- Pay the call out fees and charges for one hour of roadside labour for a Recovery Operator to attend to the scene of the incident to either:

Complete a temporary repair to the vehicle within an hour.

Or if roadside assistance is not available or in the Recovery Operator's opinion, a temporary repair is not possible, we will arrange and pay the costs of transportation of up to 7 passengers, including the Driver, to be recovered to a single destination within 10 miles of the incident.

- If you require, we will relay telephone messages to others and advise them of your predicament.

Please note: recovery cannot be used as a way of avoiding repair costs. If you decline the service being offered we will be unable to offer further assistance once our Recovery Operator has left the scene of the incident. You are responsible for instructing the garage to carry out any repairs. If there is no suitable repairer within 10 miles of the incident an additional mileage charge may be applied.

What is not covered

- Vehicles that are not taxed or do not hold a valid MOT certificate.
- Any request for service where remedial action has not been taken following a previous breakdown or temporary repair being made, unless in transit immediately following a temporary repair to a repairing garage.
- Where service cannot be completed because the vehicle does not carry a serviceable spare wheel (not applicable to motorcycles or vehicles which are manufactured without a spare wheel), aerosol repair kit, appropriate jack or, the locking mechanisms for the wheels are not immediately available to remove the wheels.
- Any indirect costs such as lock replacement, new keys and any replacement or repair of tyres.
- Repair and labour costs other than an hour's roadside labour at the scene.
- The cost of any parts, components or materials used to repair the vehicle.
- All things excluded under 'General Cover Exclusions'.

NATIONAL RECOVERY

What is covered

Includes all the benefits offered under 'Roadside Assistance with Local Recovery' plus if the repairs cannot be completed by a local garage within the same working day, we will either:

- Recover you, your vehicle and your passengers to your home or original destination, whichever is closest;
- Contribute towards alternative travel for you and your passengers to your home or original destination, whichever is closest (see General Cover Inclusions for full details);
- Or contribute towards emergency overnight accommodation for you and your passengers (see General Cover Inclusions for full details).

What is not covered

- Vehicles that are not taxed or do not hold a valid MOT certificate.
- Any request for service where remedial action has not been taken following a previous breakdown or temporary repair being made, unless in transit immediately following a temporary repair to a repairing garage.
- Where service cannot be completed because the vehicle does not carry a serviceable spare wheel (not applicable to motorcycles or vehicles which are manufactured without a spare wheel), aerosol repair kit, appropriate jack or, the locking mechanisms for the wheels are not immediately available to remove the wheels.
- The recovery of the vehicle and passengers if repairs can be carried out at or near the scene of the incident within the same working day.
- More than 10 miles recovery, if recovery is due to any of the following reasons: - loss of or breakage of keys, keys locked within your covered vehicle, the use of incorrect fuel, running out of fuel or charge, flat tyre or puncture.
- All things excluded under 'Alternative Travel'.
- All things excluded under 'Emergency Overnight Accommodation'.
- All things excluded under 'Roadside Assistance with Local Recovery'.

AT HOME ASSISTANCE

What is covered

As an addition to either 'Roadside Assistance with Local Recovery', 'National Recovery' or 'European Recovery', you can opt to include Home Assistance. If you purchase this extension you will be covered if:

The incident occurred and is reported when the vehicle is at the registered home address or within a mile radius of the registered home address. If we are unable to repair your vehicle we will recover it to a local garage.

EUROPEAN RECOVERY

What is covered

Includes all of the same benefits as 'National Recovery' whilst in the UK, plus the following cover in Europe:

- We will provide service in Europe where the maximum duration of any single trip does not exceed 31 days and your vehicle is not outside the UK for a total period of more than 90 days in any membership year.
- We will pay the call out fees and charges for one hours roadside labour for a Recovery Operator to attend the scene of the incident to either:
 - Complete a temporary repair to the vehicle
 - Or, if in the Recovery Operator's opinion, a temporary repair is not possible, we will arrange and pay the costs of transportation of up to 7 passengers, including the driver, to be recovered to a single destination within 10 miles of the incident.
- If the vehicle cannot be repaired within 48 hours or any other time that we can agree, we will arrange for your vehicle and up to 7 passengers, including the driver to be transported either to your home or original destination.
- If your vehicle requires storage following an incident in Europe, if agreed we will pay the storage costs.
- If you arrive at a motorail or ferry departure point too late to commence the booked journey due to an incident on the outward or return journey to or from the UK, providing you would have been on time if the incident had not occurred, we will pay the replacement cost of the first missed connection up to £250.

This is offered on a pay and then claim basis. You will need to provide proof of the original and replacement booking.

Please note: regulations are different when you breakdown in Europe, help may take longer in arriving and roadside repairs may not be offered. You must ensure you carry Your V5 registration document with you during your journey.

We will need to know if you are on an outward or return journey and details of your booking arrangements. We may request proof of the outbound and inbound travel dates of your trip.

What is not covered

- The cost of recovery from a European motorway exceeding £60. This is offered on a pay and then claim basis.
- Service where repatriation costs exceed the market value of the vehicle.
- Repatriation to the UK within 48 hours of the original incident, regardless of ferry/motorail bookings or pre-arranged appointments you have made within the UK.
- Repatriation if the vehicle can be repaired but you do not have adequate funds to pay.
- All things excluded under 'National Recovery'.

General Cover Inclusions

ALTERNATIVE TRAVEL – FOR BREAKDOWNS IN THE UK

What is covered

If we agree it is necessary to provide alternative travel we will:

- Pay up to £250 towards the cost of alternative transport or car hire for up to 7 passengers, including the driver, to continue your journey.

Please note: This service is offered for National Recovery in the UK. Car hire is subject to availability and the suppliers Terms and Conditions. It may be provided on a pay and claim basis.

What is not covered

- The cost of alternative transport other than to your home or original destination and a return trip to collect your repaired vehicle.
- Alternative travel if repairs can be carried out at or near the scene of the incident.
- The cost of fuel or oil used in any replacement car and or any additional insurance offered by the supplier of a hire car.
- Hire cars fitted with but not limited to: roof racks and tow bars.

Please note: The car hire agreement will be between you and the relevant supplier and will be subject to that supplier's Terms and Conditions. These will include but not limited to:

- Production of a full driving licence valid at the time of issue of the hire car.
- Production of a credit or debit card with sufficient funds for the supplier to take a deposit.
- Meeting the suppliers required age limitations.
- The excess payable under any insurance for the hire car.

EMERGENCY OVERNIGHT ACCOMMODATION – FOR BREAKDOWNS IN THE UK

What is covered

If we agree it is necessary to provide alternative accommodation we will:

- Pay up to £150 per passenger (including the driver).
- Pay up to a maximum of £500 per incident.

Please note: this service is offered on a pay and then claim basis for National Recovery in the UK. We will only reimburse claims when we receive a valid receipt (which must be produced within 30 days of claim) and where we have agreed it was necessary to offer this service. The maximum payment per Incident will be £500.

What is not covered

- Overnight accommodation if repairs can be carried out at or near the scene of the incident.
- The cost of food, drinks, telephone calls or other incidentals.

ACCIDENT ASSISTANCE – FOR BREAKDOWNS IN THE UK

In the event of a non-fault road traffic accident within the UK and within the membership period, we may be able to assist in arranging a hire vehicle and the recovery of any uninsured losses via our chosen panel of specialist representatives or solicitors.

We can assist you in pursuing a claim against the third party for:

- Damage caused to your vehicle.
- Claims for injury or death.
- Claims for uninsured losses. (E.g. policy excesses, loss of earnings, travel expenses.)
- Vehicle repairs.

CARAVANS AND TRAILERS – FOR BREAKDOWNS IN THE UK AND EUROPE

If your vehicle breaks down and your caravan or trailer is attached, providing the caravan or trailer is fitted with a standard towing hitch and does not exceed 7 metres in length, your caravan or trailer will be recovered to the same destination as your vehicle at no extra cost to you.

What is not covered

- Breakdowns or accidents to the caravan or trailer itself.

MISFUELLING – FOR INCIDENTS IN THE UK

If the incorrect fuel has been added to your vehicle, we will arrange for the draining and disposal of incorrect or contaminated fuel, plus provide up to 10 litres of the correct fuel.

If this does not resolve the incident, we will recover your vehicle up to 10 miles.

General Cover Terms

Applying to all sections

1. We will provide cover if:
 - a) You have met all the Terms and Conditions within this booklet.
 - b) The information provided to us, as far as you are aware, is correct.
2. Cover commences at least 24 hours after purchase and is then limited to local recovery (10 miles) for any claims made in the following 24 hours. An additional charge of £40 is payable for a claim made within this period.
3. Where safe to do so, the driver of the vehicle must remain with or near the vehicle until help arrives.
4. Any membership excess must be paid in advance of assistance being provided.
5. It is your responsibility to take the vehicle to a garage or dealer immediately after any temporary repair, in order to have the fault permanently repaired.
6. Any repairs completed at the roadside, including boost starts, are classed as temporary repairs.
7. In the case of punctures or damage to wheels, if we are unable to repair or replace the tyre and/or wheel at the roadside you will be recovered within 10 miles only.
8. If we are able to carry out a temporary repair at the roadside, you must accept the assistance being provided and immediately pay the Recovery Operator for any parts supplied and fitted by credit or debit card.
9. Except for guide dogs, we will only allow animals recovery vehicles at the Recovery Operator's discretion. Any animals can remain in your vehicle at your own risk. We will not be liable for any injury to animals, or damage caused by them. We will not be responsible for any costs relating to animals.
10. If you cancel a callout when a Recovery Operator has already been dispatched, we may not refund any monies you have paid (including but not limited to your membership excess if applicable) towards arranging assistance. If the Vehicle breaks down again, you may be charged for the second and any subsequent call outs.
11. We reserve the right to charge you for any costs incurred as a result of incorrect location details being provided.
12. In the event you use the service and the fault is subsequently found not to be covered by the membership you have purchased, we reserve the right to reclaim any monies from you in order to pay for the service not covered.
13. The repair must be carried out if the vehicle is recovered to a garage and the garage can repair

- the vehicle within the terms stated. You must have adequate funds to pay for the repair immediately. If you do not have funds available, any further service related to the claim will be denied.
14. You must have adequate funds to pay for alternative transport or overnight accommodation costs immediately. If you do not have funds available, any further service related to the claim will be denied.
 15. We reserve the right to recover your immobilised vehicle in accordance with and subject to any legislation regarding drivers' working hours.
 16. If you have a right of action against a third party, you shall co-operate with us to recover any costs incurred by us.
 17. If you are covered by any other contract or membership for any costs incurred by us, you will be required to reimburse us within 14 days of our request to you for any costs we have paid out.
 18. If you have a road traffic accident you must provide us with your insurance company details when requested. We reserve the right to claim back any cost that may be recovered through your insurance.
 19. 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.
 20. You will be required to reimburse us within 14 days of our request to you any costs we have paid out on your behalf which are not covered under the terms of your membership.
 21. If the cost of recovery to your home or onward destination exceeds the market value of the vehicle, we reserve the right to pay the market value of the vehicle and pay for alternative transport home, rather than providing further assistance.

General Cover Exclusions

Applying to all sections unless otherwise stated this membership does not cover:

1. If the vehicle is deemed to be illegal, untaxed, has no valid MOT, not covered, un-roadworthy or dangerous to transport.
2. Service where a breakdown has occurred within 24 hours of the purchase of the policy.
3. The first £40 of any claim made within 48 hours of cover being purchased.
4. If applicable, the membership excess as shown on your Schedule of Cover.
5. Any liability for the diagnosis of a fault, or cause of a breakdown by our Recovery Operators.
6. Any costs or expenses not authorised by us, including storage charges within the UK.

7. Any winching costs or the use of specialist recovery equipment including; winches, cranes, dollies and skates.
8. Any request for service if the vehicle cannot be reached or is immobilised due to snow, mud, sand or water or where the vehicle is not accessible or cannot be transported safely and legally using a standard transporter.
9. Any damage to your vehicle or its contents whilst being recovered, stored or repaired and any liability or loss arising from any act performed in the execution of the assistance services provided.
10. Any cover which is not specifically detailed within this document.
11. Any request for service when the keys for the vehicle have been stolen or are believed to have been stolen.
12. Claims not notified and authorised prior to expenses being incurred.
13. The charges of any other company, including police recovery, except those authorised by us.
14. During extreme weather, riots, war, civil unrest, industrial disputes, our services can be interrupted. We will resume our service to you as soon as we can in these circumstances.
15. Fines and penalties imposed by courts.
16. Any charges where you, having contacted us, arrange recovery or repairs by other means unless we have agreed to reimburse you.
17. Claims totalling more than £10,000 in any one year.
18. A request for service following any intentional or wilful damage caused by you to your vehicle.
19. Faults with the covered vehicle that do not prevent the vehicle from being safely and legally driven.
20. Incidents caused by failure to maintain the vehicle in a roadworthy condition including maintenance or proper levels of oil and water.
21. Any request for service where the vehicle is overloaded or carrying more passengers than it is designed to carry.
22. Any request for service if the vehicle is being used for motor racing, rallies, public hire, private hire, courier services or any contest or speed trial or practice for any of these.
23. Vehicles that are not secure or have faults with windscreen wipers, windscreen washer jets, electric windows, sun roofs, convertible roofs or locks not working, unless the fault occurs during the course of a journey and your safety is compromised.
24. Any claims relating to the following: -

- a) Vehicles with a laden weight in excess of 3,500 kg (3.5 tonnes) and/or more than 7 metres long, 2.55 metres wide and 3 metres high, unless an additional premium has been agreed and paid.
 - b) Vehicles with modifications which impede our ability to assist in the normal roadside repair or recovery of your vehicle, unless declared and agreed with us prior to taking the cover and declared at the time of notifying an incident.
25. Any false or fraudulent claims (We retain the right to prosecute and or report any fraudulent activity to the police).
 26. Minibuses or limousines unless an additional premium has been agreed and paid.
 27. Failure to comply with requests by us or Our Recovery Operators concerning the assistance being provided.
 28. Recovery of the vehicle to your home once it has been repaired.
 29. Any claims relating to windscreen, rear or side window damage including cracks, chips or breakages.
 30. Any fault caused by frozen liquids in pipes or tubes or frozen locks caused by very low temperatures.
 31. Toll and sea transit charges for the covered vehicle within the UK.
 32. Any cost that would have been incurred if no claim had arisen.
 33. Direct or indirect 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.
 - b) The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component thereof.
 - c) Any results of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, military or usurped power.

Our Rights to Refuse Cover

We reserve the right to refuse to provide service:

1. Where remedial action has not been taken following a previous breakdown or temporary repair being made, unless in transit immediately following a temporary repair to a repairing garage.
2. If you or your passengers are being obstructive in allowing us to provide the most appropriate assistance or are abusive to us or our Recovery Operators.
3. If you have an outstanding debt with us.
4. If, in our opinion, the vehicle is found to be un-roadworthy due to lack of maintenance, unless servicing records can be provided.
5. Where the vehicle is fitted with Run Flat Tyres and you do not drive immediately to the nearest garage able to complete repairs.

Membership Cancellation

Your membership has a cooling off period of 14 days from the start date. If you wish to cancel your membership we will provide a refund of the premium paid minus a cancellation fee. If you have made a claim within this period we will not refund the premium.

Single Trip European Recovery

The 14 day cooling off period does not apply for single trip European cover. If cover is cancelled before the membership start date we will provide a refund of the premium paid minus a cancellation fee.

If cancelled after the membership start date no refund is payable.

To cancel your cover please call Customer Services on 01423 535 795.

The cover is not transferable to any other person.

We reserve the right to cancel your cover by sending 7 days written notice.

Payment for Our Services

Transaction type	Charge
Cancellations – within the first 14 days	£5
Mid-term amendments	£5

Changes to Your Membership

If you pay for your membership under a Continuous Payment Authority (automatic renewal) and your card details change you must notify us immediately.

We reserve the right to make changes to your membership. Advance notification of at least 30 days will be sent for any significant changes.

Renewal

We will notify you of your pending renewal up to 21 days prior to the end of your current membership period, confirming the premium and the Terms and Conditions applicable to the next membership period.

To ensure you benefit from continuous cover, we will renew your membership

each year using our automatic renewal service.

You must notify us at least 7 days prior to renewal if you do not want to renew on this basis.

We reserve the right not to offer renewal of this membership.

Change of Vehicle

This membership only covers the vehicle(s) registered with us unless you have opted for personal membership. You must notify us immediately if you change your vehicle(s) by calling us on 01423 535 795.

If you do not notify us of the new vehicle details, we will not be able to provide you with assistance.

Please note that a change of vehicle will commence a minimum of 24 hours after you have notified us of the change.

Making a Complaint

We aim to give a high level of service at all times. However, if you have a complaint regarding the service provided or how your cover was sold, please contact:

Phone: 01423 535 795
Email: complaints@rescuemycar.com
Post: Rescuemycar.com
4th Floor Clarendon House
Harrogate HG1 1JD

If your complaint is about AmTrust Europe Ltd or the European Recovery terms and conditions, we may refer your complaint to AmTrust Europe Ltd.

We will contact you within three days of receiving your complaint to confirm what

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.

Financial Ombudsman Service

If you have European Recovery and at any stage, you may have the right to contact the Financial Ombudsman Service who can review complaints from eligible complainants.

Further information can be found at

Website: www.financial-ombudsman.org.uk
Phone: 0800 023 4567 or
0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk
Post: Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Financial Services Compensation Scheme

AmTrust Europe Ltd is a member of the Financial Services Compensation Scheme.

General insurance claims are covered by the Financial Services Compensation Scheme. Full details of the cover can be found at www.fcsc.org.uk or by calling them on 0800 678 1100.

Privacy and Data Protection Notice

Data Protection

We are committed to protecting and respecting your privacy in accordance with the current Data Protection Legislation ("Legislation"). For the purposes of the Legislation, the Data Controllers are Jigsaw Insurance Services Plc and AmTrust Europe Ltd (the Insurer). Below is a summary of the main ways in which we process your personal data, for more information please visit our websites at www.rescuemycar.com and www.amtrusteurope.com.

Sensitive Personal Data

Some of the personal information, such as information relating to health or criminal convictions, may be required by us for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for us to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes set out in our notice.

How we use your personal data and who we share it with

We may use the personal data we hold about you for the purposes of providing insurance, handling claims and any other related purposes (this may include underwriting decisions made via automated means), for offering renewal, research or statistical purposes and to provide you with information, products or services that you request from us or which we feel may interest you. We will also use your data to safe-guard against fraud and money laundering and to meet our general legal or regulatory obligations.

Disclosure of your personal data

We may disclose your personal data to third parties involved in providing products or services to us, or to service providers who perform services on our behalf. These include our group companies, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, solicitors/barristers, accountants, regulatory authorities, and as may be required by law.

International transfers of data

The personal data that we collect from you may be transferred to, processed and stored at, a destination outside the European Economic Area ("EEA"). Amtrust Europe Ltd currently transfer personal data outside the EEA to the USA and Israel. Where we transfer your personal data outside of the EEA, we will take all steps necessary to ensure that it is treated securely and in accordance with the Legislation.

Your rights

You have the right to ask us not to process your data for marketing purposes, to see a copy of the personal information we hold about you, to have your data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask us to provide a copy of your data to any controller and to lodge a complaint with the local data protection authority.

Retention

Your data will not be retained for longer than is necessary and will be managed in accordance with our data retention policy. In most cases the retention period will be for a

period of ten (10) years following the expiry of the insurance contract, or our business relationship with you, unless we are required to retain the data for a longer period due to business, legal or regulatory requirements.

If you have any questions concerning our use of your personal data, please contact the relevant Data Protection Officer, please see websites for full address details.

INSURANCE ADMINISTRATION

The information that you give to us will be used by Us, AmTrust Europe Limited and anybody appointed by us or them for the purposes of administering your membership or a claim. It may be disclosed to AmTrust Group companies in the USA and outside of the European Union, reinsurers and to regulatory authorities for the purposes of monitoring.

Where this happens we will ensure that anyone to whom we send your information agrees to treat it with the same level of protection as if we were dealing with it.

In giving us information about another person, you confirm that they have given you permission to give the information to us and that we may process it (including any sensitive data) for the purposes as set out in these notices.

We may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions). These checks may be made when you take out insurance with us or if you make a claim and the information shared with anyone acting on our behalf to administer your insurance or a claim (e.g. loss adjusters or investigators).

If you have any questions about the personal details held or if you believe our records may be inaccurate, please write to:

Rescuemycar.com
4th Floor Clarendon House
Harrogate
North Yorkshire
HG1 1JD.

INFORMATION ON PRODUCTS AND SERVICES

If you have confirmed 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 and will depend on your chosen preference. 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 membership 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.

TELEPHONE RECORDING

For our joint protection telephone calls may be recorded and monitored by us and our service providers.

CONSUMER INSURANCE (DISCLOSURE AND REPRESENTATIONS) ACT 2012

If you have purchased a European membership you are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to supply accurate and complete answers to all the questions you were asked at the time of insuring with us. It is important that you check your records for the information you have provided and notify us immediately of any changes to these details. Failure to provide accurate and complete information to the best of your knowledge may result in increased premiums, refusal of a claim or your membership being cancelled. You are required to update us with any changes to the information you provided at the time you asked us to insure you. When you tell us about these changes we may adjust the premium. If you do not tell us about these changes, this may result in refusal of a claim or your membership being cancelled.

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 furnish us with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches.

OTHER INSURERS

We may pass information about you and this membership to other insurance companies with which we either reinsure our business or who are dealing with a claim made under this membership. In addition, information may be passed to other insurance related organisations in common with industry practice. These companies will usually be located in countries inside the European Economic Area (EEA). Where information is passed to companies outside of the EEA, We will make sure they comply with the same standards of data security as though they were located inside the EEA.

OUR SERVICE COMMITMENT

If you have any suggestions or comments about how we or our service providers can improve our cover or the service we/they have provided please write to us. We always welcome feedback to enable us to improve products and services.

DEFINITIONS

Some common terms are used throughout this booklet. Wherever the following words and phrases appear in this booklet they will always have these meanings and will be in bold.

‘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.

‘United Kingdom (UK)’

Great Britain, Northern Ireland, the Isle of Man (and, for residents of the Channel Islands only, the Channel Islands).

‘Home’

The UK address that we have registered as the home address of the member at the time of the relevant incident.

‘Incident’

Mechanical or electrical failure, running out of fuel or charge, flat battery, accidental damage to tyres, lost or broken keys or keys locked within the covered vehicle that, in our opinion, prevents you from safely or legally driving your vehicle.

Within the UK only: misfuelling, accident damage, vandalism, fire, theft or attempted theft with recovery up to a maximum of 10 miles of the incident.

‘Local Garage’

A garage or dealership within 10 miles of the place of the incident.

‘Market Value’

The amount that the market would pay for the vehicle. The market value of the vehicle includes factors such as age, make, model, miles travelled and general condition of the vehicle. We may use recognised industry publications, such as Glasses Guide, Parkers, and Auto Trader to assist us in calculating this amount.

‘Membership or Member’

If you have purchased a UK membership: the service is provided by Rescuemycar.com.

If you have purchased a European membership: the insurance cover is underwritten by AmTrust Europe Limited.

‘Membership Period’

Cover commences on the membership inception date specified in your Schedule of Cover, which shall be at least 24 hours following the time you purchased cover.

'Recovery Operator'

Our independent agent that we contract to assist you at the scene of your incident and to recover your vehicle if appropriate.

'Rescuemycar.com or We or Us or Our'

If you have purchased a UK membership: Rescuemycar.com is a trading name of NCI Consultants Ltd, an Appointed Representative of Jigsaw Insurance Services Plc, which is authorised and regulated by the Financial Conduct Authority (Firm Reference 307654).

If you have purchased a European membership: Rescuemycar.com who has placed this insurance with AmTrust Europe Limited, acting on your behalf as your agent and through whom all matters concerning your insurance are handled.

'Schedule of Cover'

Details of the specified vehicle(s), member(s), membership period, level and type of cover.

'Vehicle'

The private car, motorised caravan, motorcycle or light commercial vehicle, which must not exceed 3,500 kg (3.5 tonnes) in gross vehicle laden weight (including any load carried) and not exceed 7 metres long, 2.55 metres wide and 3 metres high, unless an addition premium has been agreed and paid.

'You or Your or Driver or Member'

For personal membership, the member and/or, if the context requires, any joint or family member who has been nominated by the member and for whom the appropriate premium has been paid.

For Vehicle Membership, the member or any person who is travelling with, and who requests assistance for the vehicle that is registered under the membership.

Service Providers and Insurance Undertaking

Operating on behalf of the brand Rescuemycar.com, this service is provided by Vehicle Rescue Network Limited, 4th Floor, Clarendon House, Harrogate HG1 1JD. Registered company number 06700278.

Vehicle Rescue Network Limited is an Appoint Representative of Jigsaw Insurance Services Plc, which is authorised and regulated by the Financial Conduct Authority (Firm Reference 307654).

Our UK memberships are provided by Rescuemycar.com. Pursuant with Article 12 of the Financial Services and Markets Act 2000 (regulated Activities) Order 2001, UK breakdown cover operates outside the scope of the Financial Conduct Authority (FCA).

Our European memberships are underwritten by AmTrust Europe Limited, Registered Office: Market Square House, St James's Street, Nottingham NG1 6FG. Registered Number: 1229676. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and Prudential Regulation Authority (Firm Reference 202189). These details can be checked on the Financial Services Register at www.fca.org.uk.

Unless agreed otherwise, this policy is governed by and should be interpreted under the laws of England and Wales.



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