

Motor Breakdown Cover

The following summary for Motor Breakdown Cover does not contain the full terms and conditions of your breakdown policy contract. For a full explanation of the terms and conditions, please refer to the main policy wording.

How to make a claim

If your vehicle breaks down please call our 24 hour Control Centre on **01274 288488**. Please have your return telephone number, policy number, vehicle registration number and precise location available when requesting assistance.

If your vehicle suffers a breakdown due to a mechanical or electrical failure, lack of fuel, misfuel, flat battery or puncture to the vehicle, service will be provided. We will provide cover as detailed within the policy wording for any breakdown. Cover will apply during the period of insurance and within the territorial limits.

Features & Benefits	Additional Notes (Please see policy terms & conditions for full details of the below)
Cover Level A Summary: Roadside/Recovery up to 10 miles	We will arrange and pay for your vehicle, you and up to 7 passengers to be recovered to the nearest garage able to undertake the repair, your home or original destination up to 10 miles from the scene of the breakdown.
Alternative Travel	We will pay up to £250 (£750 in Europe) towards the cost of alternative transport or car hire. We will also pay up to £100 towards the reasonable cost of alternative transport for one person to return and collect the repaired vehicle.
Emergency Overnight Accommodation	We will pay a maximum of £150 for a lone traveller or £75 per person for one night of overnight accommodation including breakfast for you and up to 7 passengers. The maximum payment per incident is £500.
Message Service	If you require, we will pass on two messages to your home or place of work to let them know of your predicament and ease your worry.
Caravans & Trailers	Maximum length 7 metres/23 feet (not including the length of the A-frame and hitch) recovered with the vehicle if the vehicle cannot be repaired roadside.
Keys	Callout and mileage back to the recovery operator's base. All other costs incurred will be at your expense.
Available For an Additional Premium	
Cover Level B Summary: Roadside/Recovery	Blue Cover must be indicated on the policy schedule. In addition to the benefits provided with Jade Cover , your vehicle can be recovered to your home address, or if you would prefer and it is closer, your original destination within the UK.
Cover Level C Summary: Roadside/Recovery/Home	Indigo Cover must be indicated on the policy schedule. In addition to the cover provided with Blue Cover , your vehicle will be covered at your registered home address or within a one-mile radius of your home address.
Cover Level D Summary: Roadside/Recovery/Home/Europe	Violet Cover must be indicated on the policy schedule. In addition to the cover provided with Indigo Cover , your vehicle will also be covered in the following European territories: Albania, Andorra, Austria, Balearics, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland,

	<p>Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Serbia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey (West of Bosphorus) and Vatican City.</p> <p>If you break down on a European Motorway or major public road where private contractors are dispatched to assist you, we will pay a maximum of £150 towards the reimbursement of your costs. Please refer to the General Notes Relating to Europe in your Policy Wording.</p>
--	---

Significant Exclusions (For a full list of exclusions, please refer to the policy terms and conditions)	Exclusion number in policy wording:
Assistance following an accident, theft, fire or vandalism	2
Where service cannot be effected because the vehicle does not carry a serviceable spare wheel, aerosol repair kit, appropriate jack, or the locking mechanisms for the wheels are not immediately available to remove the wheels.	6
The recovery of the vehicle and passengers if repairs can be carried out at or near the scene of the breakdown within the same working day. If recovery takes effect we will only recover to one address in respect of any one breakdown.	10
Any request for service if the vehicle is being used for motor racing, rallies, rental, hire, public hire, private hire, courier services or any contest or speed trial or practice for any of these activities.	13
The cost of any parts, components or materials used to repair the vehicle.	17
The use of specialist equipment occasionally required because the vehicle is not between the kerbs, it has modifications, or nearby obstructions are impeding the usual method of recovery.	19
Any claim within 24 hours of the time the policy is purchased.	22
Any breakdown that occurred before the policy commenced, the vehicle was placed on cover, or before the policy was upgraded.	23
More than six callouts in any one period of insurance.	24
Claims totalling more than £15,000 in any one period of insurance.	25
Any damage or loss to Your Vehicle or its contents and any injury to You or any third party caused by Us or the Recovery Operator. It is Your responsibility to ensure personal possessions are removed from the Vehicle prior to Your Vehicle being recovered.	37

Your Right to Cancel

This policy has a cooling off period of 14 days from the time you receive this information. If you do not wish to continue with the insurance, we will provide a refund of premium paid, providing no claim has been made. You may cancel your policy after the 14 day cooling off period but no refund of premium is available. A refund of premium is not available if the Period of Insurance of the policy is for a period of less than one month. Please call the organisation you purchased this policy from to discuss.

Policy Duration

This Policy does not exceed 12 months unless otherwise stated in the policy terms and conditions.

Choice of Law

This contract is governed by the laws of England and Wales and all communication will be conducted in English.

What to Do if You Have a Complaint

We do everything we can to make sure that our customers get the high standard of service they expect. If you feel you have cause for complaint regarding the information and advice about your policy or a claim under your policy, you should contact:

Please contact the Claims Administrator:

International Breakdown, The Old Clock House, Odsal Road, Bradford, West Yorkshire, BD6 1AQ, 01274 288 488

If your complaint about our claim cannot be resolved by the end of the third working day, the Claims Administrator will pass it to:

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

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

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.
Tel: 0300 123 9 123
Email: compliant.info@financial-ombudsman.org.uk

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

Your Personal Information

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

Great Lakes Insurance SE are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. For claims against the insurers, 90% of the insurance claim is covered, with no upper limit. For compulsory classes of insurance, insurance arranging is covered for 100% of the claim, without any upper limit. Further information about the compensation scheme arrangements is available from the FSCS by telephoning 0800 678 1100 or by visiting www.fscs.org.uk.

Service Provider and Insurer

Your roadside recovery insurance is arranged by Got You Covered Limited & underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Got You Covered Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

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