

## **Motor Breakdown Policy Wording**

Please check Your Policy Schedule to ensure You have the level of cover You need and read the following to help You use the service.

**What to do if You Breakdown**

**If Your Vehicle breaks down please call Our 24 hour Control Centre on: 01274 288488**

**Please have the following information ready to give to Our Rescue Controller who will use this to validate Your policy: -**

- **Your return telephone number with area code.**
- **Your Vehicle registration.**
- **The precise location of Your Vehicle (or as accurate as You are able in the circumstances)**

**We will take Your details and ask You to remain by the telephone You are calling from. Once We have made all the arrangements We will contact You to advise who will be coming out to You and how long they are expected to take. Your mobile phone must therefore be switched on and available to take calls at all times. You will then be asked to return to Your Vehicle.**

**Please remember to guard Your safety always but remain with or nearby Your Vehicle until the Recovery Operator arrives. Once the Recovery Operator arrives at the scene please be guided by their safety advice.**

**If You are broken down on a motorway and have no means of contacting Us or are unaware of Your location, please use the nearest SOS box and advise the Emergency Services of Our telephone number, they will then contact Us to arrange assistance. If the Police or Highways Agency are present at the scene please advise them that You have contacted Us or give them Our telephone number to call Us on Your behalf.**

### **Your Cover**

as shown in Your Policy Schedule

If Your Vehicle suffers a Breakdown, service will be provided in accordance with the policy wording and the cover level You have chosen. Cover will apply during the Period of Insurance.

### **Cover Level A**

**The following service is provided with all levels of cover:**

#### **Roadside Assistance & Recovery**

In the event of a Breakdown which occurs within the Territorial Limits (UK), and more than a one-mile radius/straight line from Your Home Address, We will send help to the scene of the Breakdown and arrange to pay Callout fees and mileage charges needed to repair or assist with the Vehicle.

If, in the opinion of the Recovery Operator, they are unable to repair the Vehicle at the roadside they will assist in the following way: -

Either:

- **Arrange and pay for Your Vehicle, You and up to 7 passengers to be recovered to the nearest garage which can undertake the repair within 10 miles from the scene of the Breakdown.**

Or:

- **If the above is not possible at the time or the repair cannot be made within the same working day, We will arrange for Your Vehicle, You and up to 7 passengers to be transported to Your chosen destination up to 10 miles from the scene of the Breakdown.**

Any recovery must take place at the same time as the initial Callout otherwise You will have to pay for subsequent Callout charges.

If Your Vehicle requires recovery, You must immediately inform Our Rescue Controller of the address You would like the Vehicle taken to. Once the Vehicle has been delivered to the nominated address, the Vehicle will be left at Your own risk.

#### **Alternative Transport\***

We will pay up to £250 (up to £750 in the Territorial Limits (Europe)) towards the reasonable cost of alternative transport or vehicle 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 passenger when not travelling alone for one night on a bed and breakfast basis. The maximum payment per incident is £500.

\*These services will be offered on a pay/claim basis, which means that You must pay initially and We will send You a claim form to complete and return for reimbursement. Before arranging these services, authorisation must be obtained from Our Rescue Controller. The policy will only pay for a hire vehicle which we deem is appropriate for Your requirements and is available at the time assistance is provided. We will only reimburse claims when We are in receipt of a valid invoice or receipt.

Emergency Overnight Accommodation and Alternative Transport benefits are available under the following conditions:

- The Vehicle must be repaired at the nearest suitable garage to the Breakdown location
- The Vehicle cannot be repaired the same working day
- The Breakdown did not occur within 20 miles of Your Home Address
- We will determine which benefit is offered to You by assessing the circumstances of the Breakdown and what is the most cost effective option for Us

#### **Caravans and Trailers**

If Your Vehicle suffers a Breakdown and Your caravan/trailer is attached, providing the caravan/trailer is fitted with a standard towing hitch and does not exceed 7 metres/23 feet in length (not including the length of the A-frame and hitch), Your caravan/trailer will be recovered with Your Vehicle at no extra cost.

#### **Keys**

If You lose, break, or lock Your keys within Your Vehicle, We will pay the Callout and mileage charges back to the Recovery Operator's base or Your Home Address if closer. All other costs incurred, including any Specialist Equipment needed to move the Vehicle, will be at Your expense.

#### **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.

#### **Cover Level B**

If You have opted and paid for **Cover level B** it includes the same benefits as **Cover Level A**, with the addition of Nationwide Recovery.

#### **Nationwide Recovery**

If Your Vehicle cannot be repaired within the same working day in accordance with **Cover level A**, We will arrange for Your Vehicle, You and up to 7 passengers to be transported to Your Home Address, or if You would prefer and it is closer, Your original destination within the Territorial Limits (UK).

Any recovery must take place at the same time as the initial Callout otherwise You will have to pay for subsequent Callout charges.

If Your Vehicle requires recovery, You must immediately inform Our Rescue Controller of the address You would like the Vehicle taken to. Once the Vehicle has been delivered to the nominated address, the Vehicle will be left at Your own risk.

### **Cover Level C**

If You have opted and paid for **Cover level C**, it includes all of the same benefits as **Cover level B**, with the addition of Home Assist.

#### **Home Assist**

We will send help to Your Home Address or within a one-mile radius of Your Home Address in the event Your Vehicle suffers a Breakdown.

If, in the opinion of the Recovery Operator, they are unable to repair Your Vehicle at the roadside, We will arrange and pay for Your Vehicle, You and up to 7 passengers to be recovered to the nearest garage which is able to undertake the repair.

Any recovery must take place at the same time as the initial Callout otherwise You will have to pay for subsequent Callout charges.

If Your Vehicle requires recovery, You must immediately inform Our Rescue Controller of the address You would like the Vehicle taken to. Once the Vehicle has been delivered to the nominated address, the Vehicle will be left at Your own risk.

### **Cover Level D**

If You have opted and paid for **Cover level D**, it includes all of the same benefits as **Cover Level C**, with the addition of assistance within the Territorial Limits (Europe).

**For assistance in Europe, call Us on: 01274 288488**

We will send help to the scene of the Breakdown and arrange to pay Callout fees and mileage charges needed to repair or assist with the Vehicle.

If, in the opinion of the Recovery Operator, they are unable to repair the Vehicle at the roadside We will assist in the following way: -

- Arrange and pay for Your Vehicle, You and up to 7 passengers to be recovered to the nearest garage able to undertake the repair.
- If the Vehicle cannot be repaired within 48 hours or by Your intended return, whichever is the later, We will arrange for Your Vehicle, You and up to 7 passengers to be transported either to Your Home Address, or if You would prefer and it is closer, Your original destination within the Territorial Limits (Europe).

#### **General Notes Relating to Europe**

If You have broken down on a European motorway or major public road, We are generally unable to assist You and You will often need to obtain assistance via the SOS phones. The local services will tow You to a place of safety and You will be required to pay for the service immediately. You can then contact Us for further assistance. We will pay a maximum of £150.00 towards reimbursement of the costs, but We will only reimburse claims when We are in receipt of a valid invoice/receipt. Payment will be made in accordance with the exchange rate on the date of the claim.

If You have broken down in a European Country during a Public Holiday, many services will be closed during the Holiday period. In these circumstances, You must allow Us time to assist You and effect a repair to Your Vehicle. We will not be held liable for any delays in reaching Your destination.

We will provide service in the Territorial Limits (Europe) where the maximum Duration of any single trip does not exceed 90 days. However short term policies (those with a Period of Insurance lasting one month or less) will be limited to a single trip not exceeding the Period of Insurance.

Please ensure You carry Your V5C registration document with You during Your journey. Due to local regulations and customs, You may be required to provide copies of Your V5C registration document. You will be held liable for any costs incurred if copies of Your V5C registration document are not immediately available.

Regulations are different when You Breakdown in Europe and help may take longer in arriving. We will require detailed information from You regarding the location of Your Vehicle. We will need to know if You are on an outward or inward journey and details of Your booking arrangements. When We have all the required information We will liaise with Our European network. You will be kept updated and therefore, You will be asked to remain at the telephone number You called from.

## **General Notes**

### **Uninsured Service**

We can provide assistance for faults that are not covered under this insurance policy or where You would like Us to assist additional passenger numbers who exceed the maximum of 7, stated within this policy. All costs (including an administration fee) must be paid for immediately by credit or debit card.

### **Change of Vehicle**

Our policy only covers the Vehicle registered on Our database, therefore any change must be notified immediately by contacting the organisation You purchased this policy from. Please include Your policy number, the new registration, make, model and colour of Your Vehicle and the date You wish to make the change. If You do not notify Us of the new Vehicle details, We may not be able to supply You with a service.

### **Governing Law**

English Law governs this insurance.

### **Language**

We have chosen to use the English language in all documents and communication relating to this policy.

### **Measurements**

A Home Assist is calculated using a straight line from the Home Address to the location of the Breakdown. All other measurements are calculated using driving distances.

### **Garage Repairs**

Any repairs undertaken by the Recovery Operators at their premises are provided under a separate contract, which is between You and the Recovery Operator.

### **Multiple Vehicle Policies**

Multiple Vehicle policies must be registered to one address within the Territorial Limits (UK).

## **Definitions**

**Where the following words appear in this policy wording they will have the following meaning and they will start with a capital letter.**

### **Accident**

A collision immediately rendering the Vehicle immobile or unsafe to drive.

**Breakdown**

An electrical or mechanical failure, lack of fuel, misfuel, flat battery, or puncture to the Vehicle, which immediately renders the Vehicle immobilised.

**Callout**

The deployment of a Recovery Operator to Your Vehicle.

**Duration**

Commences from the date of Your departure from the UK and ceases upon Your return to the UK for a period not exceeding 90 days.

**Home Address**

The last known address recorded on Our system where Your Vehicle is ordinarily kept.

**Home Assist**

Assistance within a one-mile radius of Your Home Address.

**Period of Insurance**

The duration of this policy as indicated on Your policy schedule for a period not exceeding 12 months.

**Recovery Operator**

The independent technician International Breakdown appoints to attend Your Breakdown.

**Rescue Controller**

The telephone Operator employed by International Breakdown

**Specialist Equipment**

Non-standard apparatus or recovery vehicles which in the opinion of the Recovery Operator are required to recover the Vehicle. Specialist Equipment includes but is not limited to winching, skates, sliders, dolly wheels, donor wheels and a crane lift.

**Suitable Garage**

Any appropriately qualified mechanic or garage which is suitable for the type of repair required and where the remedial work undertaken can be evidenced in writing.

**Territorial Limits (Europe)**

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, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Serbia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey (West of Bosphorus) and Vatican City.

**Territorial Limits (UK)**

Great Britain and Northern Ireland.

**Us, We, Our, Insurers**

UK General Insurance Ltd on behalf of Great Lakes Insurance SE

**Vehicle**

The vehicle(s) shown on Your Policy Schedule as being eligible for this cover.

**You, Your**

The person named as 'the insured' in the schedule.

**Exclusions**

Applying to all sections unless otherwise stated

This insurance does not cover the following: -

1. a) Any caravan/trailer where the total length exceeds 7 metres/23 feet (not including the length of the A-frame and hitch) and where it is not attached to the Vehicle with a standard towing hitch.
- b) Breakdowns or Accidents to the caravan or trailer itself.

2. Assistance following an Accident, theft, fire, or vandalism.
3. Service where glass or windscreens have been damaged.
4. Vehicles that are not secure or have faults with electric windows, sun roofs or locks not working, unless the fault occurs during the course of a journey and Your safety is compromised.
5. Breakdowns caused by failure to maintain the Vehicle in a roadworthy condition including maintenance or proper levels of oil and water.
6. Costs incurred in addition to a standard Callout where service cannot be undertaken at the roadside because the Vehicle is not carrying a serviceable spare wheel it is capable of carrying, an aerosol repair kit, appropriate jack, or the locking mechanisms for the wheels are not immediately available to remove the wheels.
7. Specialist Equipment, additional manpower and/or recovery vehicles, or a recovery further than 10 miles from the scene of the Breakdown if Your Vehicle is immobilised due to snow, mud, sand, water, ice, or a flood.
8. Overloading of the Vehicle or carrying more passengers than it is designed to carry.
9. Any subsequent Callouts for any symptoms related to a claim which has been made within the last 28 days, unless Your Vehicle has been fully repaired at a Suitable Garage, declared fit to drive by the Recovery Operator or is in transit to a pre-booked appointment at a Suitable Garage.
10. 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.
11. Any Vehicle which is not listed on Your Policy Schedule as being eligible for Breakdown cover with Us.
12. Vehicles over 10 years old at the date this policy inceptioned for travel in the Territorial Limits (Europe), or 15 years old for travel in the Territorial Limits (UK).
13. Any request for service if the Vehicle is being used for motor racing, rallies, rental or any contest or speed trial or practice for any of these activities.
14. Any request for service if the Vehicle is being used for public hire, private hire, courier services or practice for any of these activities, unless they have been accepted on cover by us, are noted on your policy schedule and the appropriate premium has been paid
15. Minibuses, commercial vehicles, motorhomes, horseboxes, or limousines, unless they have been accepted on cover by Us, are noted on Your policy schedule and the appropriate premium has been paid,
16. Any claims relating to the following: -
  - a) Vehicles exceeding 3,500 kg (3.5 tonnes) gross Vehicle weight, unless they have been accepted on cover by Us, are noted on Your policy schedule and the appropriate premium has been paid
  - b) Vehicles more than 5.18 metres (17 feet) long, 1.905 metres (6 feet 3 inches) wide and 2.44 metres (8 feet) high, unless they have been accepted on cover by Us, are noted on Your policy schedule and the appropriate premium has been paid
17. Assistance if the Vehicle is deemed to be illegal, untaxed, uninsured, unroadworthy or dangerous to transport.
18. The cost of any parts, components or materials used to repair the Vehicle.
19. Repair and labour costs other than half an hour roadside labour at the scene.
20. 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.
21. The cost of draining or removing contaminated fuel.
22. Storage charges.
23. Any claim within 24 hours of the time the policy is purchased.
24. Any Breakdown that occurred before the policy commenced, the Vehicle was placed on cover, or before the policy was upgraded.
25. More than six Callouts in any one Period of Insurance.
26. Claims totalling more than £15,000 in any one Period of Insurance.
27. Any costs or expenses not authorised by Our Rescue Controllers.
28. The cost of food (other than breakfast when overnight accommodation is provided), drink, telephone calls or other incidentals.
29. Claims not notified and authorised prior to expenses being incurred.
30. The charges of any other company (including Police recovery) other than the Recovery Operator, a car hire agency or accommodation charges which have been authorised by Us.

31. Any charges where You, having contacted Us, effect recovery or repairs by other means unless We have agreed to reimburse You.
32. Any cost that would have been incurred if no claim had arisen.
33. The cost of alternative transport other than to Your destination and a return trip to collect Your repaired Vehicle.
34. The cost of fuel, oil or insurance for a hire Vehicle.
35. Overnight accommodation or car hire charges if repairs can be carried out at or near the scene of the Breakdown within the same working day.
36. Recovery of the Vehicle or Your transport costs to return the Vehicle to Your Home Address once it has been inspected or repaired.
37. 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.
38. We will not pay for any losses that are not directly covered by the terms and conditions of this policy. For example, We will not pay for You to collect Your Vehicle from a repairer or for any time that has to be taken off work because of a Breakdown.
39. Failure to comply with requests by Us or the Recovery Operator concerning the assistance being provided.
40. A request for service following any intentional or wilful damage caused by You to Your Vehicle.
41. Fines and penalties imposed by courts.
42. Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
43. Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation
44. Any direct or indirect consequence of:
  - Irradiation, or contamination by nuclear material; or
  - The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
  - Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
45. Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.  
 For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.  
 For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.
46. Any cover which is not specifically detailed within this policy.

#### **Additional exclusions applying to the European Assistance**

1. Service where repatriation costs exceed the market value of the Vehicle.
2. The cost of recovery from a European motorway exceeding £150.00.
3. Repatriation to the UK within 48 hours of the original Breakdown, regardless of ferry or tunnel bookings for the homebound journey or pre-arranged appointments You have made within the UK.
4. Repatriation if the Vehicle can be repaired but You do not have adequate funds for the repair.
5. Any claim where the Duration of a single trip is planned to or subsequently exceeds 90 days.

#### **General Conditions applying to all sections**

1. Details of Your cover may not reach Us by the time assistance is required. In this unlikely event, We will assist You however before assistance can be provided We will ask to take a pre-authorisation on a credit or debit card for the estimated cost of the assistance. If We receive confirmation that You have adequate cover the reserved funds will be released. If We receive confirmation that You do not have adequate cover We will take payment for any uninsured costs.

2. The driver of the Vehicle must remain with or nearby the Vehicle until help arrives.
3. If a Callout is cancelled by You and a Recovery Operator has already been dispatched, You will lose a Callout from Your policy. We recommend You to wait for assistance to ensure the Vehicle is functioning correctly. If You do not wait for assistance and the Vehicle breaks down again within 12 hours, You will be charged for the second and any subsequent Callouts.
4. We reserve the right to charge You for any costs incurred as a result of incorrect location details being provided.
5. We have the right to refuse to provide the service if You or Your passengers are being obstructive in allowing Us to provide the most appropriate assistance or are abusive to Our Rescue Controllers or the Recovery Operator.
6. Your Vehicle must be registered to and ordinarily kept at an address within the Territorial Limits (UK).
7. Vehicles must be located within the Territorial Limits (UK) when cover is purchased and commences.
8. We can request proof of outbound and inbound travel dates.
9. If in Our opinion the Vehicle is beyond economical repair or the cost of the claim is likely to exceed the market value of the Vehicle in its current condition following the Breakdown, We have the option to pay You the market value of the Vehicle in its current condition and pay Your transportation costs to Your Home Address. It will be Your responsibility to apply for a Certificate of Destruction or other such document and You will be required to pay for any storage costs whilst this is obtained. If You would prefer the Vehicle to be transported to Your Home Address or original destination, this can be arranged but You will need to pay any costs which exceed the market value of the Vehicle in its current condition.
10. We will only pay ferry and toll fees within the confines of the United Kingdom of Great Britain and Northern Ireland.
11. We must be advised immediately at the time of contacting Us for assistance, if Your Vehicle is fitted with alloy wheels. If We are not advised and We are unable to provide the service promptly or efficiently through the agent who will be assisting You, You will be charged for any additional costs incurred.
12. If We are able to repair Your Vehicle at the roadside, You must accept the assistance being provided and immediately pay for any parts supplied and fitted by debit or credit card.
13. The repair must be carried out if the Vehicle is recovered to a dealership and the dealership 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. In the event You use the service and the claim is subsequently found not to be covered by the policy You have purchased, We reserve the right to reclaim any monies from You in order to pay for the uninsured service.
16. We may decline service if You have an outstanding debt with Us.
17. If You have a right of action against a third party, You shall co-operate with Us to recover any costs incurred by Us. If You are covered by any other insurance policy for any costs incurred by Us, You will need to claim these costs and reimburse Us. We reserve the right to claim back any costs that are recoverable through a third party.
18. Recovery Operators comply with laws and regulations limiting the number of hours they can drive for. Regular breaks and 'changeovers' may be required when transporting Your Vehicle.
19. The transportation of livestock (including dogs) will be at the discretion of the Recovery Operator. We will endeavour to help arrange alternative transport but You will need to pay for this service immediately by credit or debit card.
20. Regardless of circumstances, We will not be held liable for any costs incurred if You are unable to make a telephone connection to any numbers provided.
21. The policy is not transferable.
22. If, in Our opinion, the Vehicle is found to be unroadworthy due to lack of maintenance, unless servicing records can be provided, We may terminate Your policy immediately notifying You, by letter to Your Home Address, of what action We have taken.
23. We will provide cover if
  - a) You have met all the terms and conditions within this insurance.
  - b) The information provided to Us, as far as You are aware, is correct.



Should You wish to discuss anything regarding this policy, please contact On Insurance -

- Mail: On Insurance, 50 Heaton Road, Newcastle upon Tyne, NE6 1SE
- Email: info@oninsurance.co.uk
- Telephone: 0344 5761560

### **Cancellation Rights**

If We have reason to believe this policy is not being used in the spirit it was designed for or it becomes apparent there is a breakdown in the relationship between Us and You, We may cancel the policy by sending 7 days' notice to Your Home Address. In such situations, providing no claim has been made, We will refund the unexpired portion of Your premium.

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.

### **Statement of Demands and Needs**

This policy meets the demands and needs of persons wishing to ensure that they are covered in the event of a Breakdown. As with any insurance, it does not cover all situations and You should read the terms and conditions of this policy to make sure that it meets Your specific needs.

### **Our Promise To You**

We aim to provide a high standard of service. Please telephone Us if You feel We have not achieved this and We will do Our best to rectify the problem immediately.

### **Complaints Procedure**

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:

For sales - Please contact The Customer Services Manager at On Insurance at 50 Heaton Road, Newcastle upon Tyne, NE6 1SE, telephone number 0344 5761560 who arranged the Insurance on Your behalf.

If Your complaint about the sale of Your policy cannot be resolved by the end of the next working day On Insurance will pass it to:

Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ

Telephone: 0345 218 2685

Email: customerrelations@ukgeneral.co.uk

For Claims – Please contact International Breakdown, The Old Clock House, Odsal Road, Bradford, West Yorkshire, BD6 1AQ

Telephone: 01274 288 488

If Your complaint about Your breakdown claim cannot be resolved by the end of the next 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](mailto: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.

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.

### **Data Protection Act 1998**

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.

### **Consumer Insurance Act**

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- a) supply accurate and complete answers to all the questions we or the administrator may ask as part of your application for cover under the policy
- b) to make sure that all information supplied as part of your application for cover is true and correct
- c) tell us of any changes to the answers you have given as soon as possible.

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to and renew your policy. If any information you provide is not complete and accurate, this may mean your policy is invalid and that it does not operate in the event of a claim or we may not pay any claim in full.

### **Fraudulent Claims/Fraud**

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

- fails to reveal or hides a fact likely to influence whether we accept your proposal, your renewal, or any adjustment to your policy;
- fails to reveal or hides a fact likely to influence the cover we provide;
- makes a statement to us or anyone acting on our behalf, knowing the statement to be false;
- sends us or anyone acting on our behalf a document, knowing the document to be forged or false;
- makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or
- makes a claim for any loss or damage you caused deliberately or with your knowledge.

If your claim is in any way dishonest or exaggerated, we will not pay any benefit under this policy or return any premium to you and we may cancel your policy immediately and backdate the cancellation to the date of the fraudulent claim. We may also take legal action against you and inform the appropriate authorities.

### **Financial Services Compensation Scheme**

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

### **Service Provider and Insurer**

This 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.

OnHire 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.

Call Recording

To help Us provide a quality service, Your telephone calls may be recorded.

**Cover Level A** *Roadside*

**Cover Level B** *Roadside / Recovery*

**Cover Level C** *Roadside / Recovery / Home Assist*

**Cover Level D** *Roadside / Recovery / Home Assist / Europe*