

Breakdown Cover

Terms and Conditions

Welcome to Bell's Breakdown Service

Welcome to a breakdown service designed especially to suit you. In line with our philosophy of giving you a truly great service at a very reasonable price, Bell Breakdown Service is great value for money.

We provide a 24-hour, 365 day a year service. So, you can rest assured that we will be there for you if your vehicle breaks down at any time.

This booklet describes in detail the additional cover you have bought. A card is attached to this booklet for you. Please detach it, complete the details on the back and keep it in your vehicle.

Welcome again to Bell Breakdown Service.



Garan Pieniazek
General Manager

The following summary for Bell 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 **0800 458 9282** or **01206 714 345**. Please have your return telephone number, policy number and precise location available when requesting assistance.

If your vehicle breaks down due to a mechanical or electrical failure, which occurs during the course of a journey or at home, service will be provided. We will provide cover for any breakdown in accordance with the policy wording and any costs involved with the roadside assistance or recovery to a local garage (excluding parts and labour). This applies during the period of insurance and within the territorial limits detailed within the policy wording.

Features and Benefits

Roadside Assistance & Recovery -

You are able to use this service a maximum number of four times during the policy duration.

Home Assist - You are able to use this service a maximum number of two times during the policy duration.

Alternative Travel*

Emergency Overnight Accommodation*

Message Service

Caravans and Trailers - Maximum length 7 metres (23 feet) recovered with the vehicle if the vehicle cannot be repaired roadside.

Keys - Call out and mileage back to our recovery operator's base. All other costs incurred will be at your expense.

For full details of the above please refer to the policy terms and conditions.

*This service 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 group 1 car hire rate. We will only reimburse claims when we are in receipt of a valid invoice/receipt.

Significant Exclusions - For a full list of exclusions please refer to the policy terms and conditions.

Policy Summary (continued)

This insurance does not cover the following:	Location in Terms and Conditions
1. The cost of any parts, components or materials used to repair the vehicle.	Exclusion 4
2. The cost of alternative transport other than to your destination and a return trip to collect your repaired vehicle.	Exclusion 8
3. 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 affect we will only recover to one address in respect of any one breakdown.	Exclusion 11
4. Overnight accommodation or car hire charges if repairs can be carried out at or near the scene of the breakdown within an agreed time.	Exclusion 12
5. Vehicles running out of fuel.	Exclusion 14
6. Where service cannot be affected 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.	Exclusion 15
7. Any damage to your vehicle or its contents whilst being recovered, stored or repaired and any liability or consequential loss arising from any act performed in the execution of the assistance services provided.	Exclusion 21
8. More than six callouts per policy per year.	Exclusion 30
9. Claims totalling more than £15,000 in any one year.	Exclusion 31

Your right to cancel

You may cancel your policy and receive a full refund providing you inform us within the 14 days after you receive the policy terms and conditions. You may cancel this policy after this period but no refund of premium is available. Please call 0870 549 2000.

Policy Duration

The period of the motor insurance policy which runs concurrent with this Policy and does not exceed 12 months.

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

EUI Limited and Call Assist Ltd are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For further information visit www.FSCS.org.uk

White Rock Insurance Company PCC Limited – Cell BPI (as underwriter) are authorised and regulated by the Guernsey Financial Services Commission (GFSC) and are permitted to conduct insurance business in the United Kingdom. They are not regulated by the Financial Services Authority and so are not members of the FSCS. No equivalent scheme operates in Guernsey.

What to do if you have a complaint

Any enquiry or complaint you have regarding your policy should be addressed in the first instance to the policy administrator: Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex, CO1 1UX. If you are still not satisfied, please write to the policy underwriter: White Rock Insurance Company PCC Limited-Cell BPI, c/o Managing Director, Ultimate Insurance Solutions Limited, Fifth Floor, The Connect Centre, Kingston Crescent, Portsmouth, Hampshire, PO2 8QL. If you still feel that the matter has not been resolved to your satisfaction, whilst Guernsey does not operate a Financial Ombudsman Service you may, short of court action, notify the Guernsey Financial Services Commission of your complaint at the following address: The Insurance Division, Guernsey Financial Services Commission, PO Box 128, La Plaiderie Chambers, La Plaiderie, St Peter Port, Guernsey GY1 3HQ.

For full terms and conditions, please refer to the policy wording sent to you. If you do not have a copy, one can be obtained by writing to Bell, Capital Tower, Greyfriars Road, Cardiff CF10 3AZ.

Service Provider and Insurer:

Supplied by EUI Limited, Capital Tower, Greyfriars Road, Cardiff CF10 3AZ, Registered Company Number 2686904 and is administered by Call Assist Limited, Axis Court, North Station Road, Colchester, Essex CO1 1UX, Registered Company Number 3668383, and is underwritten by White Rock Insurance Company PCC Limited-Cell BPI, PO Box 33, Maison Trinity, Trinity Square, St. Peter Port, Guernsey, GY1 4AT. Home State: Guernsey. The underwriter's liability to the Insured hereunder whether in respect of performance or for loss arising from any breach of it's obligations or otherwise howsoever is limited to the assets of Cell BPI only and accordingly the rights and entitlements of the Insured against the Company in respect of the same is restricted to the available assets of that cell for the time being.

EUI Limited and Call Assist Ltd are authorised and regulated by the Financial Services Authority:

EUI Limited Firm Reference Number: 309378.

Call Assist Ltd Firm Reference Number: 304838.

Your cover explained

Please read the following to help you use the service.

Definitions

us/we	EUI Limited (trading as Bell)
you, the policyholder	The person named 'as the insured' in the schedule
vehicle	The vehicle registered with Bell Breakdown Service
breakdown	An electrical or mechanical failure to the vehicle, which immediately renders the vehicle immobilised
territorial limits	Means Great Britain and Northern Ireland

Insurer Clause

If your vehicle breaks down due to mechanical or electrical failure, which occurs during the course of a journey or at home, service will be provided. We will provide cover for any breakdown in accordance with the policy wording and any costs related to roadside assistance or local garage recovery (excluding parts and labour). This applies during the period of insurance and within the territorial limits. Your Bell Breakdown Service is in addition to your existing Bell car insurance policy. It will be automatically renewed when you renew your Bell car insurance.

Roadside Assistance & Recovery

We will send help to the scene of the breakdown and arrange to pay the callout fees and mileage charges needed to repair or assist with the vehicle. During the

policy term you can use this service up to 4 times. If in the opinion of our Recovery Operator they are unable to repair the vehicle at the roadside we will assist in the following ways:

- arrange and pay for your vehicle, you and up to six passengers to be recovered to the nearest garage able to undertake the repair.
- 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 six passengers to be transported to your home or original destination.

Home Assistance

We will despatch one of our Recovery Operators to your home address or within a one mile radius to repair the vehicle. If the vehicle is not repairable at home, we will authorise recovery to the nearest garage able to undertake the repair. You can use this service twice during the policy term.

Alternative Transport*

If our repairing Recovery Operator is unable to repair your vehicle within the same working day or a period agreed between you and our Rescue Controller, we will pay up to £100.00 (maximum) towards the cost of alternative transport or car hire. We will also pay the cost of a single standard rail ticket for one person to return and collect the vehicle. This service can only be used to complete a journey whilst your vehicle is being repaired a minimum of 20 miles away from your home address.

Emergency Overnight Accommodation*

If we decide to provide alternative accommodation, we will pay a maximum of £60.00 for a lone traveller or £40.00 per person for one night for you and up to 6 passengers. The maximum payment per incident is £280.00.

*This service 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 group 1 car hire rate. We will only reimburse claims when we are in receipt of a valid invoice/receipt.

Caravans and Trailer Cover

If your vehicle breaks down 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, your caravan/trailer will be recovered with your vehicle at no extra cost.

Lost or Broken Keys

If you lose or break your keys, we will pay the call out and mileage charges back to our Recovery Operator's base or your home if closer. All other costs incurred will be at your expense.

Message Service

If you require, we will gladly pass on two messages to your home or workplace to let them know of your circumstances and ease your worry.

General Notes

You may use Home Assistance twice and Roadside Assistance and Recovery 4 times during the policy term in accordance with the policy wording.

This is an insurance policy. You must ensure your vehicle is in a roadworthy condition and regularly serviced. Purchasing this service means there are no circumstances, which you are aware of that, are likely to result in a claim under his insurance.

Any repairs undertaken by our Recovery Operators at their premises are provided under separate contract, which is between you and the garage.

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 6, stated within this policy. All costs (including an administration fee) must be paid for immediately by credit or debit card. If you wish to use this service please call **0800 917 3365** and request the "pay on use 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.

Questions & Answers

What if my vehicle is stolen or vandalised?

In the event that your vehicle is stolen or vandalised, you should contact the Bell Claims line on 0870 549 2100 for help and advice.

Does my membership cover me for any vehicle?

No, it only covers you for the vehicle you have insured with us.

Is there a limit to the distance I can be recovered?

No, if your vehicle cannot be repaired at the roadside or a local garage within the same working day, we will take you, your vehicle and up to 6 passengers home or to your destination anywhere in the UK – whichever is the nearest.

What happens if I want my partner's vehicle to be covered?

Your partner will need to have an insurance policy with Bell to take out this cover with us.

What if I have a problem with my caravan or trailer?

Your policy covers the vehicle for breakdowns only. If your vehicle breaks down and your caravan or trailer is attached, providing it meets the policy requirements, it will be recovered with the vehicle. If you have a problem with your caravan or trailer and not the vehicle, we will be able to help you but you will need to pay for the service immediately by credit or debit card.

What if my trailer contains horses or livestock?

Recovery of a trailer containing livestock is not covered as part of the policy and will be totally at the discretion of the Recovery Operator who attends the scene. If the trailer cannot be recovered with the livestock inside, providing you do not know anyone locally who can help you, we will try to contact a local company, which can provide assistance in transporting the livestock separately. You will need to pay for the additional service immediately by credit or debit card.

What to do if you break down

If your vehicle breaks down please call our 24-hour Control Centre on **0800 458 9282** or **01206 714 345**.

Please have the following information ready to give to our Rescue Controller, who will use this to validate your policy.

1. Your telephone number and area code, which we can call you back on.
2. Your vehicle registration, insurance policy number and scheme code (all on the back of your card).
3. The precise location of your vehicle (or as accurate as you are able to be in the circumstances).
4. Your vehicle make, model and colour together with any specific details which may assist us in locating you quickly.

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 telephone 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 at all times and remain with or near your vehicle until our Recovery Operator arrives. Once our Recovery Operator arrives at the scene please be guided by their safety advice.

If you have 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 police of our telephone number, they will

then contact us to arrange the assistance. If the Police are present, please tell them you have contacted us or give them our number to call us on your behalf.

Exclusions applying to all sections of the policy unless otherwise stated

This insurance does not cover the following:

1. a) Any caravan/trailer where the total length exceeds 7 metres (23 feet) and where it is not attached to the vehicle with a standard towing hitch.
b) Breakdowns to the caravan or trailer itself.
2. Vehicles not insured with us.
3. Minibuses, vans, commercial vehicles or limousines.
4. The cost of any parts, components or materials used to repair the vehicle.
5. Repair and labour costs other than half an hour roadside labour at the scene.
6. Any costs or expenses not authorised by our Rescue Controllers.
7. The cost of food, drink, telephone calls or other incidentals.
8. The cost of alternative transport other than to your destination and a return trip to collect your repaired vehicle.
9. The cost of fuel, oil or insurance for a hire car.
10. Service if you already owe us money.
11. 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.
12. Overnight accommodation or car hire charges if repairs can be carried out at or near the scene of the breakdown within an agreed time.
13. Breakdowns caused by failure to maintain the vehicle in a roadworthy condition including maintenance or proper levels of oil and water.
14. Vehicles running out of fuel.
15. Where service cannot be delivered 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.
16. Any request for service if the vehicle cannot be reached or is immobilised due to snow, mud, sand or flood or where the vehicle is not accessible or cannot be transported safely and legally using a standard transporter.
17. 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 activities.
18. Overloading of the vehicle or carrying more passengers than it is designed to carry.
19. Claims not notified and authorised prior to expenses being incurred.
20. The charges of any other company (including police recovery) other than our Recovery Operator or of car hire or accommodation charges except those authorised by us.

21. Any damage to your vehicle or its contents whilst being recovered, stored or repaired and any liability or consequential loss arising from any act performed in the execution of the assistance services provided.
22. 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.
23. Any false or fraudulent claims.
24. Failure to comply with requests by us or our Recovery Operators concerning the assistance being provided.
25. Fines and penalties imposed by courts.
26. Any charges where you, having contacted us, affect recovery or repairs by other means unless we have agreed to reimburse you.
27. Ferry and Toll charges outside of mainland UK.
28. Any claims relating to the following:
 - a) Vehicles in excess of 3,175 kg (3.5 tonnes).
 - 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.
 - c) Non-standard, customised or modified vehicles unless declared and agreed with us prior to taking the insurance.
29. Any request for service where remedial action has not been taken within 2 working days following a previous breakdown or temporary repair being made, unless in transit between a temporary repair and a repairing garage.
30. More than six callouts per policy per year.
31. Claims totalling more than £15,000 in any one year.
32. Any cost recoverable under any other insurance policy that you may have.
33. Storage charges.
34. Vehicles that are not secure or have faults with electric windows, sunroofs or locks not working, unless the fault occurs during the course of a journey and your safety is compromised.
35. Assistance if the vehicle is deemed to be illegal, untaxed, uninsured, unroadworthy or dangerous to transport.
36. Recovery of the vehicle or your transport costs to return the vehicle to your home once it has been inspected or repaired.
37. Any cost that would have been incurred if no claim had arisen.
38. The cost of draining or removing contaminated fuel.

39. A request for service following any intentional or wilful damage caused by you to your vehicle.
40. Service where glass or windscreens have been damaged or broken as a result of an accident, theft or act of vandalism.
41. Any cover which is not specifically detailed within this policy.

General Conditions applying to all sections

1. 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.
2. The policy is not transferable.
3. The driver of the vehicle must remain with or nearby the vehicle until help arrives.
4. We can request proof of outbound and inbound travel dates.
5. We may cancel the policy by sending 7 days notice to your last registered address.
6. We may decline service if you have an outstanding debt with us.
7. We will only pay ferry and toll fees within the confines of the United Kingdom and Northern Ireland.
8. 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.
9. Vehicles unable to carry a serviceable spare wheel or an aerosol repair kit will be recovered to an appropriate local garage only. An excess of £40.00 must be paid immediately by credit or debit card before assistance can be provided.
10. If we are able to repair your vehicle roadside, you must accept the assistance being provided and immediately pay for any parts supplied and fitted by credit or debit card.
11. If a call out is cancelled by you and a recovery operator has already been dispatched, you will lose a call out 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 call outs.
12. 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 our Recovery Operators.
13. 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 registered address, of what action we have taken.
14. In the event you use the service and the fault 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.

15. 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.
16. 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.
17. If the vehicle is beyond economical repair we have the option to offer the market value of the vehicle to you and pay for alternative transport home.
18. We reserve the right to recover your immobilised vehicle in accordance with and subject to any legislation which affects drivers working hours.
19. The transportation of livestock (including dogs) will be at the discretion of the recovery operator. Alternative transport can be arranged but you will need to pay for this service immediately by credit or debit card.
20. 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.
21. 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.
22. You may cancel your policy and receive a full refund providing you inform us within the 14 days after you receive the policy terms and conditions. You may cancel this policy after this period but no refund of premium is available. Please call 0870 549 2000.
23. We reserve the right to charge you for any costs incurred as a result of incorrect location details being provided.

Should you wish to contact us, please send your correspondence to our head office:

Customer Services, Call Assist Ltd, Axis Court, North Station Road, Colchester CO1 1UX.

Complaints Procedure

Any enquiry or complaint you have regarding your policy should be addressed in the first instance to the policy administrator:

Complaints Department, Call Assist Ltd, Axis Court, North Station Road, Colchester CO1 1UX.

If you are still not satisfied, please write to the policy underwriter:

White Rock Insurance Company PCC Limited-Cell BPI, c/o Managing Director, Ultimate Insurance Solutions Limited, Fifth Floor, The Connect Centre, Kingston Crescent, Portsmouth, Hampshire PO2 8QL.

Please provide details of your policy and in particular your policy number, to help

your enquiry to be dealt with speedily. If you are still not completely happy with the result of your complaint please contact Ultimate Insurance Solutions Limited again.

If you still feel that the matter has not been resolved to your satisfaction, whilst Guernsey does not operate a Financial Ombudsman Service you may, short of court action, notify the Guernsey Financial Services Commission (our regulator) of your complaint at the following address: The Insurance Division, Guernsey Financial Services Commission, PO Box 128, La Plaiderie Chambers, La Plaiderie, St Peter Port, Guernsey GY1 3HQ.

Financial Services Compensation Scheme

EUI Limited and Call Assist Ltd are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For further information visit www.FSCS.org.uk.

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Service Provider and Insurer:

This service is supplied by EUI Limited, Capital Tower, Greyfriars Road, Cardiff CF10 3AZ, Registered Company Number 2686904 and is administered by Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex CO1 1UX, Registered Company Number 3668383, and is underwritten by White Rock Insurance Company PCC Limited-Cell BPI, PO Box 33, Maison Trinity, Trinity Square, St. Peter Port, Guernsey GY1 4AT Home State: Guernsey.

The Underwriter's liability to the Insured hereunder whether in respect of performance or for loss arising from any breach of it's obligations or otherwise howsoever is limited to the assets of Cell BPI only and accordingly the rights and entitlement of the Insured against the Company in respect of the same is restricted to the available assets of that cell for the time being.

EUI Limited and Call Assist Ltd are authorised and regulated by the Financial Services Authority:
EUI Limited Firm Reference Number:
309378.

Call Assist Ltd Firm Reference Number:
304838.

Breakdown Cover

For breakdown assistance call:

0800 458 9282

(or 01206 714 345)



In the event of a breakdown please quote

Vehicle registration number

Scheme code
BLCAR3679

Insurance policy number

Breakdown Enquiries

0800 458 9282 / 01206 714 345

Bell Claims

0870 549 2100

Service Level:

- Roadside
- Recovery
- Home Assist