

# Breakdown Cover

Terms and Conditions

## Welcome to Bell's Breakdown Service

Welcome to Bell and thank you for taking out our Breakdown Cover. We are confident our friendly, fast and efficient service will ensure you remain a satisfied customer now and for years to come.

This booklet explains the cover you have bought. If you have any queries call our Customer Services Team on 0871 882 1100 and we'll be happy to help.

Welcome again to Bell.

### **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.

Bell does not make personal recommendations as to the suitability of the Policy to individual circumstances.

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 which follows this Policy Summary.

## Type of Insurance and Cover Motor Breakdown Insurance

### Levels of Cover

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

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

#### Local - Roadside/Local Recovery

Arrange and pay for Your Vehicle, You and up to 6 passengers to be recovered to the nearest garage which is able to undertake the repair, within 10 miles from the scene of the Breakdown.

If the above is not possible at the time or the repair cannot be made that day, We will arrange for Your Vehicle, You and up to 6 passengers to be transported to Your chosen destination up to 10 miles from the scene of the Breakdown.

#### National - Roadside/Recovery

If You have opted and paid for **National** cover, it includes all of the same benefits as **Local** cover plus the following.

Arrange and pay for Your Vehicle, You and up to 6 passengers to be recovered to the nearest garage able to undertake the repair.

If the above is not possible at the time, or a repair cannot be made that day, We will arrange for Your Vehicle, You and up

to 6 passengers to be transported to Your home or original destination whichever is the nearest.

#### National Plus - Home Assist/Roadside/Recovery

If You have opted and paid for **National Plus** cover, it includes all of the same benefits as **National** cover, with the addition of Home Assist. Your Vehicle will be covered at Your registered home address or within a one mile radius of Your home address. You can use Home Assist a maximum of two times and Roadside/Recovery a maximum of four times during the Policy Duration.

#### European - Europe/Roadside/Recovery

If You have opted and paid for **European** cover, it includes all the same benefits as **National** cover and in addition We will provide service in a number of **European** countries where the maximum Duration of any single trip does not exceed 90 days.

Please ensure that You carry Your V5 registration document with You during Your journey. 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.

#### European Plus - Europe/Home Assist/Roadside/ Recovery

If You have opted and paid for **European Plus** cover it includes all the same

benefits as **European** cover with the addition of Home Assist. Your Vehicle will be covered at Your registered home address or within a one mile radius of Your home address.

You can use Home Assist a maximum of two times and Roadside/Recovery a maximum of four times during the Policy Duration.

### 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 quoting BLCAR3679. If You are outside the UK, please call 0044 1206 714 345. Please have Your return telephone number, policy

number and precise location available when requesting assistance.

If Your Vehicle breaks down due to mechanical or electrical failure, which occurs during the course of a journey and more than a one-mile radius from Your home address, 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 recovery to a local garage (excluding parts and labour for all policies and only within 10 miles of the scene of the Breakdown if **Local** cover is indicated on Your policy schedule). This applies during the period of insurance and within the Territorial Limits, detailed within the policy wording.

<b>Features &amp; Benefits Included in all levels of cover.</b>	<b>Additional notes</b> <b>Please see policy terms and conditions for full details of the following.</b>
Roadside Assistance and Recovery within a 10 mile radius of the scene of the Breakdown	If <b>Local</b> cover is specified on the policy schedule, then the cover is restricted to Roadside Assistance and Recovery within a 10 mile radius of the scene of the Breakdown.
Alternative Travel - (Pay and claim basis)	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.
Emergency Overnight Accommodation - (Pay and claim basis)	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.
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 7.0104 metres (23 feet) recovered with the Vehicle if the Vehicle cannot be repaired roadside.
Keys	If You lose Your Vehicle keys We will pay for the call out and mileage back to our Recovery Operator's base. All other costs incurred will be at Your expense.

<b>Features &amp; Benefits</b>	<b>Additional notes</b> Please see policy terms and conditions for full details of the following.
<b>Available for an additional premium:</b>	
Nationwide Recovery	<b>National, National Plus, European or European Plus</b> cover must be specified on the policy schedule.
Home Assist	<p><b>National Plus</b> or <b>European Plus</b> cover must be indicated on policy schedule.</p> <p>Your Vehicle will be covered at Your registered home address or within a one-mile radius of Your home address. You can use Home Assist a maximum of two times and Roadside/Recovery a maximum of four times during the Policy Duration.</p>
Euro Rescue	<p><b>European</b> or <b>European Plus</b> cover must be indicated on policy schedule.</p> <p><b>Countries &amp; Territories Covered:</b> Albania, Andorra, Austria, Balearics, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Canary Isles, Corsica, Croatia, Northern Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Serbia and Montenegro, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey (west of Bosphorous) and Vatican City.</p>

## Significant Exclusions

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

<b>This insurance does not cover the following:</b>	<b>Location in Terms and Conditions</b>
1. The cost of 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 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.	Exclusion 15
7. 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.	Exclusion 17
8. Any damage to Your Vehicle or its contents whilst being recovered, stored or repaired and any liability arising from any act performed in the execution of the assistance services provided. 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.	Exclusion 21
9. More than six callouts per policy per year.	Exclusion 30
10. Claims totalling more than £15,000 in any one year.	Exclusion 31

### **Name of the insurance undertaking**

Red Sands Insurance Company (Europe) Limited, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar.

### **Policy Duration**

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

### **Duration (European Cover)**

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.

### **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 0871 882 1100.

### **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](http://www.FSCS.org.uk).

Red Sands Insurance Company (Europe) Limited is licensed and regulated by the Gibraltar Financial Services Commission under the Insurance Companies Act 1987 of Gibraltar. Red Sands Insurance Company (Europe) is a member of the FSCS.

If Red Sands Insurance Company (Europe) Limited is unable to meet their obligations to You under this contract You may be entitled to compensation from the FSCS. The first £2000 of a claim or policy is protected in full. Above this threshold, 90% of the rest of the claim or policy will be met.

### **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 remain dissatisfied, You may then refer Your complaint to the Financial Ombudsman Service, South Key Plaza, 183 Marsh Wall, London, E14 9SR. Telephone: 0845 080 1800.

### **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 Red Sands Insurance Company (Europe) Limited, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar. Home State: Gibraltar

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

## Terms and Conditions

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.

## Definitions

### Breakdown

an electrical or mechanical failure, which immediately renders the Vehicle immobilised.

### Duration (European Cover)

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 Assist

Your Vehicle will be covered at Your registered address or within a one-mile radius of Your home address. You are able to use this service a maximum of two times during the Policy Duration.

### Policy Duration

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

### Territorial Limits (European Cover)

Albania, Andorra, Austria, Balearics, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Canary Isles, Corsica, Croatia, Northern Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Serbia and Montenegro, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey (west of Bosphorous) and Vatican City.

### Territorial Limits (UK Cover)

England, Northern Ireland, Scotland, Wales, The Channel Islands and Isle of Man.

### Us/We/Our

EUI Limited (trading as Bell), Call Assist Ltd and/or the Underwriters.

### Vehicle

the Vehicle registered with EUI Limited shown on the policy schedule.

### You/Your

the person named on the policy schedule.

## About Your policy

If Your Vehicle breaks down due to mechanical or electrical failure, which occurs during the course of a journey and more than a one-mile radius from Your 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 for all policies and only within 10 miles of the scene of the Breakdown if **Local** cover is indicated on Your policy schedule). This applies during the period of insurance and within Territorial Limits.

## Your Cover as shown in Your policy schedule

### Local Cover

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

If, in the opinion of Our 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 6 passengers to be recovered to the nearest garage within 10 miles from the scene of the Breakdown, able to undertake the repair
- If the above is not possible at the time or the repair cannot be made that day, We will arrange for Your Vehicle, You and up to 6 passengers to be transported to Your chosen destination up to 10 miles from the scene of the Breakdown

### National Cover

If You have opted and paid for **National** cover, it includes all of the same benefits as **Local** cover plus the following:

- Arrange and pay for Your Vehicle, You and up to 6 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 that day, We will arrange for Your Vehicle, You and up to 6 passengers to be transported to Your home or original destination whichever is the nearest

### National Plus Cover

If You have opted and paid for this **National Plus** cover, it includes all of the same benefits as **National** cover, with the addition of Home Assist. Your Vehicle will be covered at Your registered home address or within a one-mile radius of Your home address.

You can use Home Assist a maximum of two times and Roadside/Recovery a maximum of four times during the Policy Duration.

### European Cover

If You have opted and paid for **European** cover it includes all the same benefits as **National** cover and in addition, We will

provide service in a number of European countries where the maximum Duration of any single trip does not exceed 90 days. Please ensure that You carry Your V5 registration document with You during Your journey. 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.

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

If, in the opinion of Our 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 6 passengers to be recovered to the nearest garage able to undertake the repair
- If the Vehicle cannot be repaired within 48 hours or any other time that We can agree, We will arrange for Your Vehicle, You and up to 6 passengers to be transported either to Your home or original destination. During the 48 hours We will pay for the costs of alternative accommodation and alternative transport (to be agreed and authorised with Our Rescue Controllers) before any costs are incurred

## European Plus Cover

If You have opted and paid for **European Plus** cover it includes all the same benefits as **European** cover with the addition of Home Assist. Your Vehicle will be covered at Your registered home address or within a one mile radius of Your home address. You can use Home Assist a maximum of two times and Roadside/Recovery a maximum of four times during the Policy Duration.

For assistance in Europe, call Us on: 00 44 1206 714 345.

## 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 £60.00 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

## Sections applying to all policies

### 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.

\*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 group 1 car hire rate. We will only reimburse claims when We are in receipt of a valid invoice or receipt.

### Caravan and Trailer Cover

If Your Vehicle breaks down and Your caravan/trailer is attached, providing Your 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 Vehicle 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 Assistance**

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**

This is an insurance policy. You must ensure Your Vehicle is in a roadworthy condition and is regularly serviced. Purchasing this service means there are no circumstances, which You are aware of, that are likely to result in a claim under this 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 9173365 and request the “pay on use service”.

### **Governing Law**

The Law of England and Wales governs this insurance.

### **Language**

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

### **The information You need if You Breakdown**

If Your car breaks down please call Our 24 hour Control Centre on 0800 458 9282 or 01206 714 345. If You are outside the UK please call 00 44 1206 714 345.

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

- Your telephone number and area code which We can call You back on
- Your Vehicle registration, insurance policy number and scheme code (BLCAR3679)
- the precise location of Your Vehicle (or as accurate as You are able to be in the circumstances)
- 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 assistance.

If the Police are present, please tell them You have contacted Us or give them Our freephone 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 Vehicle.
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 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.
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, rental, hire, 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 arising from any act performed in the execution of the assistance services provided. 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.
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 willful 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.

42. Any claim where the Duration of a single trip is planned to or subsequently exceeds 90 days.
43. Vehicles over 10 years old unless an additional premium has been paid for **Local, National** or **National Plus** cover.
44. Vehicles over 10 years if **European** or **European Plus** cover is specified on Your policy schedule.

### 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 £60.00.
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.

### 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/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/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 0871 882 1100.
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, write to:  
 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 remain dissatisfied, You may then refer Your complaint to the Financial Ombudsman Service, South Key Plaza, 183 Marsh Wall, London, E14 9SR. Telephone: 0845 080 1800.

## 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](http://www.FSCS.org.uk)

Red Sands Insurance Company (Europe) Limited is licensed and regulated by the Gibraltar Financial Services Commission under the Insurance Companies Act 1987 of Gibraltar. Red Sands Insurance Company (Europe) is a member of the FSCS.

If Red Sands Insurance Company (Europe) Limited is unable to meet their obligations to You under this contract You may be entitled to compensation from the FSCS. The first £2000 of a claim or policy is protected in full. Above this threshold, 90% of the rest of the claim or policy will be met.

## 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 Red Sands Insurance Company (Europe) Limited, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar. Home State: Gibraltar.

EUI Limited Firm Reference Number: 309378.

Call Assist Ltd Firm Reference Number: 304838.

## Call Recording

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

# Notes

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# Notes

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