



Breakdown Cover



This policy is underwritten by AmTrust International Underwriters Ltd. The insurance is effected in England and is subject to the Laws of England and Wales. We have chosen to use the English language in all documentation and communication relating to this policy. The policy is administered by the cover holder Call Assist Ltd.

Demands and Needs

Thank you for taking out our breakdown policy. This policy meets the demands and needs of persons wishing to ensure that they are covered in the event of a vehicle breakdown. As with any insurance, it does not cover all situations and you should read the document, including the General Exclusions and General Conditions, in conjunction with your schedule to make sure that it meets your specific needs.

Changing Your Policy

You should immediately contact 1st Central if you have any questions or need to make any alterations. It is very important that any alterations are notified as soon as they happen, particularly if you change your vehicle. Failure to inform us will delay assistance or even result in assistance being declined.

If you suffer a breakdown involving your vehicle please call:

UK Assistance 0844 414 2569

EU Assistance 00 44 1206 714806

(EU Assistance is only covered if shown on the schedule)



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Breakdown Cover Policy Summary

Some important facts about your Motor Breakdown insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document including the General Exclusions and General Conditions to make sure you understand the cover it provides. When reviewing your policy it should be read in conjunction with your Policy Schedule. This policy runs with your motor insurance policy and does not exceed 12 months, this policy terminates on the same day as your motor insurance policy. European Cover commences from the date of your departure from the UK and ceases on your return to the UK for a period not exceeding 31 consecutive days for a single trip and no more than 90 days in total during any one period of cover. Insurer : AmTrust International Underwriters Ltd.

Significant Features and Benefits	Significant and Unusual Exclusions or Limitations	Policy Section
<p>UK Rescue</p> <p>If you breakdown we will arrange for a vehicle rescue operator to attend and try to restore the vehicles mobility.</p> <p>If your vehicle cannot be made roadworthy your vehicle and up to 6 passengers will be taken to a garage within 10 miles of the place of breakdown to be repaired at your cost.</p>	<p>Breakdowns within a 1 mile radius of your home are not covered.</p> <p>Cover is limited to the vehicle registration on the schedule.</p> <p>Breakdowns within 48 hours of purchasing cover are excluded.</p>	Section A
<p>UK Rescue and Relay (if specifically requested and paid for)</p> <p>Section A plus, if your vehicle cannot be made roadworthy at the place of breakdown and cannot be repaired the same day at a local garage, at our choice we will arrange and pay:</p> <ul style="list-style-type: none"> For the vehicle, driver and up to 6 passengers to be taken to your intended destination or home within the UK, whichever is nearer <p>Or, if you are more than 20 miles from home:</p> <ul style="list-style-type: none"> Bed & breakfast accommodation for one night, or pay up to £100 towards alternative transport/hire car costs to continue your journey And up to £100 for a single standard rail fare for one person to return and collect your vehicle 	<p>Breakdowns within a 1 mile radius of your home are not covered.</p> <p>Cover is limited to the vehicle registration on the schedule.</p> <p>Breakdowns within 48 hours of purchasing cover are excluded.</p> <p>Bed & breakfast is limited to £40 per person, £160 in total.</p> <p>Hire vehicle rates are limited to a group 1 car.</p> <p>We will only recover to one address.</p>	Section B
<p>UK Rescue, Relay and Homestart (if specifically requested and paid for)</p> <p>Section A and B plus, if your vehicle suffers a breakdown at or within a 1 mile of your home we will arrange and pay for a vehicle rescue operator to attend to restore the vehicles mobility.</p> <p>If your vehicle cannot be made roadworthy your vehicle and up to 6 passengers will be taken to a garage within 10 miles of the place of breakdown to be repaired at your cost.</p>	<p>Cover is limited to the vehicle registration on the schedule.</p> <p>Breakdowns within 48 hours of purchasing cover are excluded.</p>	Section C



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<p>UK plus European (if specifically requested and paid for)</p> <p>Section A, B, and C plus, if you breakdown in Europe we will arrange and pay for a vehicle rescue operator to attend to try and restore the vehicle's mobility.</p> <p>If your vehicle cannot be made roadworthy your vehicle and up to 6 passengers will be taken to the nearest garage to be repaired at your cost.</p> <p>If your vehicle cannot be repaired within 48 hours or the date of your intended departure (whichever is greater), provided your vehicle is a maximum of 10 years old at the time of breakdown we will arrange for the vehicle and up to 6 passengers to be transported to your home or original destination. Where agreed by our rescue provider we will also pay:</p> <ul style="list-style-type: none"> • Up to £100 per day towards alternative transport/hire vehicle • Up to £40 per person for the driver and up to 6 passengers per night for bed & breakfast accommodation 	<p>Cover is limited to the vehicle registration on the schedule.</p> <p>Breakdowns within 48 hours of purchasing cover are excluded.</p> <p>Assistance following an accident is not covered</p> <p>For vehicles that exceed 10 years of age at the time of breakdown cover is limited to roadside assistance or recovery to a local garage. We will not pay for alternative transport/hire vehicle or accommodation and we will not transport your vehicle home or to its original destination</p> <p>For vehicles aged 10 years or less at the time of breakdown :</p> <ul style="list-style-type: none"> • Alternative transport/hire vehicle cost are limited to a maximum of £200 • Daily hire vehicle rates are limited to those of a group 1 car • Bed & Breakfast costs are limited to a maximum of £400 	Section D
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Significant Exclusions that apply to the whole policy – For a full list of exclusions, please refer to the policy terms and conditions	Exclusion number in policy wording
The actual cost of repairs, including parts, components and materials	E4
The recovery of the vehicle and passengers if repairs can be carried out at or near the place of breakdown within the same working day	E11
The costs of recovery to more than one address in respect of any one breakdown	E12
Accommodation, alternative transport and hire car costs if repairs can be carried out near the scene of the breakdown within the same working day	E13
Costs relating to damaged wheels or tyres where your vehicle is designed to carry a serviceable spare wheel, aerosol repair kit and for whatever reason does not do so, or where an appropriate jack, or locking mechanisms for the wheels are not immediately available to remove the wheels	E15
Any request where the vehicle is being used for motor racing, rallies, track days, or any contest or speed trial or practice for any of these activities	E18
Any assistance where the vehicle is used for public hire, private hire or courier services	E19
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	E23
Any subsequent call outs 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 our recovery agent, or is in transit to a pre-booked appointment at a suitable garage	E28
More than 4 call outs per policy year	E29
Vehicles of 21 years of age or greater at policy inception. Policies will not automatically renew if the vehicle is 21 years of age at the date of renewal.	E42



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Cancellation Right

We hope you are happy with the cover this policy provides. During the fourteen days 'cooling off' period after initial purchase, you may cancel your policy and your premium will be refunded in full providing you have not made a claim or used the service. In the event of a claim being made during this period, no refund of premium will be made. After the fourteen day 'cooling off' period you have the right to cancel this policy by writing to your intermediary. No refund of premium will be made.

We may cancel this policy by giving you fourteen days notice to your last known UK address. For example, we may cancel the policy if you mislead us by providing incomplete or untruthful information to us or knowingly claim cover for any purpose other than is provided for under this policy. If we do this we will refund any unused part of your premium as long as you have not made a claim during the period of cover. In the event of a claim being made during this period, no refund of premium will be made.

How to make a claim

If your vehicle breaks down please call our 24 hour control centre on the telephone numbers stated within your policy documentation. Please have your return telephone number, vehicle registration number and details of your precise location to hand.

Complaints Procedure

We make every effort to provide the highest standards of service. If on any occasion our service falls below the standard you would expect us to meet, the procedure below explains what you should do.

- You can write to the Coverholder, who will arrange an investigation on our behalf at: Customer Services, Call Assist Limited (Call Assist), Axis Court, North Station Road, Colchester, Essex CO1 1UX
- Or to The Claims Manager, AmTrust International Underwriters Ltd., PO Box 10534, Dublin 2, Republic of Ireland

If the matter still remains unresolved you can then write to: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, Docklands, London E14 9SR

The Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation from either the Financial Services Compensation Scheme (FSCS) in the UK or from the Insurance Guarantee Scheme (IGS) in Ireland if the Insurer cannot meet its liabilities under this policy. The level of compensation provided will depend on the circumstances of the claim. Further information is available from FSCS on +44 207 892 7300 or from the Irish Financial regulator on +353 1 410 4000



Definitions

The following words or phrases have the same meaning wherever they appear in this Policy:

Accident

A collision in the UK immediately rendering the specified **vehicle** immobile or unsafe to drive which has been reported to 1st Central.

Breakdown

Immobilisation of the specified **vehicle** as a result of mechanical or electrical **breakdown**, flat tyre, lack of fuel, wrong fuel or flat battery.

Period of Cover

The duration of this policy as indicated on **your** policy **schedule**

Home

The address last notified to us by 1st Central

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

Schedule

Details of the specified **vehicle**, period of cover and sections of this policy that are covered

Vehicle

The car, motorcycle or light commercial **vehicle** specified on the **schedule** which must be a maximum of:

- 20 years of age at inception
- 3,500kg (3.5 tonnes) when laden
- 5.18 metres (17 feet) long
- 1.905 metres (6 feet 3 inches) wide
- 2.44 metres (8 feet) high

We will also recover with **your vehicle**, at no extra cost, a caravan or trailer that is attached to **your vehicle** at the time of the **breakdown** provided:

- It is fitted with a standard towing hitch
- It does not exceed 7 metres (23 feet) in length

UK

Great Britain, Northern Ireland, Isle of Man and Channel Islands

We/our/us

Call Assist



You, your, driver

The policyholder or any person driving with **your** permission

What to do if you breakdown in the UK

If **you breakdown** please call **our** 24 hour Control Centre on - **0844 414 2569**

You will be asked to provide the following information to our rescue controller who will use this to validate **your** policy cover:

1. **Your** return telephone number (with area code if applicable)
2. **Your** vehicle registration number
3. The precise location of **your vehicle** (or as accurate as **you** can be)

We will take **your** details and ask **you** to remain by the telephone that **you** are calling from. Once **we** have made arrangements we will contact **you** and advise **you** of the expected arrival time of **our** rescue operator. **You** will be asked to remain nearby **your vehicle** until our rescue operator arrives. If **you** have a mobile phone we ask that **you** keep this line free.

If **you** have broken down on a motorway and have no other means of contacting **us**, or are unaware of **your** location, please use the nearest SOS box and give them our telephone number. They will then contact **us** to provide assistance.

If the police attend please tell them that **you** have contacted **us** or give them our telephone number to call **us** on **your** behalf.

To help **us** provide a quality service, telephone calls may be recorded.

Message Service

If **you** ask, **we** will pass on up to 2 messages to let others know of **your** predicament.



Cover

Your schedule shows the sections that **you** have purchased and are in force to the specified **vehicle**. Each section confirms what is and what is not covered during the period of cover.

Keys – Provided with all levels of cover

What is covered:

If **you** break, lose or lock your keys in **your vehicle** we will arrange and pay for **your vehicle** to be recovered to **our** nearest recovery operator's base or **your home** if closer.

What is not covered:

- Assistance within 48 hours of purchasing cover
- All other costs such as storage or the use of specialist equipment, which must be met by **you**



Section A – UK RESCUE

What is covered under section A:

- A1. If **your vehicle** suffers a **breakdown** or is in an accident in the course of a journey more than 1 mile from **your home**, **we** will arrange and pay for a rescue provider to go to the place of **breakdown** to try and restore your **vehicles** mobility.

If in the opinion of **our** rescue provider mobility cannot be restored at the place of **breakdown** **we** will arrange and pay for **your vehicle**, driver and up to 6 passengers to be taken to a local garage within 10 miles of the place of breakdown.

What is not covered under section A:

- Breakdowns within 1 mile of **your home**
- Assistance within 48 hours of purchasing cover
- Recovery to a location more than 10 miles from the place of **breakdown**
- Exclusions that apply to the whole policy in Section E, General Exclusions



Section B – UK RESCUE AND RELAY (only covered if shown in the schedule)

What is covered under section B:

B1. If **you** have opted and paid for this cover **we** will provide all the benefits of section A, plus if **your vehicle** cannot be repaired the same working day at a local garage **we** will either:

B1.1 Arrange and pay for **your vehicle**, driver and up to 6 passengers to be transported to **your home** or original destination within the UK, whichever is nearer. **We** will only recover to one address

The recovery must take place at the same time as the initial callout otherwise **you** will have to pay for subsequent call out 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.

Or

B1.2 Provided **you** are more than 20 miles from **home**, where specifically agreed by **our** rescue operator, to complete a journey we will:

B1.2.1 Pay up to a maximum of £100 towards alternative transport costs or the hire rates of a group 1 car

Or

B1.2.2 Pay up to £40 per person for 1 night bed & breakfast accommodation up to a maximum of £160

And

B1.2.3 Pay the cost of a single standard rail ticket up to a maximum of £100 for one person to return and collect **your vehicle**

Once cover is specifically agreed by us, **you** will be required to organise and initially pay the cost of alternative transport, vehicle hire or accommodation and rail tickets. **We** will only reimburse claims when **we** are in receipt of a valid invoice/receipt, which should be sent to Customer Services, Call Assist Limited, Axis Court, North Station Road, Colchester, Essex CO1 1UX.



What is not covered under Section B:

- **Breakdowns** within 1 mile of **your home**
- Assistance within 48 hours of purchasing cover
- Exclusions that apply to the whole policy in Section E, General Exclusions



Section C – UK RESCUE, RELAY AND HOMESTART (only covered if shown in the schedule)

What is covered under section C:

If you have opted and paid for this cover **we** will provide all the benefits of sections A and B, plus:

C1. **Breakdown** assistance at or within 1 mile of your **home**

What is not covered under section C:

- Assistance within 48 hours of purchasing cover
- Exclusions that apply to the whole policy in Section E, General Exclusions



Section D – UK PLUS EUROPEAN (only covered if shown on the schedule)

Cover under this section can only be taken out before leaving the **UK**. **You** must ensure that **your vehicle** has been serviced in accordance with the manufacturer's recommendations before departure.

What is covered under section D:

If **you** have opted and paid for this cover **we** will provide cover in the specified European countries where the maximum duration of any single trip does not exceed 31 consecutive days and no more than 90 days in total during any one period of cover. Please ensure that **you** carry **your** V5C registration document with **you** together with details of **your** travel arrangements.

European countries covered are:

Albania, Andorra, Austria, Balearics, Belarus, Belgium, Bosnia 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 (excluding Ceuta and Melilla), Sweden, Switzerland, Turkey (west of Bosphorous) and Vatican City.

For assistance in Europe call - **00 44 1206 714806**

In addition to the questions **we** ask in the **UK** to validate your policy **we** will require:

- To know if **you** are on the inward or outward part of **your** journey
- **Your** booking arrangements

Once **we** have all the required information **we** will liaise with our European network. **You** will be asked to remain at the phone number so that **we** can update **you** on progress.

If **you** have broken down on a European motorway or major public road, **we** are sometimes 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 outside the **UK** 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.



If your vehicle breaks down we will:

- D1. Arrange and pay for a rescue provider to go to the place of **breakdown** to try and restore your vehicles mobility. If **your vehicle** cannot be repaired at the place of **breakdown** we will arrange for **your vehicle, driver** and up to 6 passengers to be taken to the nearest garage of our choice able to undertake repairs.
- D2. If **your vehicle** cannot be repaired within 48 hours or the date of your intended departure (whichever is greater), provided **your vehicle** is less than 10 years old at the time of the **breakdown**, we will arrange for **your vehicle, you** and up to 6 passengers to be transported either to **your home** or original destination (whichever is nearer). During the 48 hours, where specifically agreed by **our** rescue provider, we will also:
- D2.1 Pay up to £100 per day towards alternative transport or the hire rates of a group 1 car up to a maximum of £200
- And
- D2.2 Pay up to £40 per person for the **driver** and up to 6 passengers per night for bed & breakfast accommodation up to a maximum of £400

Once cover is specifically agreed by **us**, **you** will be required to organise and initially pay the cost of alternative transport, vehicle hire and accommodation. **We** will only reimburse claims when **we** are in receipt of a valid invoice/receipt, which should be sent to Customer Services, Call Assist Limited, Axis Court, North Station Road, Colchester, Essex CO1 1UX.

What is not covered under section D:

- Any assistance within 48 hours of purchasing cover
- Any assistance following an accident outside the **UK**
- Repatriation, alternative transport, vehicle hire and accommodation costs if **your vehicle** is more than 10 years old at the time of **breakdown**
- Repatriation where costs are likely to exceed the market value of the **vehicle**
- Repatriation of the **vehicle** within 48 hours of the original **breakdown** regardless of existing travel arrangements or commitments in the **UK**
- Repatriation if the **vehicle** can be repaired but **you** do not have adequate funds to do so
- Ferry and toll fees outside the **UK**
- Exclusions that apply to the whole policy in **Section E, General Exclusions**



Section E – GENERAL EXCLUSIONS (that apply to all sections of this policy)

- E1. Any assistance within the first 48 hours of purchasing cover
- E2. **Breakdowns** or accidents to the caravan or trailer itself
- E3. Assistance for vehicles not registered with us
- E4. The actual cost of repairs, including parts, components and materials
- E5. Labour costs other than the first half an hour provided by **our** rescue provider at the place of breakdown
- E6. Any costs or expenses not authorised by **our** rescue controller
- E7. The cost of telephone calls, food, drinks or other incidentals
- E8. The cost of alternative transport or a hire vehicle other than to complete a journey and a return trip to collect **your** repaired **vehicle**
- E9. The cost of fuel, oil, insurance and other incidentals for a hire vehicle
- E10. Assistance if **you** already owe **us** or our agents money
- E11. The recovery of the **vehicle** and passengers if repairs can be carried out at or near the place of **breakdown** within the same working day
- E12. The costs of recovery to more than one address in respect of any one **breakdown**
- E13. Accommodation, alternative transport and hire car costs if repairs can be carried out near the scene of the **breakdown** within the same working day
- E14. **Breakdowns** caused by failure to maintain the **vehicle** in a roadworthy condition including maintenance or proper levels of oil and water
- E15. Costs relating to damaged wheels or tyres, costs where **your vehicle** is designed to carry a serviceable spare wheel, aerosol repair kit and for whatever reason does not do so, or costs where an appropriate jack, or locking mechanisms for the wheels are not immediately available to remove the wheels. In this event **we** may offer to recover **your vehicle** to an appropriate local garage at **your** expense subject to immediate payment by debit or credit card
- E16. Assistance where **your vehicle** is not easily accessible to a standard vehicle transporter, or is immobilised due to snow, mud, sand or flood
- E17. Assistance if **your vehicle** cannot be transported safely and legally using a standard vehicle transporter



- E18. Any request where **the vehicle** is being used for motor racing, rallies, track days, or any contest or speed trial or practice for any of these activities
- E19. Any assistance where **the vehicle** is used for public hire, private hire or courier services
- E20. Assistance where **the vehicle** is overloaded or carrying more passengers than it was designed to carry
- E21. Claims not notified via our stated telephone numbers and authorised by our controller before any expense is incurred
- E22. The charges of any other company (including police recovery) other than those of our recovery operator
- E23. 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.
- E24. Any false or fraudulent claims
- E25. Costs where **you** have failed to cooperate with **us** or **our** recovery operator
- E26. Fines and penalties imposed by courts
- E27. Any charges where **you** have contacted **us** or **our** rescue operator and then effected recovery by other means unless specifically authorised by **us**
- E28. Any subsequent call outs 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 **our** recovery agent, or is in transit to a pre-booked appointment at a **suitable garage**.
- E29. More than 4 call outs per policy year
- E30. Any cost recoverable from another insurance policy that **you** may have
- E31. Storage charges
- E32. Assistance where the **vehicle** can be safely driven to a local repairer, unless the fault occurs during the course of a journey and **your** safety is compromised
- E33. Assistance if the **vehicle** is deemed to be illegal, not showing a valid tax disc, uninsured, without a current MOT, unroadworthy or dangerous to transport
- E34. Recovery of the **vehicle** or your transport costs to return the **vehicle home** once it has been inspected or repaired
- E35. Any costs that **you** would have incurred if no claim had arisen



- E36. Cost of replacement fuel and removal of incorrect fuel or fluids
- E37. A request for service following any intentional or wilful damage caused by **you** to **your vehicle**
- E38. Assistance where glass or windscreens have been broken or damaged
- E39. Any cover which is not specifically detailed in this policy
- E40. 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
- E41. Any **breakdown** that occurred before the policy commenced
- E42. **Vehicles** of 21 years of age or greater at policy inception. Policies will not automatically renew if the **vehicle** is 21 years of age at the date of renewal.



Section F – General Conditions

- F1. **We** will provide cover if:
- You** have met all the terms and conditions within this insurance
 - The information provided to **us**, as far as **you** are aware, is correct
- F2. The policy is not transferable and the level of cover purchased cannot be changed mid term. If **you** find that the level of cover purchased does not meet **your** needs after the 14 day cooling off period **you** will need to cancel the policy without refund and apply for a new policy with the correct level of cover required
- F3. **You** are responsible for the safety of **your vehicle** and its contents. The **driver** of the **vehicle** must remain with or nearby the **vehicle** until **our** rescue operator arrives
- F4. **You** must provide **us** with proof of **your** outbound and inbound travel dates if requested
- F5. **We** may decline service if **you** have an outstanding debt with **us**
- F6. The **driver** must inform **us** when calling for assistance if the **vehicle** is fitted with alloy wheels. If **our** rescue operator is not told, **you** will be charged for any additional costs incurred
- F7. **You** must carry a serviceable spare tyre and wheel, aerosol repair kit and appropriate jack where this is manufacturers standard equipment
- F8. If **your vehicle** can be repaired at the roadside, **you** must accept the assistance provided and pay immediately by credit or debit card for any parts supplied and fitted to repair **your vehicle** at the roadside
- F9. We have the right to refuse service if **you** or **your** passengers are being obstructive in allowing **us** to provide the most appropriate assistance or are abusive to **our** rescue provider or operators
- F10. If a call out is cancelled by **you** after **our** rescue operator is dispatched or **you** leave the scene of the **breakdown** before **our** operator arrives, it will still be treated as one of **your** call outs under this policy. **We** recommend that **you** wait for assistance from **our** rescue operator. If **you** do not wait for assistance and the **vehicle** breaks down again within 24 hours **you** will be charged for the subsequent call outs
- F11. **Your vehicle** must be permanently registered in the **UK** and if required have a current MOT. It must be maintained in a good mechanical and roadworthy condition and be regularly serviced in accordance with the manufacturer's specifications. If, in the opinion of **our** rescue operator, the vehicle is found to be unroadworthy due to lack of maintenance **we** may refuse to pay for assistance unless **you** can provide MOT and service records. **We** may also terminate **your** policy immediately in writing to your last known **home** address



- F12. In the event that **you** use this service and the fault is not covered, **we** reserve the right to charge **you** or recover from **you** the costs of any uninsured services. **You** will be asked to pay immediately by credit or debit card
- F13. **You** must have adequate funds to pay for parts, repairs, alternative transport, hire car and accommodation costs immediately. If **you** do not have funds available, any further services relating to the claim will be denied
- F14. The transportation of livestock, including dogs, will be at the sole discretion of the rescue operator. Alternative transport can be arranged but **you** will need to pay this service immediately by credit or debit card
- F15. **You** must tell **us** if **you** are covered for **breakdown** by any other policy or warranty
- F16. **We** reserve the right to claim back any costs that are recoverable from a third party. If **you** have a right of action against a third party, **you** shall cooperate with **us** to recover any costs incurred by **us** in your name
- F17. Regardless of circumstances, **we** will not be held liable for any costs incurred if you are unable to make a telephone connection to any of the numbers provided
- F18. If **your vehicle** cannot be repaired by **our** recovery operator and requires recovery, **you** must immediately inform our rescue controller of the address **you** would like the **vehicle** taken to. The recovery must take place at the same time as the initial callout otherwise **you** will have to pay for subsequent call out charges.

Cancellation

We hope **you** are happy with the cover this policy provides. During the fourteen days 'cooling off' period after initial purchase, **you** may cancel **your** policy and **your** premium will be refunded in full providing **you** have not made a claim or used the service. In the event of a claim being made during this period, no refund of premium will be made. After the fourteen day 'cooling off' period **you** have the right to cancel this policy by writing to 1st Central. No refund of premium will be made.

We may cancel this policy by giving **you** fourteen days notice to **your** last known **UK** address. For example, **we** may cancel the policy if **your vehicle** is not regularly serviced or it exceeds the **vehicle** limitations detailed in the "Definitions" section of this policy. If **we** do this **we** will refund any unused part of **your** premium as long as **you** have not made a claim during the period of cover. In the event of a claim being made during this period, no refund of premium will be made.



Complaints Procedure

We make every effort to provide the highest standards of service. If on any occasion **our** service falls below the standard **you** would expect **us** to meet, the procedure below explains what **you** should do.

You can write to the Coverholder, who will arrange an investigation on **our** behalf, at:

**Call Assist Limited,
Axis Court
North Station Road
Colchester
Essex CO1 1UX**

Or to

**The Claims Manager,
AmTrust International Underwriters Ltd,
PO Box 10534
Dublin 2
Republic of Ireland**

If it is impossible to reach an agreement **you** have the right to make an appeal to the

**Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
Docklands,
London
E14 9SR**

Or to

Telephone 0845 080 1800

Nothing in this process will adversely affect **your** legal rights.

The Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation from either the Financial Services Compensation Scheme (FSCS) in the **UK** or from the Insurance Guarantee Scheme (IGS) in Ireland if the Insurer cannot meet its liabilities under this policy. The level of compensation provided will depend on the circumstances of the claim. Further information is available from FSCS on +44 207 892 7300 or from the Irish Financial regulator on +353 1 410 4000

