



**NATIONAL
BREAKDOWN**

POLICY DOCUMENT: BUSINESS USE



Contents

Welcome to National Breakdown	3
Policy Summary	3
What happens if you break down?	3
Your right to cancel.....	4
How to complain.....	4
Policy Duration.....	4
Details about our Regulator.....	4
Statement of demands and needs	4
Key Benefits associated with your UK policy	5
Key Benefits associated with your EU policy	5
Your Cover as shown in Your Policy Schedule	6
Level One Roadside Assist - UK.....	6
Level Two Roadside/Recovery - UK.....	6
Level Three Recovery & Basecall – UK.....	6
Level Four Roadside/Recovery – UK & EU	7
Level Five Roadside/Recovery & Basecall – UK & EU.....	7
Important Notes Relating to Europe	7
Additional Services	7
Alternative travel.....	7
Emergency overnight accommodation.....	8
Caravans and trailers	8
Message service	8
General Notes	8
Temporary Repairs following Break-in	8

Uninsured Service.....	8
Change of Vehicle.....	8
Governing Law	8
Language.....	8
Your Terms & Conditions	9
DEFINITIONS applying to this document.....	9
Geographical Limits.....	9
Approved Incident	9
Insured Vehicle	9
Motoring within the uk	10
Motoring within europe	11
General exclusions applying to all parts of this policy.....	13
General conditions applying to all parts of this policy	14
Governing Law	16
Cancellation.....	16

Welcome to National Breakdown

Our Breakdown assistance and recovery service operates 24 hours a day, 365 days a year.

If you are unfortunate enough to suffer a breakdown you can contact us using the numbers below. The numbers provided offer you the benefit of a single point of contact where your breakdown can be managed. Please keep the phone number with you at all times in case of an emergency.

UK Emergency 24 hour number

0845 275 1999

EU Emergency 24 hour number

00 44 1274 765068

When you call us please have the following information available. You can find some of this information on your membership card.

- Your Name, postcode and policy number
- The vehicle registration number & Company Name
- The phone number you are calling from
- The location of the stricken vehicle, including road numbers.



Policy Summary

The following summary for 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 on page 9 of this document.

What happens if you break down?

We will log your details and you will be asked to stay by the telephone you are calling from or offer an alternative number. Once we have validated your claim and identified your breakdown location we will begin to make all the necessary arrangements to help you. We will telephone to advise you of who will attend the scene and their expected arrival time.

Notes to the driver:

- Please remember to stay safe at all times while remaining with or close to your vehicle. 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 at the scene please advise them that you have contacted us or give them our telephone number to call us on your behalf.

Your right to cancel

This policy has a cooling off period of 14 days from the time you purchase the policy. If you do not wish to continue with the insurance, and if you have not made a claim or in the case of a single trip Policy, you have not travelled, made a claim or intend to make a claim, we will provide a refund of the premium paid, less a £25.00 administration fee per policy. If you exercise your right to cancel, the policy will be regarded as not taken up, and cancelled from inception. You may cancel your policy after this period, but no refund of premium is available. Please call one of our representatives on **0800 027 2326** during office hours to discuss this or write to us using the address below.

International Breakdown Ltd
46-48 Odsal Road
Bradford
West Yorkshire
BD6 1AQ

How to complain

Should there ever be an occasion where you need to complain, simply give us a call. If you have a complaint relating to the provision of service, please call our Customer Relations Team on **0800 027 2326** during office hours where the details of your complaint will be taken. You will be asked to put this in writing so we can investigate should you still be unsatisfied and want to take the complaint further.

Policy Duration

This policy will run from the start date and expire at midnight on the end date shown on the schedule. Please refer to your welcome letter for the effective dates.

Details about our Regulator

National Breakdown (a brand of International Breakdown Ltd.) is authorised and regulated by the Financial Services Authority.

The Financial Services Authority website which includes a register of all regulated firms can be visited at **www.fsa.gov.uk/register**, or the Financial Services Authority can be contacted on **0845 606 1234**. Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. 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 compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at **www.fscs.org.uk**.

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 policy, it does not cover all situations and you should read carefully the Terms & Conditions of this policy to ensure that it will meet your specific needs. We do not make personal recommendations as to the suitability of the product to individual circumstances.

Key Benefits associated with your UK policy

The benefits apply to the cover chosen and shown on your schedule: **UK Cover**

	Level One	Level Two	Level Three
Roadside assistance including local tow	1 Hour roadside for vehicles up to 3500kgs and 3 hours for vehicles over 3500kgs up to £350	1 Hour roadside for vehicles up to 3500kgs and 3 hours for vehicles over 3500kgs up to £350	1 Hour roadside for vehicles up to 3500kgs and 3 hours for vehicles over 3500kgs up to £350
Recovery to a local repairer	Tow to a local repair within 15 miles or 25 miles for vehicles over 3500kgs	Tow to a local repair within 15 miles or 25 miles for vehicles over 3500kgs	Tow to a local repair within 15 miles or 25 miles for vehicles over 3500kgs
Recovery Nationwide	N/A	Nationwide where a repair cannot take place within a reasonable time	Nationwide where a repair cannot take place within a reasonable time
Basecall	Service begins outside a 1 mile radius from your registered address	Service begins outside a 1 mile radius from your registered address	Service is included at your registered address
Emergency accommodation	N/A	Where a breakdown occurs late at night we may offer hotel accommodation	Where a breakdown occurs late at night we may offer hotel accommodation
Replacement vehicle/Onward travel	If you carry more than 6 passengers we can arrange alternative transport contributing £250 towards the cost	If you carry more than 6 passengers we can arrange alternative transport contributing £250 towards the cost	If you carry more than 6 passengers we can arrange alternative transport contributing £250 towards the cost
Caravan/trailer service	Included free	Included free	Included free
Message relay	If you need to contact someone at work or Base, we can do this for you	If you need to contact someone at work or Base, we can do this for you	If you need to contact someone at work or home, we can do this for you

Key Benefits associated with your EU policy

The benefits apply to the cover chosen and shown on your schedule: **EU Cover when in Europe**

	Level Four	Level Five
Roadside assistance including local tow	Up to £350	Up to £350
Onward Travel	Up to £500 if we cannot repair your vehicle within a reasonable time	Up to £500 if we cannot repair your vehicle within a reasonable time
Basecall	Service begins outside a 1 mile radius from your registered address	Service begins from your registered address
Emergency accommodation	Where a breakdown occurs late at night we may offer hotel accommodation up to £650	Where a breakdown occurs late at night we may offer hotel accommodation up to £650
Mandatory Highway Tow	We will contribute £60 towards the cost of a mandatory tow	We will contribute £60 towards the cost of a mandatory tow
Caravan/trailer service	Included free up to 3500kgs	Included free up to 3500kgs
Message relay	If you need to contact someone at work or home, we can do this on your behalf.	If you need to contact someone at work or home, we can do this on your behalf.
Repatriation	Vehicle repatriation for vehicles under 3500kgs (GVW) or for the driver for vehicles over 3500kgs	Vehicle repatriation for vehicles under 3500kgs (GVW) or for the driver for vehicles over 3500kgs
Accident Management	Included free	Included free

Your Cover as shown in Your Policy Schedule

Level One

UK Roadside assistance with local tow

(Applies when the **Insured Vehicle** is more than 1 mile radius away from the registered address)

We will send help to the scene of the **Approved Incident** and arrange and pay the callout fees and mileage charges required to repair or assist the **Insured Vehicle** at the roadside. Where no roadside repair is possible:

- **We** will pay for the **Insured Vehicle** to be towed to a local repairer or if **You** prefer to **Your Base** address providing this is within 15 miles for vehicles 3500kgs (GVW) and under or 25 miles for vehicles over 3500kgs (GVW) of the scene. This policy also includes **Free** Caravan and Trailer cover when being towed by the **Insured Vehicle** (*applies to vehicles 3500 Kgs or under*)
- Alternative transport can be arranged on a pay per use basis

Level Two

UK Roadside assistance with Nationwide recovery

If **You** have opted and paid for this cover, **We** will send help to the scene of the Breakdown a one mile radius or more away from **Your Base** address and arrange to pay call out fees and mileage charges needed to repair or assist with the **Insured Vehicle** at the roadside. If, in the opinion of Our Recovery Operator, they are unable to repair the **Insured Vehicle** at the roadside **We** will assist in the following way:

- If the above is not possible, or the repair cannot be made within a reasonable time determined by **Us**, **We** will arrange for either a replacement vehicle or hotel accommodation or for **You** and the **Insured Vehicle** to be transported to **Your Base** or original destination, whichever is nearest.
- If **You** break down at a late hour and **We** cannot locate a replacement vehicle, **We** can arrange hotel accommodation for the night on a pay/claim basis.
- Specialist services and liaison with other insurance agencies can be made via **Your** appointed claims handler on a pay per use basis.

Level Three

UK Roadside Assistance with Recovery & Basecall

If **You** have opted and paid for this level of cover, it includes all of the same benefits as Level Two, with the addition of assistance from **Your Registered** address.

Level Four

UK & European -Roadside Assistance with Nationwide Recovery.

Includes the same entitlements as **Level Two** however the service is extended to include Europe.

When in Europe **We** will send help to the scene of the **Approved Incident** and arrange and pay the callout fees and mileage charges. Under this policy **We** will contribute an amount per **Trip** for roadside assistance and if necessary transporting of the **Insured Vehicle** and **You** to the nearest suitable repairer, for repairs to be undertaken at **Your** cost.

- When necessary, **We** will contribute towards **Your** onward transportation including luggage to **Your** destination by public transport or for the immediate hire of a replacement vehicle where and when obtainable.
- Or, **We** will contribute toward the cost of overnight accommodation while **You** await completion of repairs.
- Where **You** are carrying more passengers than the specified limits, or are reaching the cost limits of the **Policy**, **We** can arrange alternative transport for them on a pay per use basis.
- Arrangements for additional passengers, specialist services, and liaison with other insurance agencies can be made via **Your** appointed claims handler on a pay per use basis.

Level Five

UK & European Roadside Assistance, Recovery & Basecall

If **You** have opted and paid for this cover, it includes all of the same benefits as Level Four, with the addition of assistance from **Your** registered **Base** address.

Please Note: **We** do not cover one way **Trips** to Europe. All European **Trips** must be pre-booked with a return ticket purchased prior to the start of the **Trip**. All **Trips** must start and end in the UK.

Please Note: You must inform **Us** of the dates of your intended travel together with details of the **Vehicle** in which you will be travelling. This must be reported to our Customer services department at least 48 hours prior to commencing your **Trip** abroad. Failure to comply may result in limited service or refusal.

Important Notes Relating to Europe

If **You** have opted and paid for European cover, **We** will provide service in a number of European countries for a maximum of 90 days for an Annual **Policy**. **You** should carry **Your** V5 registration document with **You** during **Your** journey. Regulations are different to the UK so, if **You** Breakdown in Europe help may take longer in arriving and local authorities may become involved before **We** can help **You**. **We** will require detailed information from **You** regarding the location of **Your** Vehicle to help **Us**. **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.

If **You** have broken down on a European motorway or major public road, **You** will often need to obtain assistance via the SOS phones using the local government services. Sometimes they will insist on towing **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 the cost of a mandatory tow, but **We** will only reimburse claims

when **We** receive the original invoice/receipt. Payment will be made in accordance with the exchange rate on the date of the claim.

If **the Insured Vehicle** has 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** reasonable time to assist the **Vehicle**. **We** will not be held liable for any delays in reaching an arranged destination.

Countries covered by **Our** insurance:

Andorra, Austria, Belarus, Belgium, Bulgaria, Canary Islands, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France incl. Corsica, Germany, Gibraltar, Greece, Hungary, Republic of Ireland, Italy incl. Sardinia, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovak Republic, Slovenia, Spain incl. the Balearic Islands and the Canaries, Sweden, Switzerland, Tunisia, Turkey incl. Üsküdar, Vatican State.

Additional Services

The following service is provided with cover levels 2, 3, 4 & 5 in the UK:

Alternative travel

If **Our** Recovery Operator is unable to repair **Your Vehicle** within a reasonable time determined by **Us**, **We** will pay up to £250.00 (UK maximum) towards the cost of alternative transport or a replacement vehicle. This service can only be used to complete a journey whilst the **Insured Vehicle** is being repaired locally and when you are more than 25 miles away from **Your Base** address.

Service may be refused where non-insured services have not been settled in full.

This service will be offered on a pay/claim basis, which means that **You** must pay initially and **then** claim for reimbursement. Before arranging this service, authorisation must be obtained from **Your** appointed claims handler. **We** will only reimburse claims when **We** are in receipt of the original invoice/receipt.

Emergency overnight accommodation

If **We** offer to provide alternative accommodation **We** will pay a maximum of £40.00 per person per night. The maximum payment per **Trip** is £160.00 in the UK. If the incident occurs in Europe, the maximum payment per **Trip** is £650.

This service will be offered on a pay/claim basis, which means that **You** must pay initially and then claim for reimbursement. Before arranging this service, authorisation must be obtained from **Our** claims handler. **We** will only reimburse claims when **We** are in receipt of the original invoice/receipt.

Caravans and trailers

If Your caravan or trailer breaks down while being towed by the **Insured Vehicle** and is attached by a standard towing hitch (50mm ball or ring & pin) and does not exceed 3500 kgs GVW, 7 metres in length, 3 metres in height or 2.25 metres in width, assistance will be provided.

Message service

If **You** require, **We** will gladly pass on two messages to **Your** Base or place of work to let them know of **Your** predicament.

General Notes

Any repairs undertaken by **Our** recovery operators at their premises are provided under a separate contract, which is between **You** and the garage.

Multi-Vehicle policies must be registered to one address within the **UK** and all vehicles on the **Policy** must reside at that address.

Temporary Repairs following Break-in

In the event of theft (or attempted theft) of the **Insured Vehicle**, **We** can arrange, on a pay-per-use basis immediate emergency repairs and/or replacement parts, which are necessary to place the **Insured Vehicle** in a secure condition to continue **Your Trip**. **You** should obtain a Police Report immediately or at least within 24 hours of the Incident giving rise to a claim

being made, sight of the report will be required by **Your** Motor insurance Company. All costs relating to accidental damage or theft are normally covered by a motor insurance policy. If required, any charges made to **You** by **Us** during the incident can be listed by **Us** on the request of **Your** Motor Insurance provider.

Uninsured Service

We can provide assistance for faults that are not covered under this insurance policy or where **You** would like **Us** to apply additional assistance to an insured event. 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 **0845 027 1999** and request the 'pay on use service'. Please note: Insured Services may be refused where a non-insured service account has not been settled in full.

Change of Vehicle

Our policy only covers the **Insured Vehicle** registered on **Our** database, therefore any change must be notified immediately either by fax, telephone, writing or email. Please include **Your** policy number; the new registration, make, model and colour of **Your Vehicle** and the date **You** wish **Us** to make the change. If **You** do not notify **Us** of the new Vehicle details, **We** may not be able to supply **You** with a service.

Governing Law

English Law governs this insurance.

Language

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

Your Terms & Conditions

Data Protection Act

Details of **You**, **Your** policy details, and claims will be held by **Us** for administration, processing, claims handling and fraud prevention subject to the provisions of the Data Protection Act 1998.

This policy is administered by National Breakdown of The Old Clock House, Odsal Road, Bradford, West Yorkshire, BD6 1AQ and provided by **International Breakdown Ltd**. The policy is underwritten by UK Underwriting Limited on behalf of Fortis Insurance Limited, Registered in England No.354568. Registered Office: Fortis House, Tollgate, Eastleigh, Hampshire, SO53 3YA.

International Breakdown Ltd, UK Underwriting Limited, and Fortis Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register_or by contacting them on 0845 606 1234.

DEFINITIONS applying to this document: Wherever the following words and phrases appear in this document they shall always have the meaning shown here:

Geographical Limits

UK Service Provision. The mainland of England including the Isle of Man and the Isle of Wight, Wales including Anglesey, Scotland including Orkney, Shetland, Mull, Skye, Bute, Lewis and Harris, Islay and Jura, Northern Ireland, the Channel Islands.

Europe - Continental Cover. The door-to-door benefits will be provided once **You** begin a pre booked return **Trip** during **Your** direct travel between **Your Base** and the UK port or Euro-tunnel terminal and in the following countries: Andorra, Austria, Belarus, Belgium, Bulgaria, Canary Islands, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France incl. Corsica, Germany, Gibraltar, Greece, Hungary, Republic of Ireland, Italy incl. Sardinia, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovak Republic, Slovenia, Spain incl. the Balearic Islands and the Canaries, Sweden, Switzerland, Tunisia, Turkey incl. Üsküdar, Vatican State.

Base/registered address:

The address last notified to International Breakdown Ltd, as the policyholder's **Base** and where the **Insured Vehicle** is normally kept overnight.

Approved Incident

Mechanical or electrical breakdown, (not including accident, vandalism, fire, theft or attempted theft and **Driver** induced incidents) which occurs within the **Geographical Limits**, during the period of insurance (after 24 hours of inception), which immobilises the **Insured Vehicle** or renders it un-roadworthy. Where an incident is not approved, roadside repair, long distance recovery and assistance or where specialist equipment is required, can be arranged on a pay on use basis. These costs may be refunded by **Your** Motor Insurer when **You** make a claim.

Trip /Single Trip

A pre-booked journey within the **Geographical limits**, not exceeding 90 consecutive days during the period of insurance with the exception of **European Single Trip** cover where your **Trip** is limited to the number of days specified between the start and expiry date and providing the appropriate premium has been paid. Each **Trip** commencing and ending in Great Britain, the Isle of Man, Northern Ireland, the Republic of Ireland or the Channel Islands.

Insured Vehicle

The vehicle, details of which have been provided to **Us**, being one of the following: a motorcycle, car, estate car or 4x4 sports utility vehicle, motorhome, Van, LGV or HGV used for business purposes only, which does not exceed 4400kgs GVW.

Any variation to the **Insured Vehicle** details, including a change of vehicle, must be notified immediately to **Our** administration department on **0800 027 2326** during office hours. If prior notification is not given, assistance may be refused or offered on a pay on use basis only.

We/Us /Our

International Breakdown Ltd T/A National Breakdown, and UK Underwriting Limited on behalf of Fortis Insurance Limited, Registered in England No.354568. Registered Office: Fortis House, Tollgate, Eastleigh, Hampshire, SO53 3YA.

You/Your/Driver

The policyholder or any person driving with **Your** permission and/or any passenger in the **Insured Vehicle** (to a maximum of 7 people including the driver for vehicles 3500kgs or under and 2 passengers for vehicles exceeding this weight except for a minibus or coach where only the maximum cost limits apply) - other than a hitchhiker.

MOTORING WITHIN THE UK

1) ROADSIDE ASSISTANCE AND BASECALL WITHIN THE UK

(where the appropriate premium has been paid).

What **You** are covered for:

If the **Insured Vehicle** is immobilised or rendered un-roadworthy as a result of an **Approved Incident**, **We** will arrange and pay under this policy for 1 hour (3500kgs GVW or under) and 3 hours (over 3500kgs GVW) per incident for roadside assistance and if necessary, for transport of the **Insured Vehicle** and **You** to the nearest suitable repairer up to a maximum of £350 per incident, which shall normally be within 15 miles of the incident for vehicles 3500kgs and under and 25 miles for vehicles exceeding 3500kgs, for it to be repaired at **Your** cost.

2) MESSAGE RELAY

If **We** have been contacted in connection with an incident, **We** will relay up to 2 telephone messages to **Your** work or base, family or friends to advise them of **Your** predicament.

3) RECOVERY WITHIN THE UK

(where the appropriate premium has been paid).

What **You** are covered for:

When **You** have called for assistance, if the **Insured Vehicle** cannot be made roadworthy at the roadside location, and it is apparent repairs cannot be completed within a reasonable time at a suitable repairer and at **Our** discretion, we will provide:

Either;

a) Nationwide Recovery (does not apply when at the **Base/registered address**) **We** will arrange and pay for **You**, and if appropriate, the **Insured Vehicle**, to be taken to **Your** intended destination or **Your Base** anywhere within the UK **Geographical Limits** whichever is nearer. The means of transport will be at **Our** discretion. **We** will not pay for long-distance transport of the **Insured Vehicle** to the premises where the **Insured Vehicle** was purchased solely to claim under a Warranty scheme or when a suitable alternative repairer is nearer to hand or when it is apparent a local repair can be carried out within a reasonable time.

Or;

b) 48-Hour Replacement Vehicle / Alternative transport

If repairs to the **Insured Vehicle** are carried out at a local repairer, if necessary **We** will arrange and pay up to £250 in total over a 48 hour period for the following benefits: Alternative transport or a self-drive rental vehicle, when and where available, for up to 48 hours, for **You** to continue **Your** journey or return to **Your Base**. **We** will pay for the delivery, the 48-hour rental charge and for collision damage waiver insurance. **You** will remain responsible for returning the rental vehicle to the hire provider and for the cost of any fuels and oils used and any charges in excess of 48 hours; unless **We** have expressly authorised an extension of the hire directly with the relevant rental provider. A rental vehicle is not available following breakdowns at or within 25 miles of **Your Base**.

You must be able to satisfy the requirements of the rental provider, as to an acceptable driving license and minimum **Driver** age. They will also require sight of **Your** credit/charge card before releasing the vehicle to **You**. **You** will be responsible for collection of the **Insured Vehicle** following repair.

Or;

c) Overnight Accommodation.

At **Our** discretion, **We** will pay for accommodation in a local bed and breakfast or hotel while **You** wait for repairs to the **Insured Vehicle** to be completed, on condition the **Approved Incident** has occurred at a late hour more than 25 miles from **Your Base**. The most **We** will pay is £40 per person with a limit of £160 per **Approved Incident**.

4) EMERGENCY DRIVER WITHIN THE UK

What **You** are covered for:

If during a journey in the **Insured Vehicle** the **Driver** suffers sudden illness or accidental bodily injury so that he or she is incapable of continuing to drive the **Insured Vehicle**, and if there is no other **Driver** qualified, competent or insured to drive the **Insured Vehicle**: **We** will provide and pay for an alternative **Driver** to complete the journey and drive the **Insured Vehicle** to **Your** intended destination or **Base** whichever is nearer. Once the **Insured Vehicle** has been delivered **We** will not be responsible for the vehicle's safety thereafter.

5) TYRES

What **You** are covered for:

If during a journey in the **Insured Vehicle** it suffers a tyre failure or puncture and is incapable of continuing to the nearest repair centre, **We** will provide and pay for assistance at the roadside up to a maximum of 3 hours to replace the wheel and tyre with **Your** own serviceable spare.

Where the manufactures specifications do not allow for a wheel and spare tyre to be carried, **We** will pay the cost of assisting **You** at the roadside up to a maximum of 3 hours, providing a new branded Tyre(s) and ancillaries on **Your** behalf which **You** must pay for using a debit/credit card or by debiting **Your** Select Account held with **Us**.

When a tyre cannot be sourced within a reasonable time **We** will arrange to tow the **Insured Vehicle** to a local repairer at **Your** expense.

What **You** are not covered for:

The cost of any replacement wheel(s) / tyre(s) including ancillary parts required to remobilised the **Insured Vehicle**.

Any Specialist costs for services required to remove or replace unserviceable wheel(s) or tyre(s).

Service if a locking wheel nut key is required to assist in the removal of the wheel(s) and is not or cannot be provided.

MOTORING WITHIN EUROPE

(this part only applies where the appropriate premium has been paid). Including **Your** direct journeys between **Your** operating **base** and the UK port or Euro tunnel terminal.

1) ROADSIDE ASSISTANCE

What **You** are covered for:

If the **Insured Vehicle** is immobilised or rendered un-roadworthy as a result of an **Approved Incident**, **We** will arrange and pay up to a maximum under this policy of £350 per **Trip** for roadside assistance and if necessary transportation of the **Insured Vehicle** and **You** to the nearest suitable repairer. A garage or specialist undertaking repair work (other than at the roadside) on **Your** instructions will be acting as **Your** agent for such repair work. Where the **Insured Vehicle** has undergone a mandatory tow, **We** will contribute £60 toward the cost of this on a pay/claim basis where original receipts are sent to **Us**.

What **You** are not covered for:

- a) labour charges over £350 at the roadside;
- b) anything mentioned in the General Exclusions;
- c) costs incurred outside the period of the trip;

d) costs over £60 where the local authorities have arranged a mandatory tow of the **Insured Vehicle**;

e) costs for roadside attendance, towing, or repair costs, including labour, if the **Insured Vehicle** is or was involved in a Road Traffic Accident, damaged by fire or stolen or attempted stolen; or if it is uneconomic to repair. Assistance can be arranged on **Your** behalf on a pay per use basis.

2) REPLACEMENT PARTS

Where necessary and if replacement parts are not available locally when **You** are abroad, on receipt of **Your** instructions, **We** will undertake to obtain them elsewhere and will pay for freight charges involved in dispatching them to the location of the **Insured Vehicle**. **We** will endeavour to provide the replacement parts required but we can give no guarantee that they will be available, especially in the case of older or specialist vehicles where parts may be impossible to locate.

- a) **We** will bear the cost of locating and transporting the replacement parts.
- b) The actual cost of the parts and any Customs Duty must be paid to **Us** by **You** using credit/debit card or by a prior deposit of funds in the country of departure.
- c) A minimum guarantee of payment of £500 will be debited to cover the cost of parts.
- d) If the located parts cost more than the initial guarantee a claims handler will contact **You** to request further payment.
- e) When the incident is settled, if the cost of the parts and the handling fees are less than the amount debited, **We** will refund **You** the difference.
- f) When **You** are invoiced for a surcharge subject to the return of the old unit or part, **You** must return the defective part at **Your** own expense to the supplier. If **You** place a firm order for replacement parts and these are not subsequently required, or **You** do not await their arrival, **You** will be responsible for the cost of such parts, including all forwarding charges arising from their return.

3) VEHICLE OUT OF USE

What **You** are covered for:

If the **Insured Vehicle** is lost, immobilised or rendered un-roadworthy during a **Trip** as a result of an **Approved Incident**, and repairs cannot be effected within a reasonable time:

a) **We** will pay up to a maximum of £500 in total per **Trip** for the additional cost of transporting **You**, with **Your** luggage, to **Your** destination by public transport or for the immediate hire of a replacement vehicle, where and when obtainable (to include

rental charge, collision damage waiver and any necessary drop off charge) whilst the **Insured Vehicle** remains unserviceable.

Or, if **We** think appropriate:

b) **We** will pay the cost of local overnight hotel accommodation while **You** await completion of repairs.

Bed and Breakfast only costs will be paid up to a maximum of £40 per night for a maximum of five nights to a total of £650 per party per **Trip**, provided that such cost is additional to or in excess of any planned accommodation costs payable by **You** had the loss of use of the **Insured Vehicle** not occurred.

What **You** are not covered for:

- a) the cost of any fuels and oils used in any replacement vehicle;
- b) the cost of any Personal Accident insurance or other benefit not specifically covered under this section;
- c) costs incurred outside the period of the **Trip**;
- d) costs for roadside attendance, towing, or repair costs, including labour, if the **Insured Vehicle** is or was involved in an Accident, damaged by fire, stolen or attempted stolen; or if it is uneconomic to repair;
- e) food or beverages other than those specified;
- f) The cost of telephone calls when contacting us. Whenever possible we will call **You** back as soon as possible.

4) TYRES

What **You** are covered for:

If during a journey in the **Insured Vehicle** it suffers a tyre failure or puncture and is incapable of continuing to the nearest repair centre, **We** will provide and pay for assistance at the roadside up to a maximum of 3 hours to replace the wheel and tyre with **Your** own serviceable spare.

Where the manufactures specifications do not allow for a wheel and spare tyre to be carried, **We** will pay the cost of assisting **You** at the roadside up to a maximum of 3 hours, providing a new branded Tyre(s) and ancillaries on **Your** behalf which **You** must pay for using a debit/credit card or by debiting **Your** Select Account held with **Us**.

When a tyre cannot be sourced within a reasonable time **We** will arrange to tow the **Insured Vehicle** to a local repairer at **Your** expense.

What **You** are not covered for:

The cost of any replacement wheel(s) / tyre(s) including ancillary parts required to remobilised the **Insured Vehicle**.

Any Specialist costs for services required to remove or replace unserviceable wheel(s) or tyre(s).

Service if a locking wheel nut key is required to assist in the removal of the wheel(s) and is not or cannot be provided.

5) ALTERNATIVE DRIVER

What **You** are covered for:

in the event of the **Driver** being declared medically unfit to drive the **Insured Vehicle** in the course of a **Trip**, or having to return to **Your Base** early because of what **We** agree is a serious or urgent reason, and there is no other insured person qualified and competent to drive, **We** will pay all necessary additional costs incurred to take the **Insured Vehicle** to a suitable place of safety to await collection by **You**. **We** will not be responsible for any storage charges incurred. Once the **Insured Vehicle** has been delivered **We** will not be responsible for the vehicle's safety thereafter.

6) REPATRIATION

Where the Insured vehicle does not exceed 3500kgs

What **You** are covered for:

a) If the **Insured Vehicle** does not exceed 3500kgs (GVW), is immobilised or rendered un-roadworthy during a **Trip** as a result of an **Approved Incident**. **We** will pay the cost of transporting the **Insured Vehicle** home in the country of departure if repairs cannot be carried out abroad. Please be aware that the repatriation of a vehicle can take six weeks or more to complete. **We** will pay for the necessary transportation and delivery costs, including any additional shipping costs. In addition **We** will pay a maximum of £100 for the hire of an equivalent replacement vehicle in the country of departure, where and when obtainable (to include rental charge, collision damage waiver and any necessary drop of charge) whilst **You** are awaiting repatriation of the **Insured Vehicle** by **Us**. The maximum **We** will pay to repatriate the **Insured Vehicle** will be limited to its current market value in the country of departure. The maximum **We** will pay to repatriate the **Insured Vehicle** will be limited to its current market value in the country of departure up to the Policy limit of £2000. The return of **Your** vehicle will not be covered, if repairs can be completed locally, and **You** are either unable or unwilling to allow this to happen. Vehicle repatriation will only be carried out by **Us** when it is apparent that repairs can be effected in the country of departure, and when **You** confirm to **Us** that these repairs will be put in hand. If **You** are repatriated by **Us**, **We** will pay the cost of transporting

Your personal possessions, other than hand luggage and valuables, to the **Registered address** either together with or separately from the **Insured vehicle**. **We** are not liable for the loss or damage to personal possessions left in, on or near the **Insured Vehicle** or any storage costs incurred.

Where the Insured vehicle exceeds 3500kgs

What **You** are covered for:

b) If the **Insured Vehicle** is lost, immobilised or rendered un-roadworthy during a **Trip** as a result of an **Approved Incident**.

We will pay the cost of transporting the **Driver**, together with hand luggage, back to the UK if the **Insured Vehicle** cannot be repaired within a reasonable time. The means of transport to be employed shall be at **Our** discretion. When agreed in advance by **Us**, **We** will pay the travel costs for one person to travel to the location of the **Insured Vehicle** by public transport, in order to drive the repaired **Insured Vehicle** back to the UK. **We** are not liable for the loss or damage to personal possessions left in, on or near the **Insured Vehicle**. **We** are not liable for the loss or damage to any goods or load left with the **Insured Vehicle** at any time or any storage costs incurred.

GENERAL EXCLUSIONS APPLYING TO ALL PARTS OF THIS POLICY

What **You** are not covered for:

1. Any **Approved Incident** which occurs during the first 24 hours of the policy start date. Long distance recovery will not be authorised within the first 48 hours of the policy start date or if **We** consider a pre-existing condition existed prior to joining.
2. The cost of replacement fuel or for any spare parts required to restore the mobility of the **Insured Vehicle** or for any costs incurred as a result of the unavailability of spare parts.
3. Any costs which would have been incurred in the course of a journey, if the **Approved Incident** had not occurred.
4. Any claim arising directly or indirectly from, or consisting of the following: The failure (or fear of failure) or inability of any equipment or any computer program, whether or not **You** own it, to recognise or to correctly interpret or process any date as its true calendar date, or to continue to function correctly beyond that date.
5. The cost or the quality of repairs when the **Insured Vehicle** is repaired in a garage.
6. Assistance or recovery while the **Insured Vehicle** is partly or completely buried in snow, mud, sand, or water or when the **Insured Vehicle** has uncontrollably left the highway.

7. Damage or costs incurred as a direct result of gaining access to the **Insured Vehicle** following **Your** request for assistance.

8. Any costs incurred in obtaining a spare wheel or tyre when a serviceable replacement is not provided for either the **Insured Vehicle** or any caravan or trailer being towed by the **Insured Vehicle**. This excludes insured vehicles which are not provided with a replacement spare wheel in accordance with the manufacturers specifications. Any costs where a locking wheel nut or anti theft device is fitted and normal service cannot be provided due to the key not being present and which is necessary to assist in the wheels removal. Assistance can be provided on a Pay on Use basis

9. If **You** are practicing for, or participating in, racing, trials or rallying or off-road activities, nor vehicles being used for hire or reward.

10. Any cost recoverable under any other policy of insurance or under the service provided by any other motoring organisation.

11. Assistance or recovery when the **Insured Vehicle** is carrying more occupants than recommended by the manufacturer or at a greater weight than that for which the **Insured Vehicle** was designed, or where the **Insured Vehicle** is being used unreasonably or on unsuitable terrain.

12. Any claim when the **Insured Vehicle** exceeds 44000 kgs GVW.

13. Any claim where the **Insured Vehicle** exceeds the age limits specified and the appropriate premium has not been paid, including any **Insured Vehicle** which would otherwise be insured under a Personal membership policy.

14. Any claim arising from the driving of the **Insured Vehicle** with **Your** consent by: Any person whom **You** know does not have a current driving license or correct classification of license to drive the **Insured Vehicle** and any person who does not conform to the conditions of the motor vehicle driving license held.

15. Any claim arising from an inadequate repair or attempted repair carried out during the course of the same journey unless the repair has been approved by **Us**.

16. Any claim which is subsequently found to be a result of poor maintenance and servicing will be invalidated and all associated costs will be passed onto the **Policyholder**.

17. Consequential losses of any nature other than as specifically provided within the terms of this policy.

18. Any deliberately careless or negligent act or omission by **You**.

19. Notwithstanding any provision to the contrary within this policy, or any endorsement thereto, it is agreed that this policy excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss: War, hostilities or warlike operations (whether war be declared or not); invasion; act of an enemy foreign to the nationality of the insured person or the country in, or over, which the act occurs; civil war; riot; rebellion; insurrection; revolution; overthrow of the legally constituted government; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power; explosions of war weapons; release of weapons of mass destruction that do not involve an explosive sequence; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the insured person whether war be declared with that state or not; terrorist activity. For the purpose of this exclusion, terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological, or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the use of force or violence and/or the threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s) Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above incidents. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

20. Loss or destruction or damage or any or expense whatsoever resulting from ionising radiations or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or from the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component.

21. The cost of telephone calls when contacting **Us**. Whenever possible **We** will call **You** back as soon as possible.

22. Consequential loss of any kind (including perishable goods and/or materials) arising from the provision of, or any delay in providing the services to which this policy relates.

23. Any assistance as a result of: a) Running out of Fuel, Oil or Water b) Frost Damage, c) Rust or corrosion, d) Un-roadworthy wheels/tyres. e) the use of incorrect or contaminated fuel or f) refrigeration equipment failure. Service may be obtained on a pay on use basis.

24. Any claim as a result of replacement of missing or broken keys. **We** may be able to arrange for the provision of these services but **You** must pay for any costs incurred. Any assistance where the keys are necessary to start or operate the **Insured Vehicle** and are locked inside the **Insured Vehicle** is not covered. **We** can arrange for a contractor to attend and where possible gain entry to the **Insured Vehicle**, however the cost of the callout will be at **Your** own expense. Any further costs or any damage which may occur in trying to retrieve the keys will be at **Your** risk and **You** must pay for all costs incurred.

25. Refrigeration systems or unit forming part of the main **Insured Vehicle** or in addition to main structure used to control the temperature of the load space or load.

GENERAL CONDITIONS APPLYING TO ALL PARTS OF THIS POLICY

1. The **Insured Vehicle** must have a current MOT certificate and Road Fund license and necessary insurance certificate. It shall at all times be maintained and operated in a good mechanical and roadworthy condition and be regularly serviced and tested in accordance with the manufacturer's recommendations and the requirements of the Department of Transport.

2. **You** must take all reasonable steps to avoid or minimise any claim.

3. If we arrange for temporary roadside repairs to be carried out following a breakdown or damage to the **Insured Vehicle**, or **We** provide recovery to the nearest suitable repairer or **Your Base/Registered address** (for instance at a late hour when no repairer is available), **We** shall not be liable to provide further assistance in respect of the same **Approved Incident**, or if **You** cancel the service whilst **Our** agent is en-route and **You** later find the **Insured Vehicle** remains unserviceable. Further service however, can be obtained on a pay on use basis.

4. Assistance and or recovery will be provided for the casualty **Insured Vehicle** only. Where a caravan or trailer is being towed by the **Insured vehicle** and develops a problem only the caravan or trailer will be assisted.

5. No benefit shall be payable unless **You** first contact **Us** via the emergency telephone number provided. **You** must not seek to contact any agent or repairer direct. **Your** full compliance with the terms and conditions of this policy is necessary before a claim will be paid.

6. **You** are responsible for the safety of the **Insured Vehicle** and its contents and, unless incapacitated, **You** or a nominated **Driver** must be in attendance at the scene of **Approved Incident** prior to the estimated time of arrival, if on arrival **You** or a representative is not in attendance within a reasonable time and **Our** acting agent is redirected to assist another client, **You** will be responsible to pay all costs for a return visit.

7. **Your** policy number must be quoted when calling for assistance and the relevant identification produced on the request of **Our** acting agent.

8. **You** will have to pay the cost for the recovery or repair vehicle coming out to **You** if, after requesting assistance to which **You** are entitled but before the repairer arrives, the **Insured Vehicle** is moved, recovered or repaired by any other means.

9. **You** will have to pay any toll or ferry fees for the **Insured Vehicle** and attending service or recovery vehicle incurred by **Our** agent.

10. **We** will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions or extreme weather may preclude the normal standard of service being provided but in all cases where such difficulties pertain, the full monetary benefits of the policy will apply.

11. **We** are not responsible for any actions or costs of garages, recovery firms, or emergency services carrying out work or acting on **Your** instructions or the instructions of any person acting on **Your** behalf.

12. **We** cannot accept responsibility for livestock, refrigerated, perishable or non perishable goods and domestic pets carried in the **Insured Vehicle** at the time of an **Approved Incident**.

13. **We** shall be entitled to request all reasonable assistance from **You** to conduct proceedings in **Your** name for **Our** benefit to seek reimbursement from a responsible Third Party following payment of a claim made under any assistance provided by this policy.

14. If **Our** attending agent completes a temporary roadside repair to the **Insured Vehicle**, **You** are required to then make immediate arrangements for any permanent repair that may be necessary. Failure to do so will result in additional service being refused.

15. If the **Insured Vehicle** requires to be taken to a repairer following a breakdown, it must be in an easily accessible position for a recovery vehicle to load. If this is not the

case, **You** will have to pay any extra costs for off-road recovery or the use of winching or specialist equipment.

16. Any parts, components or other products supplied and used in the repair of the **Insured Vehicle** will be immediately payable by **You**.

17. **We** will not arrange for assistance when the **Insured Vehicle** is considered overweight, dangerous or illegal to repair or transport.

18. In the event of a valid claim **We** shall have the benefit of any relevant travel tickets **You** are unable to use.

19. **We** shall not pay for more than 1 (one) claims made against the Service in total for any one **Insured Vehicle** during a European **Single Trip**. **We** shall not pay for more than 4 (four) claims made against the Service in total for any one **Insured Vehicle** during an annual policy. **We** shall not pay for more than 2 (two) claims made against the Service which arise from the same or similar fault. **We** shall not pay more than £2000 in total for any one **Approved incident**.

20. Should **You** be unwilling to accept **Our** decision or that of **Our** agents on the most suitable form of assistance to be provided, **We** will pay no more than £100 for any one breakdown towards **Your** preferred form of assistance.

21. If any false or fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under this service, this policy shall become void and the fee paid shall be forfeited. Any benefits so claimed and received must be repaid to **Us**.

22. If any dispute arises as to policy terms interpretation, or as to any rights or obligations under this service, **We** offer **You** the option of resolving this by using the Arbitration procedure **We** have arranged. Please see the details shown in the Complaints Procedure. Using this Service will not affect **Your** legal rights.

23. Prices shall be charged at the current rate at the time of application, the price to be determined by **International Breakdown Ltd**. Price changes supersede all written quotes previously given including renewal notices. It is the applicant's responsibility to check prices before applying or reapplying for a breakdown membership policy.

24. In the event **You** use the service and the fault is subsequently found not to be covered by this policy **You** have purchased, **We** reserve the right to reclaim any monies from **You** in order to pay for the uninsured service.

25. Any payment taken from **You** by **Us** for additional services or parts is subject to a handling and service fee.

26. Any part of the service operated on a pay/claim basis requires the production of original receipts before the claim is paid.

27. Any Monies due to **Us** arising from an uninsured event must be settled in full according to the Terms of Invoice. Any account which has an outstanding balance may result in insured service being refused.

28. **We** reserve the right to recover the **Insured Vehicle** in accordance with and subject to any legislation, which affects drivers' working hours.

GOVERNING LAW

This policy shall be governed by and construed in accordance with the Law of England and Wales unless the Insured's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

CANCELLATION

We hope **You** are happy with the cover this policy provides. However, if after reading this **Policy**, this insurance does not meet with **Your** requirements, please return it to **International Breakdown Ltd**, within **14 days** of purchase and **We** will refund **Your** premium unless you have purchased a **Single Trip Policy**, then **You** can cancel the **Policy** within **14 days** as long as **You** have not travelled, made a claim or intend to make a claim. Thereafter **You** may cancel the insurance cover at any time by writing to the **Us** however no refund of premium will be payable. **We** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending **14 days** notice to **You** at **Your** last known address. Provided the premium has been paid in full and no claim has been made against the **Policy**, **You** shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance less **Our** standard administration fee of **£25 per Policy**.