



Policy Documents



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Definitions

- 'agent' – a trained, professional motor mechanic/recovery driver or specialist service provider.
- 'breakdown' – immobilisation of the vehicle due to a mechanical or electrical failure, theft or attempted theft, vandalism, accidental damage, a flat tyre or lack of fuel occurring during the period of cover.
- 'domestic partner' – spouse, partner or civil partner residing at the same residential address (excluding Policyholders children).
- 'motorail' – A specific European Rail Service for transporting vehicles across Europe. Motorail services do not include Channel Tunnel rail services.
- 'passengers' – occupants of the vehicle (excluding hitch hikers).
- 'trip' – a pre booked continuous journey to the countries as specified within the geographical limits of Section G which begins and ends in the UK within the policy period and which does not exceed 180 days in total.
- 'UK market value' – the value for the relevant make and model as specified in Glass's Guide or recognised equivalent.
- 'UK residents' – mainland UK and Northern Ireland residents.
- we', 'us' and 'our' – Liverpool Victoria Insurance Company Limited, and where the context dictates, Liverpool Victoria Insurance Company Limited trading as Britannia Rescue.
- 'you', 'your' and 'the Policyholder' – the named individual(s) on the membership card.
- 'your representative' – anyone acting with or on your authority.

Policy Summary

This is a Policy Summary only and does not contain full details on the limits, conditions or exclusions of the insurance cover.

For full details of the insurance cover, please read the Policy Document section in this booklet.

Insurer

This insurance policy is underwritten by Liverpool Victoria Insurance Company Limited operating as Britannia Rescue.

Type of Cover

Britannia Rescue is designed to provide breakdown and recovery assistance at home or on the roadside anywhere in the UK and if you travel to the Channel Islands, Isle of Man and the Republic of Ireland. You can choose different levels of cover which means that not all of these benefits will apply to your policy.

Significant features and benefits

Roadside Assist (see section C in the Policy Document section)

Roadside Assist

Recovery

Including your caravan or trailer

Help in the case of theft or vandalism

Significant or unusual exclusions or limitations

Assistance is not provided within 1/4 mile of your home address.

Recovery to a destination of your choice within 10 miles of the scene of a breakdown.

Any caravan or trailer that is attached to your vehicle must be registered as owned by you, or a member of your household, and kept at your home address as shown on our records. Assistance is not available for Caravans and Trailers at the home address, at its usual place of storage (if not kept at home address) or within 1/4 mile of these locations.

Significant features and benefits

Roadside & Home Assist

(see section D in the Policy Document section)

All cover offered under Roadside Assist cover plus...

Home Assist

UK Recovery (see section E in the Policy Document section)

All cover offered under Roadside cover plus...

Recovery to a destination of your choice anywhere in the UK if the vehicle cannot be repaired by the end of the working day

Relief Driver

UK Recovery & Home Assist

(see section F in the Policy Document section)

All cover offered under UK Recovery cover plus...

Home Assist

A choice of one of the following benefits should we be unable to repair your vehicle by the end of the working day including hire of a replacement vehicle (for up to 48 hours), up to £100 to use for alternative transport, £60 per person for overnight accommodation (up to a maximum of £500)

The cost of one single rail fare to enable the driver to collect the vehicle once repaired

Significant or unusual exclusions or limitations

Cover is only provided at home if your vehicle fails to start.

If the only driver of the vehicle cannot continue a journey because of illness or injury or where other drivers are not sufficiently experienced or confident in using the vehicle, a relief driver may be provided.

Cover is only provided at home if your vehicle fails to start.

You must take up a hire car within 2 working days of the breakdown, have a valid driving licence with you, be aged 23 or older and have a valid credit card at the time the hire car is arranged.

Significant features and benefits

UK & European Assist

(see section G in the Policy Document section)

All the cover offered under UK Recovery & Home Assist plus...

European cover – including cover before you travel, missed Motorail connection, transporting your vehicle home and loss of use of the vehicle while abroad

Significant or unusual exclusions or limitations

Missed connections to Channel Tunnel trains are not covered under this policy

Any claims arising from a UK & European Assist policy which was not current within the 7 days immediately before a trip or an existing policy which expires before the end of your trip.

Personal Cover (see section H in the Policy Document section)

Your chosen level of cover is extended to any privately owned vehicle you or your domestic partner drive or travel in, within the UK, and any privately owned caravan or trailer that is attached to that vehicle

We will only provide services if you have your membership card at the scene of the breakdown. Personal cover can only be used in the UK.

Monthly Membership (see section K in the Policy Document section)

Can be provided if you pay by Direct Debit or Continuous Credit Card Authority. Cover must be taken for a minimum of 6 months. You may cancel your membership after 6 months by giving us 7 days' notice. It is your responsibility to review your cover periodically. No refund will be given for any unused part of your premium.

Significant or unusual exclusions or limitations applying to the whole Policy (see section I & J in the Policy Document)

- Vehicles which were not roadworthy or were broken down before your Policy began are not covered.
- Excessive or unreasonable use of the service. We may cancel your membership by sending 7 days' notice by recorded delivery to your last known address.
- Vehicle changes must be permanent and are not reversible.
- The cost of all parts or supplies used or provided to you or for your vehicle.
- Any charges incurred because your vehicle is not carrying a legal and serviceable spare wheel.
- Any costs involved in moving your vehicle into a position where we can try to repair or transport it.
- Breakdown services for vehicles involved in sporting events (please see Policy Document section J9 for further details).
- Vehicles involved in commercial activity (please see Policy Document section J10 for further details).
- Reduction in the level of cover is not permitted during the policy period and can only be applied at renewal (see clause 6 of the Policy Document).
- We will not accept responsibility for any roadside help that we have not arranged.
- Any claims arising from speeding, alcohol or drug related incidents.
- Any fines, penalties, tolls or unclamping charges you have to pay.
- The cost of our agents time if having called us you employ someone else to repair or recover your vehicle.
- Missed connections to Channel Tunnel trains are not covered under the UK & European Assist policy.
- All labour charges unless agreed or covered by us.

Period of cover

The policy lasts 12 months unless you have purchased monthly cover (see section K of the Policy Document).

Administration fee

We will charge £5 for arranging new policies or for renewing policies. This is waived if paid for by continuous payment methods. Please see Policy Document section 10 (page 11) for further details.

Cancellation

When you receive your Policy, you have 14 days in which to consider the cover provided. If you change your mind you can either apply for a different cover level or a full refund as long as you haven't used any of our services. If you choose a different level of cover we'll adjust your premium to take account of this.

Refunds will be made within 30 days of receipt of your request to cancel. If you wish to terminate the contract after this 14 day period, (see section 7 in Policy Documents).

How to make a claim

If you wish to make a claim, please telephone us on the number shown on your membership card. Telephone lines are open 24 hours a day, 365 days a year. The information you will need to provide us with will include the policy number and the details of the breakdown including the position of your vehicle and the number of people with you. The booklet 'What to do if you break down' sent with your welcome pack, contains full details.

How to make a complaint

If you have a complaint about your policy or the service you have received, please contact us by phone on 0800 756 8828. For Textphone please dial 18001 first. (Opening hours Mon-Fri 9am-5pm). If you prefer to write, please address your letter to The Quality Manager, Britannia Rescue, Folly Hall, Huddersfield, West Yorkshire HD1 3LT.

Email: quality@britanniarrescue.com. When contacting us please ensure you quote your policy or claim number as appropriate. A copy of our internal complaints procedure is available on request.

If we cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within six months of receiving our final response letter. The address is: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone: 0800 023 4567 or 0300 123 9 123 (from mobile or non BT lines). Email: complaint.info@financial-ombudsman.org.uk.

Making a complaint will not affect your right to take legal action.

What happens if we can't meet our liabilities?

If we are unable to meet our liabilities to our policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme (FSCS). There are different levels of compensation, depending on what kind of insurance you have:

Compulsory insurance such as third party motor insurance, is covered for 100% of the claim.

Non compulsory insurance, such as breakdown insurance, is covered for 90% of the claim.

You can get further information from the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN. Telephone 0207 741 4100 or email: enquiries@fscs.org.uk.

Britannia Rescue Policy Document

We aim to communicate with you in a manner that is clear, fair and not misleading. You can get this and other documents from us in Braille and large print by contacting us. If there is anything you do not understand please ask us for an explanation. Any alterations or amendment to the insurance contracts received by any means will not become effective until such changes are confirmed in writing to you.

Important information

Britannia and Britannia Rescue are registered trade marks and are trading styles of the Liverpool Victoria group of companies. Liverpool Victoria Insurance Company Limited, registered in England and Wales No. 3232514 is authorised and regulated by the Financial Services Authority, register number 202965. Registered address: County Gates, Bournemouth BH1 2NF. Tel 01202 292333.

You can check this information by visiting the Financial Services Authority website www.fsa.gov.uk/register or by contacting them on 0845 606 1234. You can also obtain a copy of the Insurance Conduct of Business Sourcebook (ICOBS) rules from the FSA website or by telephoning them on the above number.

1) Your Responsibility

We will carry out our role with due skill, care and attention. So it is important you understand that it's your responsibility to provide complete and accurate information to us when you take out your insurance policy, throughout the life of the policy and when you renew your insurance. It is important that you make sure all statements you make are full and accurate. Failure to disclose material facts or any inaccuracies in your answers may invalidate your insurance cover and could mean that part or all of a claim may not be paid. This obligation applies both at the start and throughout the period of all policies. Any changes must be disclosed immediately. You are advised to keep copies of documentation sent to or received from us for your own protection.

2) Data Protection Act And Other Related Disclosure

Liverpool Victoria Insurance Company Ltd is registered under the Data Protection Act and our registration number is Z7450597. You should note that it is a requirement of the FSA that we retain all documentation for a relevant period of time. All papers and documents we produce in the course of our work for you will remain our property apart from letters and reports sent to you. We reserve the right to destroy correspondence and other papers once we believe they need no longer be retained for legal reasons.

For various legal, regulatory and service requirements calls may be recorded for training and monitoring purposes.

3) Confidentiality

All personal information about you will be treated as private and confidential, and will only be disclosed to the appropriate insurance companies or regulatory authorities. You have the right to apply for a copy of your information from us, which we may charge a fee of £10. We will correct any information which is inaccurate.

4) Governing Law Jurisdiction

The Courts of England and Wales shall have exclusive jurisdiction to settle any disputes (including claims for set-off and counterclaims) which may arise in connection with the

validity, effect, interpretation or performance of the legal relationship established by this agreement or otherwise arising in accordance with this agreement. Unless you have confirmed in writing to us prior to the completion of any insurance contract, you will consent to submit irrevocably to the jurisdiction of the Courts of England and Wales.

5) **Termination**

Either party may end the Agreement by giving 7 days' notice in writing. The termination of our Agreement shall not affect any provisions which either expressly or by implication survive such termination. This will apply to all transactions in the future including renewals and it will only be reissued if changes are made.

6) **Reduction In Cover**

Reduction in the level of cover is not permitted during the policy period and can only be applied at renewal. Any other changes, such as the removal of vehicles and/or Personal cover, can be made at any time. If you have not used any of our services during the policy period we will refund the unexpired portion of the difference in premium. See point 7 for reduction in cover at policy commencement.

7) **Cancellations**

At policy commencement:

When you receive your Policy, you have 14 days in which to consider the cover provided. If you change your mind you can either apply for a different cover level or a full refund as long as you haven't used any of our services. If you choose a different level of cover we'll adjust your premium to take account of this. Refunds will be made within 30 days of receipt of your request.

During the policy term:

You may cancel your policy at any time by giving us 7 days notice. (See section K if you have chosen monthly membership.) If you have not used any of our services during the policy period we will refund the unexpired portion of your premium, including Insurance Premium Tax, within 30 days.

If you wish to cancel your policy you can do so by contacting us at: Customer Services, Britannia Rescue, Folly Hall Mills, St Thomas Road, Huddersfield, West Yorkshire HD1 3LT. Tel No: 0845 640 5858. For Textphone please dial 18001 first. (Opening Mon - Fri 8am - 8pm, Sat - Sun 8am - 5pm). Email: member.services@britanniarrescue.com

8) **If You Want To Make A Complaint**

If you have a complaint about your policy or the service you have received, please contact us by phone on 0800 756 8828. For Textphone please dial 18001 first. (Opening hours Mon - Fri 9am - 5pm). If you prefer to write, please address your letter to: The Quality Manager, Britannia Rescue, Folly Hall, Huddersfield, West Yorkshire HD1 3LT. Email: quality@britanniarrescue.com. When contacting us please ensure you quote your policy or claim number as appropriate. A copy of our internal complaints procedure is available on request.

If we cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within 6 months of receiving our final response letter. The address is: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Tel No: 0800 023 4567 or 0300 123 9 123 (from mobile or non BT lines).

Email: complaint.info@financial-ombudsman.org.uk.

Making a complaint will not affect your right to take legal action.

9) **Compensation from the Financial Services Compensation Scheme (FSCS)**

If we are unable to meet our liabilities to our policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme (FSCS). There are different levels of compensation, depending on what kind of insurance you have:

Compulsory insurance such as third party motor insurance, is covered for 100% of the claim.

Non compulsory insurance, such as breakdown insurance, is covered for 90% of the claim.

You can get further information from the Financial Services Compensation Scheme.

7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN. Telephone 0207 741 4100 or email: enquires@fscs.org.uk.

10) **Administration Fee**

Arranging new policies £5 – the charge will be waived if you pay by a continuous payment method (Direct Debit or Continuous Credit Card Authority)

Arranging renewal policies £5 – the charge will be waived if you pay by a continuous payment method (Direct Debit or Continuous Credit Card Authority).

Section A – Introduction to Britannia Rescue Policies

- This policy is for UK residents only and entitles you, the Policyholder, to our vehicle breakdown and recovery services within the United Kingdom and if you travel to the Channel Islands, the Isle of Man or the Republic of Ireland. We have set out the different standards of service which we provide in sections C to H of this policy. The type of service which you will receive will depend on the amount of premium which you pay us. For instance, if you have paid the correct premium for UK & European Assist, we will extend the cover on your permanent named vehicle to the European countries as specified within the geographical limits of Section G.
- We will protect you against the cost of services within the policy period, shown on your membership card, for which you pay a premium. Unless you give us a future start date your cover begins from midnight on the day we receive a valid application form with your premium payment, or, for policies effected by phone, at midnight on the day of your call when payment has been validated. Cover for online policies will commence on confirmation from Britannia Rescue of a start date and policy details.
- The policy only covers up to a maximum of 2 vehicles named by the policyholder and where an extra premium has been paid for those vehicles unless you have paid an extra premium for Personal cover (see Section H).
- If you have elected to pay by one of the continuous payment methods, the policy is renewable annually on the commencement date notified to you in the original cover, unless you notify us prior to the renewal date that you wish to either alter the level of cover, or do not wish to renew.
- We reserve the right not to invite renewal of your policy.

Section B – Vehicles

- Vehicles and any caravan or trailer that is attached to your vehicle must be registered as owned by you, or a member of your household, and be kept at your home address as shown on our records (see Section H if you have paid an extra premium for Personal cover).

- We will not provide services for vehicles if they are not registered with us. You must tell us immediately if you change your vehicle (see Section H if you have paid an extra premium for Personal cover). Vehicle changes must be permanent and are not reversible.
- Vehicles must be in a roadworthy condition and should be serviced and maintained in line with manufacturer guidelines and meet all legal regulations, including, if appropriate, having an MOT certificate. It is your responsibility to ensure that all vehicles are kept in this condition throughout the period of cover and we may ask for proof in the event of a dispute. The service does not cover vehicles which, in the opinion of the agent attending the vehicle, were not roadworthy or were broken down before your policy began.
- Vehicles should not be more than 5.5 metres in length, 2.3 metres wide, 3 metres in height, or a weight when fully loaded not exceeding 3.5 tonnes. We will only cover vehicles over these limits if we have specifically agreed this with you, before your cover began. If appropriate you must always carry a legal and serviceable spare wheel or a manufacturer supplied or approved emergency tyre inflation kit or equipment and keys for any tyre security devices.
- Motorcycles – we will offer help at the roadside, but if this fails, we will take you, your motorcycle and any pillion passenger to an acceptable destination dependent on your cover entitlement.
- Caravans and trailers – your cover includes any caravan or trailer that is attached to your vehicle (this does not include help at the address that we have on our records or within a quarter of a mile of that address or the location at which your caravan is normally stored). Caravans and trailers should not be more than 8 metres in length (including A-frame) and fitted with a standard 50 millimetre ball coupling. All caravans and trailers must meet the requirements of the Road Vehicles (Construction and Use) Regulations 1986. We will only cover vehicles over these limits if we have specifically agreed this with you, before your cover began. If appropriate you must always carry a legal and serviceable spare wheel or a manufacturer supplied or approved emergency tyre inflation kit or equipment and keys for any tyre security devices.
- Motorhomes – must not be more than 8 metres in length or a weight when fully loaded not exceeding 7.5 tonnes and must be a recognised make and model which has been coach-built for that precise purpose. We will only cover vehicles over these limits if we have specifically agreed this with you, before your cover began. If appropriate you must always carry a legal and serviceable spare wheel or a manufacturer supplied or approved emergency tyre inflation kit or equipment and keys for any tyre security devices.

Section C – Roadside Assist

If your vehicle cannot be driven because of a breakdown which occurred at least 1/4 mile from the Policyholder's home address we will;

- Try to repair the fault at the roadside so that you can continue your journey safely and legally.

- Try to repair the fault at the roadside but where this is not possible we will take the vehicle to a suitable place of repair or to a destination of your choice within 10 miles of the breakdown.
- Transport you and (up to 7) passengers that are in the vehicle at the time of the breakdown to a suitable place of repair or to a destination of your choice within 10 miles of the breakdown.
- Relay telephone messages to your family members, friends or business associates to advise of unforeseen travel delays.
- Pay the cost of providing these services, including call out and labour for a reasonable period when assisting at the roadside.

Exceptions to Section C

- Breakdowns occurring within a 1/4 of a mile of your home address.
- All other labour charges and the cost of replacement parts and/or other materials are your responsibility.
- The cost of supplying a spare wheel and tyre if a serviceable one cannot be provided by you.
- The cost of, if needed, a locksmith, body glass or tyre specialist.
- Anything specified within the Service Limitations and Exclusions section of this policy (See Section J).

Important Information about Roadside Assist

- Where it is not safe or practical to repair a fault at the roadside (for example on a motorway), we will take your vehicle to a safe place or to the agent's premises to carry out repairs.
- Recovery cannot be used as a way of avoiding repair costs.
- This service cannot be used if the vehicle has already broken down or was not in a roadworthy condition when cover was taken out.
- Roadside Assist is only effective the day after you purchased this cover for the first time.

Section D – Roadside & Home Assist

If your vehicle cannot be driven because of breakdown or failure of the vehicle to start, you may;

- Use the cover provided under Section C (Roadside Assist).

Exceptions to Section D

- Any exceptions specified in Section C (Roadside Assist) other than if the breakdown happens within a ¼ mile of your home address.
- Anything specified within the Service Limitations and Exclusions section of this policy (See Section J).

- If you do not accept immediate recovery following a call out to the home address, you will have to pay for any further help for the same fault.

Important Information about Roadside & Home Assist

- Where it is not safe or practical to repair a fault at the roadside (for example on a motorway), we will take your vehicle to a safe place or to the agent's premises to carry out repairs.
- Roadside & Home Assist is only effective the day after you purchased this cover for the first time.
- We will only provide help at your home address if the vehicle fails to start.
- Recovery cannot be used as a way of avoiding repair costs.
- This service cannot be used if the vehicle has already broken down or was not in a roadworthy condition when you took cover out.

Section E – UK Recovery

If your vehicle cannot be driven because of a breakdown which occurred at least 1/4 mile from the Policyholder's home address we will;

- Allow you to use the cover as specified under Section C (Roadside Assist).
- Transport the vehicle, contents, driver and up to 7 passengers to your choice of destination if, in our opinion, the fault or damage cannot be repaired at the scene of the breakdown or locally by the end of the working day. We will not pay for any other recoveries.
- Pay the labour costs and reasonable incidental expenses following agreement between you and us if a major fault can be repaired locally. This will be instead of having to transport you and your vehicle a long distance to carry out repairs or having to take you to your home address.
- Try to make your vehicle safe to drive following accidental damage, theft, attempted theft or vandalism. You will be responsible for the full cost of any repair, and for collecting the vehicle. If repairs cannot be carried out at the roadside, we will take the vehicle to your chosen destination.
- Supply a Relief Driver if the only driver of the vehicle cannot continue a journey because of illness or injury or where other drivers are not sufficiently experienced or confident in using the vehicle.

Exceptions to Section E

- Any exceptions specified in Section C (Roadside Assist).
- Anything specified within the Service Limitations and Exclusions section of this policy (See Section J).

Important Information about UK Recovery

- UK Recovery is only effective the day after you purchased this cover for the first time.
- All costs relating to parts and labour remain your responsibility unless we agree otherwise.
- Where it is not safe or practical to repair a fault at the roadside (for example on a motorway), we will take your vehicle to a safe place or to the agent's premises to carry out repairs.
- Recovery cannot be used as a way of avoiding repair costs.

- This service cannot be used if the vehicle has already broken down or was not in a roadworthy condition when you took cover out.
- The decision to supply a relief driver is at our absolute discretion.

Section F – UK Recovery & Home Assist

If your vehicle cannot be driven because of a breakdown or failure of the vehicle to start, you may;

- Use the cover provided under Sections C, D and E.
- Choose one of the following benefits, if in our opinion, repairs to the vehicle cannot be completed by the end of the working day;
 - a) The hire of a replacement car (up to 1600cc) for up to 48 hours with you being responsible for all fuel, oil and insurance costs. You must take up the option of a hire car within two days of the breakdown; or
 - b) The cost for you and any passengers to either continue the journey or return to the Policyholders home address by our choice of alternative transport, up to a maximum of £100; or
 - c) Pay up to £60 per person for overnight bed and breakfast accommodation up to a maximum of £500 at a hotel near the repair garage, and up to £40 for reasonable public transport costs to get the driver to the garage the following day. You must send us your claim within 28 days for us to pay you these costs, along with the relevant receipts.
- Claim for the cost for one single standard class rail ticket for the Policyholder or any authorised driver to collect the vehicle following repair.

Exceptions to Section F

- If you do not accept immediate recovery following a call out to the home address, you will have to pay for any further help for the same fault.
- Any amount more than those specified within Section F (UK Recovery & Home Assist).
- A hire car not authorised by us.
- Car hire in the event of the vehicle requiring routine servicing or other repair work to correct non immobilising faults or undergoing repair of cosmetic damage.
- Any exceptions specified in Sections C, D and E.
- Anything specified within the Service Limitations and Exclusions section of this Policy (Section J).

Important Information about UK Recovery & Home Assist

- Where it is not safe or practical to repair a fault at the roadside (for example on a motorway), we will take your vehicle to a safe place or to the agent's premises to carry out repairs.
- All costs relating to parts and labour remain your responsibility unless we agree otherwise.
- The decision to supply a Relief Driver is at our absolute discretion.
- We cannot guarantee that a replacement vehicle will be available.
- You are responsible for all insurance costs where a hire car is your preferred choice.
- We will not pay for any extra charges relating to specific needs of a replacement vehicle such as tow bars or roof racks; these requirements are subject to availability.

- You must meet the terms and conditions of the hirer which include having a valid driving licence, a minimum age for drivers of 23 and being in possession of a valid credit card.
- Hire cars may not be taken out of the country without the permission of the hire car company.
- Our breakdown and recovery services do not extend to hire cars provided under Section F (UK Recovery & Home Assist).
- We will only provide help at your home address if the vehicle fails to start.
- UK Recovery & Home Assist is only effective the day after you purchased this cover for the first time.
- Recovery cannot be used as a way of avoiding repair costs.
- This service cannot be used if the vehicle has already broken down or was not in a roadworthy condition when you took cover out.

Section G – UK & European Assist

In addition to all the services, benefits, terms and conditions given under Sections C – F of this policy, those detailed in sections G1 – G8 will also apply as well as Section I (General Conditions of Service) & Section J (Service Limitations and Exclusions).

This cover only applies to permanent named vehicles and is not valid for claims under the Personal cover option (See Section H).

You may have to pay for some services such as hotel accommodation and claim it back from us when you get back to the UK. The exchange rate will be based on that current at the time the claim is processed.

We will aim to provide the most suitable and cost effective solution to your problem and our decision will be final. As well as the general terms and conditions of this policy, we will provide the following services if you travel to a country listed under the geographical limits below:

Geographical limits: Albania, Andorra, Austria, Belarus, Belgium, Bosnia, Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Former Yugoslav Republic of Macedonia, Malta, Moldova, Monaco, Montenegro, the Netherlands, Norway, Poland, Portugal, Romania, Russia (West of the Urals), San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey in Europe, Ukraine.

We will not be responsible for the transportation of any excise goods which come under the jurisdiction of HM Revenue and Customs (HMRC) such as tobacco, alcohol or fuel. These items must be removed from the vehicle prior to transportation being arranged and you will be responsible for the arrangement and the cost of any alternative method of shipping.

Section G1 – Cover Before You Travel

If your vehicle cannot be driven because of a breakdown, accident, theft or attempted theft during the 7 days immediately preceding a pre-booked trip departure date and repairs cannot be completed before you leave we will:

- Arrange and pay a maximum of up to £800 for you to hire a replacement car, subject to availability, with you being responsible for all fuel, oil and insurance costs; or

- Subject to all legal and statutory regulations allow a temporary change for the vehicle that is on cover to allow you to continue with your journey; or
- If your vehicle cannot be repaired within 24 hours of your original planned departure, we will cover the cost of rebooking your sea crossing or journey via the Channel Tunnel which was missed as a result of the incident giving rise to a claim under this section.

Exceptions to Section G1

- Any claims resulting from breakdown if you have purchased this cover less than 7 days before your planned departure date or an existing policy which expires before the end of your trip.
- You must meet the terms and conditions of the hirer which include having a valid driving licence, a minimum age for drivers of 23 and being in possession of a valid credit card.

Section G2 – Missed Motorail Connection

If you fail to connect with a pre-booked Motorail service on the outward journey because your vehicle breaks down, or is involved in an accident, theft, or attempted theft, we will:

- Pay up to £200 to store the insured vehicle at a location near the Motorail depot for your trip; and
- Pay the extra transport costs of you, your passengers and luggage to or from the Motorail depot and the location of your vehicle; and
- Arrange and pay a maximum of up to £800 for you to hire a replacement car, subject to availability, with you being responsible for all fuel, oil and insurance costs.

Exceptions to Section G2

- You must meet the terms and conditions of the hirer which include having a valid driving licence, a minimum age for drivers of 23 and being in possession of a valid credit card.
- Connections to Channel Tunnel trains are not covered under Section G2 (Missed Motorail connections).

Section G3 – Roadside Assistance and Local Recovery

If your vehicle cannot be driven because of a breakdown, accident, theft or attempted theft during your trip, we will:

- Try to repair the fault at the roadside so that you can continue your journey safely and legally; or
- If the fault cannot be fixed at the side of the road, or in circumstances where it is not possible or safe to try to repair a fault at the roadside (for example, on a motorway), we will transport the vehicle, contents, driver and up to 7 passengers to a nearby garage for repair.

Important Information about Roadside Assistance and Local Recovery in Europe

- In some countries if you break down on a motorway or other major route, your call may be answered by the police and they may arrange for a recovery without our authorisation. If this is the case, you may be asked to pay for the service and you should keep the receipt and claim it back from us when you get back to the UK.

Section G4 – Providing Spare Parts

If replacement parts are not available locally to carry out a permanent repair, we will try and get them elsewhere. You will have to pay by credit card or debit card the cost of the replacement parts before we order them. We will pay all freight charges, subject to a maximum of £500 associated with getting the parts to the local repairer.

Section G5 – Vehicle Not in Use

If your vehicle cannot be driven because of a breakdown, accident, theft or attempted theft during your trip and cannot be repaired by the end of the working day, we will:

- Arrange and pay a maximum of up to £800 for you to hire a replacement car, subject to availability, with you being responsible for all fuel, oil and insurance costs; or
- Pay the reasonable costs to transport you, up to 7 passengers and your luggage to your onward destination; or
- Pay for overnight hotel accommodation for you and up to 7 passengers, up to £60 UK sterling for each person each night, to cover any additional costs you may incur in excess of your planned accommodation costs. You may have to claim these costs from us on your return. We will not pay your planned accommodation costs.

Exception to Section G5

- You must meet the terms and conditions of the hirer which include having a valid driving licence, a minimum age for drivers of 23 and being in possession of a valid credit card.

Section G6 – Relief Driver

If the only available driver cannot continue a journey because of illness or injury, or where other drivers are not sufficiently experienced or confident in using the vehicle, we will:

- Provide a qualified driver to drive your vehicle and up to 7 passengers back to your home address in the UK; or
- Pay any extra costs to transport your vehicle, up to 7 passengers and luggage back to the UK as long as these costs are not higher than the market value of your vehicle; or
- Pay the reasonable costs for someone you choose to travel to where the insured vehicle is kept to drive it back to your home address in the UK.

Section G7 – Repatriating Your Vehicle

If your vehicle cannot be driven because of a breakdown, accident, theft or attempted theft during your trip or your vehicle could not be repaired in time for your return journey to the UK, we will:

- Pay any extra costs of transporting you, up to 7 passengers and luggage back to the UK; and
- Pay the cost of transporting your vehicle to your home address in the UK as long as these costs are not higher than the market value of the insured vehicle; or
- Pay the reasonable costs for someone you choose to travel to the place where your vehicle is kept to drive it back to your home address in the UK.

Important Information About Repatriating Your Vehicle

- It can take up to 15 working days to arrange repatriation of your vehicle following our agreement to do so.
- The UK market value of the vehicle will be obtained from the Glass's Guide or recognised equivalent.

- We will not be responsible for the transportation of any excise goods which come under the jurisdiction of HM Revenue & Customs (HMRC) such as tobacco, alcohol or fuel. These items must be removed from the vehicle prior to transportation being arranged and you will be responsible for the arrangement and the cost of any alternative method of shipping.

Section G8 – Temporary Replacement Vehicle in the UK

If you have to return to the UK before your vehicle, we will:

- Arrange and pay a maximum of up to £800 for you to hire a replacement car, subject to availability, with you being responsible for all fuel, oil and insurance costs, until your vehicle is returned to the UK; or
- Subject to all legal and statutory regulations agree a temporary vehicle swap until your vehicle is returned to the UK.

Exception to Section G8

- You must meet the terms and conditions of the hirer which include having a valid driving licence, a minimum age for drivers of 23 and being in possession of a valid credit card.

Exceptions to Section G1 – G8

- UK & European Assist is only effective the day after you purchased this cover for the first time.

We will not pay for any of the following:

- Any bail or customs duty you must pay;
- Any costs which you would have had to pay anyway if the incident had not happened;
- Any costs arising after your vehicle has been returned to the UK irrespective of whether the vehicle requires workshop repair;
- The cost of replacement parts, labour or other materials;
- Costs resulting from a previously discovered fault which has not been repaired by a qualified technician;
- Services covered by any other insurance policy or costs which you can claim against another person;
- The costs of any services you have to pay outside the geographical limits;
- The costs of any services our control centre have not authorised;
- Loss or damage to any unaccompanied baggage or personal belongings we are transporting;
- Any fines awarded against you; and
- Your vehicle to be sent home if the costs of repatriation will exceed its UK market value.

Section H – Personal Cover

If you have paid an additional premium for Personal cover it increases the services to which you are entitled to any privately owned vehicle you or your domestic partner drive or travel in, within the UK, and to any privately owned caravan or trailer attached to the vehicle. The vehicle must meet the vehicle dimensions described in Section B (Vehicles) and which we do not exclude under Section J (Service Limitations and Exclusions).

Exceptions to Section H

- We will only provide services under Personal Cover if you have your membership card at the scene of the breakdown.
- We will not pay for the cost of parts, materials or supplies used to repair the vehicle you were driving or travelling in at the time of the breakdown.
- Repairs cannot be undertaken unless you have the authority of the owner to authorise any repairs.

Section I – General Conditions of Service

1. You must make all requests for the breakdown service to our control centre immediately. We will not accept responsibility for any service or help that we have not arranged.
2. You or your representative must stay with the vehicle to make sure that the agent has access to the vehicle. Your representative must have your permission to authorise any necessary repair or other work, which will be at your expense and if appropriate, have your permission to drive the vehicle.
3. We will try to repair your vehicle, or take it to a suitable destination, linked to your cover entitlement. We do not cover normal vehicle maintenance and will charge you for any services that are not covered by the policy you have purchased including all its terms and conditions.
4. All our agents are required by law to adhere to regulations on driver's hours. If a recovery is needed this may result in the agent taking regular breaks or the need to operate a staged recovery where further agents are used to share the recovery.
5. In the event of a recovery our agent will unload the vehicle in a safe and appropriate place close to your chosen destination. For example, our agent will not unload a vehicle on a private driveway if there is insufficient space, a risk of ground compression or obstacles which could make this difficult.
6. You must tell us if you are covered for services by any other insurance policy or can claim against another person. We may ask you to include our invoice in your claim against the other person or against your other policy to recover or reduce our costs.
7. It is your responsibility to make sure that any temporary repair that our agents carry out is followed immediately by any necessary permanent repair. We may ask for proof of repair in the event of a dispute.
8. In the event that your payment defaults, we will terminate cover forthwith and seek to recover all costs incurred in providing services to you. We reserve the right to refuse service in the event of payment default.
9. If we believe you have used the service excessively or unreasonably, for example, by not having permanent repairs done following a temporary repair carried out by an agent, or due to lack of routine maintenance, we may cancel your membership by sending 7 days' notice by recorded delivery to your last known address. In these circumstances we may, at our discretion, refund the unexpired portion of your premium.
10. In the event that we have provided services which are not covered by this policy, for example we have attended a vehicle at your home address and the level of cover you chose did not include Home Assist or we have provided spare parts to effect a repair for which settlement has not been made to the agent or supplier as specified

in clause J3, we will send you an invoice for the amount due which should be paid within 30 days.

11. If you have given us false information on your application for cover, or given us incorrect information when you asked for help, for example the vehicle does not meet all legal requirements or was broken down before cover was accepted you will have to pay all costs which we have had to pay as a result of your false or incorrect information. In such circumstances we reserve the right to terminate forthwith with no refund.
12. In the event of a road traffic accident we may ask you to contact your motor insurance company in the first instance to arrange recovery to ensure you receive your full entitlements. If assistance is not available for whatever reason, we will provide the services as shown under your cover entitlement.
13. We may only recover a vehicle from the scene of an accident if we have permission from the emergency services involved.
14. If there are any differences between the terms in this Policy Document and any terms our agents agreed over the phone or in person, these written Policy Conditions will apply.

Section J – Service Limitations and Exclusions

We will not be responsible for providing the following:

1. The cost of any service outside the period of cover, or where we have not received the correct premium.
2. Services on the road within a 1/4 of a mile of your home address that we have on record, unless you have paid for Roadside & Home Assist, UK Recovery & Home Assist or UK & European Assist cover.
3. The cost of all parts or supplies used or provided to you or for your vehicle. These will include:
 - The cost of supplying and fitting windscreens;
 - Labour costs in removing and disposal of contaminated or incorrectly mixed fuel; and
 - Storage charges unless we have specifically covered them under your chosen level of cover.

You must pay all these costs to the agent or supplier.

4. Any charges incurred because your vehicle is not carrying a legal and serviceable spare wheel or a manufacturer supplied or approved emergency tyre inflation kit or equipment or keys for any tyre security devices (this does not apply to motorcycles).
5. Any fines, penalties, tolls or unclamping charges you have to pay.
6. Accommodation or other expenses (for example, rail or taxi charges) that you or your passengers have to pay, unless we have specifically covered them under your chosen level of cover.
7. Any costs involved in moving your vehicle into a position where we can try to repair it or transport it. For example all charges for retrieving your vehicle from a ditch or field are your responsibility.
8. The full costs of our agent's time if, having called us, you employ another agent before our agent arrives to repair or recover your vehicle. However, if you phone us for help but you manage to get your vehicle going again, we may agree not to charge you for our agent's time if you contact our control centre immediately.

9. Breakdown services for vehicles involved in sporting events, including racing, pacemaking, speed testing, rallies, trials and all other trackbased activities and those involved in leisure off road events unless we have specifically agreed this with you.
10. Vehicles involved in commercial activity, including carrying tools and equipment for commercial use or using the vehicle for hire or reward (such as a taxi), unless we have specifically agreed this with you.
11. Major repairs, servicing, stripping down vehicles or reassembly (including repairing faulty brakes, steering, suspension or DIY work).
12. Recovering a caravan or trailer if it is occupied by people or livestock, and transporting animals and pets in a recovery vehicle (with the exception of Assistance Dogs). In these cases, the agent's decision is final.
13. Any costs you have to pay if, following an accident, the police have temporarily removed the vehicle to a safe place or local garage. After you have paid any costs and filled in the necessary paperwork, we will recover your vehicle subject to the conditions under clause 112.
14. Recovery if it would be dangerous or illegal for our agent to load or transport your vehicle. In these cases, the agent's decision is final.
15. We cannot provide help on commercial garage premises which are not our agent's premises.
16. Services in the case of:
 - war or military operations;
 - acts of terrorism;
 - events beyond our control;
 - civil disorder;
 - a national emergency;
 - anything which the Government or highway authority does or fails to do;
 - legal restrictions;
 - industrial disputes;
 - fire;
 - lightning;
 - explosion;
 - flood (except where the breakdown has occurred due to water damage while the vehicle was in motion/use);
 - nuclear explosions or a release of ionising radiation;
 - subsidence; or
 - severe weather conditions.
17. Any claims arising from speeding, alcohol or drug related incidents.
18. We (and any of our directors, employees or other representatives) will not be legally responsible for any losses, costs or damages which you suffer as a result of our failure to provide the services listed in Sections C to G.

Despite these limitations and exclusions, we do not intend anything in these Policy Conditions to limit any legal rights you may have as a consumer against us or our employees or agents as a consequence of death or personal injury resulting from our negligence or that of our employees or agents.

Section K – Monthly Membership

We can provide monthly membership on all levels of cover if you pay by Direct Debit or Continuous Credit Card Authority (CCCA). However, you must take the cover for a minimum of at least 6 months. After the first 6 months, you can cancel your membership at any time by giving us 7 days' notice. No refund will be given for any unused part of your premium. You may need to review and update cover periodically to ensure it remains adequate. Any changes will take effect from your next payment date and for payment by continuous Credit Card authority (CCCA) you will need to update us each time you receive a new card.

Signed:

A handwritten signature in black ink, appearing to read 'John O'Rourke', with a long horizontal flourish extending to the right.

John O'Rourke
Managing Director
Liverpool Victoria Insurance Company Limited

24 Hour Breakdown Line 0800 929 111

(For textphone please dial 18001 first)

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Membership Administration
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(Mon – Fri 8am – 8pm, Sat – Sun 8am – 5pm)

You can get this and other documents from us in Braille,
large print or on audiotape by contacting us.
Calls may be recorded for training and monitoring purposes.

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