

Motor breakdown insurance

Policy wording



Welcome

Thank you for buying breakdown insurance with Lifesure. We're a broker with over 40 years' experience in insurance, working with partners that we know share the same values as us. It's because of this that you can be sure of the very best service from beginning to end. You're in safe hands with us.

This policy document, along with your policy schedule form your agreement with us. They also explain everything you need to know about the insurance you have, including what is and isn't covered. If anything's not clear to you, please call us and we'll be happy to talk you through it.

This agreement is based on the information that you provided when you applied for the policy. It's important that this is correct so please take a moment to check through your documents. Once you're happy, please keep them together, somewhere safe.

If ever you need to use your breakdown cover, you can contact our partners using the details on page 5. Although we don't directly provide the service ourselves, do contact us if you're unsure of the process or you need help at any point.

Of course, if you need to contact us, please call on 01480 402 460. We are open Monday-Friday, 8am to 8pm and Saturday, 8am to 12pm.

Thanks again for choosing Lifesure.

Kind regards

Paul Reid
Managing Director, Lifesure

Contents

Welcome	2
Contents	3
About your policy	4
About your insurer	4
What to do if you breakdown	5
Making sense of your policy: definitions	6
Important conditions	7
Your cover	8
General conditions	14
How to cancel your policy	15
How to make a complaint	16
Data protection notice	17

About your policy

Introduction

This policy meets the demands and needs of persons wishing to ensure that they are covered in the event of a **breakdown**. As with any insurance, it does not cover all situations and **you** should read the terms and conditions of this policy in conjunction with **your policy schedule** to ensure that **you** have chosen a level of cover that meets **your** specific needs.

Making sense of your policy: definitions detailed in page 6 will help with the understanding of this document.

About your insurer

Lifisure Group Limited / Lifisure

Lifisure Group Limited was formed in 1971 and one of the principles upon which the company has been built has been to offer a consistently high level of customer care. If **you** wish to learn more about the Lifisure Group, please visit **our** website at lifisure.co.uk.

Authorised Signature



Paul Reid
Managing Director
Lifisure Group Limited

Call Assist Limited

Call Assist is the largest truly independent Motor Breakdown provider in the UK, **you** can therefore be assured **you** are in safe hands should **your caravan** suffer a **breakdown**. **We** provide a twenty-four (24) hour, three hundred & sixty-five (365) days a year service through **our** network of **recovery operators** throughout the UK and Europe.

This service is provided by Call Assist Limited. Registered in England and Wales. Registered Company Number: 3668383. Registered office address: Axis Court, North Station Road, Colchester, Essex CO1 1UX.

Call Assist Ltd, Firm Reference Number 304838 is authorised and regulated by the Financial Conduct Authority.

The policy is underwritten by Ageas Insurance Limited, Registered Office Address, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA, Registered in England and Wales number 354568.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register number 202039.

What to do if you breakdown

Who to call if you breakdown

If your vehicle breaks down in the territorial limits (UK) please call our twenty-four (24) hour Control Centre on:

01206 812731

For assistance in the territorial limits (Europe), call us on:

0044 1206 812731

Please have the following information ready to provide to **our rescue co-ordinator**:

- **Your** return telephone number
- **Your** policy number and **vehicle** registration
- The precise location of **your vehicle** (or as accurate as **you** are able in the circumstances).

If **you** are deaf, hard of hearing or speech impaired, please send a text message containing **your** full name, policy number, **vehicle** registration and policy postcode to 07537 404890.

Once **we** have taken **your** details and made all the arrangements **we** will contact **you** to advise which **recovery operator** will be attending and how long they are expected to take. Where possible, please ensure **your** mobile phone is available to accept calls at all times in case **we** need to contact **you**. **You** will need to be with **your vehicle** when the **recovery operator** arrives. If **you** would prefer not to wait with the **vehicle** or it is unsafe to do so, please inform **our rescue co-ordinator** who will arrange a call on approach so **you** have sufficient time to return to the **vehicle**.

It is **your** responsibility to guard **your** safety and abide by the rules of the Highway Code. Please advise **our rescue co-ordinator** if **you** feel it is not safe to remain within eyesight of the **vehicle**.

In the event of a **breakdown** on a motorway where **you** have no means of contacting **us** or are unaware of **your** location, please use the nearest SOS box and advise the Emergency Services of **our** telephone number, they will then contact **us** to arrange assistance. If the Police or Highways Agency are present at the scene, please advise them that **you** have contacted **us** and provide them with **our** telephone number to call **us** on **your** behalf.

Making sense of your policy: definitions

Certain words in this policy have a special meaning and these words are defined below. To help make this policy easy to understand, wherever they appear in the policy **we** have highlighted them in **bold**.

Accident

A collision immediately rendering the **vehicle** immobile or unsafe to drive.

Breakdown

An electrical or mechanical failure, lack of fuel, misfuel, flat battery, **accident** or puncture to the **vehicle**, which immediately renders the **vehicle** immobilised.

Callout

The deployment of a **recovery operator** to **your vehicle**.

Home address

The last known address within the **territorial limits (UK)** recorded on **our** system where **your vehicle** is ordinarily kept.

Passengers

All non-fare paying persons travelling within the **vehicle** at the time of the **breakdown**, up to the legal carrying capacity of the **vehicle**.

Period of insurance

The duration of this policy as indicated on **your policy schedule** for a period not exceeding twelve (12) months.

Policy schedule

The document provided by the organisation **you** purchased this policy from detailing the **period of insurance**, eligible **vehicle(s)**, and type of cover.

Recovery operator

The independent technician **we** appoint to attend the **breakdown**.

Rescue co-ordinator

The telephone operator employed by **us**.

Specialist equipment

Non-standard apparatus or recovery **vehicles** which in the opinion of the **recovery operator** are required to safely recover the **vehicle**. **Specialist equipment** includes but is not limited to winching, skates, sliders, dolly wheels, donor wheels and a crane lift.

Suitable garage

Any appropriately qualified mechanic or garage which is suitable for the type of repair required and where the remedial work undertaken can be evidenced in writing.

Territorial Limits (Europe)

Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Guernsey (for non-residents), Hungary, Italy, Jersey (for non-residents), Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, and Vatican City.

Territorial Limits (UK)

Great Britain, Northern Ireland, the Isle of Man, and (for residents only) Jersey and Guernsey.

Trip

A journey to the **territorial limits (Europe)** which commences from the date of **your** departure from the **territorial limits (UK)** and ceases upon **your** return to the **territorial limits (UK)** for a period not exceeding ninety (90) days.

Us, We, Our

Call Assist Ltd.

Vehicle

The **vehicle(s)** specified on **your policy schedule** as being eligible for this cover.

You, Your

The person named as the policyholder in the **policy schedule** or the driver of the **vehicle** as applicable.

Important conditions

Uninsured Service	We can usually provide assistance for services which are not covered under this insurance policy. All costs (including an administration fee) must be paid for immediately by credit or debit card.
Change of Vehicle	Our policy only covers the vehicle registered on our database, therefore any change must be notified immediately by contacting the organisation you purchased this policy from. Please provide them with your policy number, the new registration, make, model and colour of your vehicle and the date you wish to make the change.
Call Recording	To help us provide a quality service, your telephone calls may be recorded but will only be shared with partner organisations directly relevant to the breakdown service we provide.
Governing Law	This policy will be governed by English law, and you and we agree to submit to the non-exclusive jurisdiction of the courts of England and Wales unless you live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction.
Language	The contractual terms and conditions, and other information relating to this contract will be in the English language.
Measurements	A Home Assist is calculated using a straight line from the home address to the location of the breakdown . All other measurements are calculated using driving distances.
Garage Repairs	Any repairs undertaken by the recovery operators at their premises are provided under a separate contract, which is between you and the recovery operator .
Multiple Vehicle Policies	Multiple vehicle policies must be registered to one address within the territorial limits (UK) .
Signing Documentation	You may be asked to sign documents by the recovery operator which relate to the service being provided. Whilst you are not required to sign such documents, failure to do so may result in further services being denied. Please do not sign any documents until you have read and understood the content in full. In the event you require assistance with understanding such documents please contact us on 01206 812731.
Emergency Repairs	Emergency repairs undertaken at the roadside by recovery operators cannot be guaranteed and in some cases, will not be attempted. Due to the nature of roadside assistance it is not always possible for recovery operators to accurately diagnose the fault with the vehicle or state whether the vehicle is in a roadworthy condition or otherwise safe to drive. Recovery operators are not instructed to conduct vehicle health inspections.

Your cover

As shown in **your policy schedule**

Please read the following benefits of cover in accordance with the level of cover **you** have purchased which is detailed on **your policy schedule**.

UK Cover

The following service is provided with all levels of cover:

Roadside Assistance & Recovery

In the event of a **breakdown** within the **territorial limits (UK)**, which occurs more than a one-mile radius/straight line from **your home address** and during the **period of insurance**, **we** will arrange and pay for a **recovery operator** to attend the **breakdown** and where appropriate, spend up to sixty (60) minutes to try and repair the **vehicle**.

If, in the opinion of the **recovery operator**, they are unable to repair the **vehicle** within sixty (60) minutes at the roadside **we** will assist in the following way:

Either:

Arrange and pay for **your vehicle** and the **passengers** to be recovered to the nearest **suitable garage** which is able to undertake the repair.

Or:

If the above is not possible at the time or the repair cannot be made within the same working day, **we** will arrange for **your vehicle** and the **passengers** to be recovered to the **home address**, or if **you** would prefer and it is closer, **your preferred destination** within the **territorial limits (UK)**.

Recovery of **your vehicle** and **passengers** must take place at the same time as the initial **callout** otherwise **you** will have to pay for subsequent **callout** charges.

If **your vehicle** requires recovery, **you** must immediately inform **our** rescue coordinator of the address **you** would like the **vehicle** taken to. Once the **vehicle** has been delivered to the nominated address, the **vehicle** will be left at **your** own risk.

Home Assist

We will arrange and pay for a **recovery operator** to attend a **breakdown** at or within a one-mile radius/straight line of **your home address** and where appropriate, spend up to sixty (60) minutes to try and repair the **vehicle**. If, in the opinion of the **recovery operator**, they are unable to repair the **vehicle** within sixty (60) minutes at the scene of the **breakdown**, **we** will arrange and pay for **your vehicle** and the **passengers** to be recovered to the nearest **suitable garage** which is able to undertake the repair. Any recovery of **your vehicle** and the **passengers** required must take place at the same time as the initial **callout** otherwise **you** will have to pay for subsequent **callout** charges.

If **your vehicle** requires recovery, **you** must immediately inform **our rescue co-ordinator** of the address **you** would like the **vehicle** taken to. Once the **vehicle** has been delivered to the nominated address, the **vehicle** will be left at **your** own risk.

Alternative Travel UK*

We will pay up to £250 towards the reasonable cost of alternative transport or a hire **vehicle** up to 1600cc to allow **you** to complete **your** original journey. **We** will also pay up to £150 towards the reasonable cost of alternative transport for one person to return and collect the repaired **vehicle**.

Emergency Overnight Accommodation UK*

We will pay up to £150 for a lone traveller or £75 per person towards the reasonable cost of overnight accommodation including breakfast for the **passengers** whilst **your vehicle** is being repaired. The maximum Emergency Overnight Accommodation payment per incident is £500.

Your cover cont'd

Emergency Overnight Accommodation and Alternative Travel benefits are available under the following conditions following a **breakdown** in the **territorial limits (UK)**:

- The **vehicle** must be repaired at the nearest **suitable garage** to the **breakdown** location
- The **vehicle** cannot be repaired the same working day
- The **breakdown** did not occur within 20 miles of **your home address**
- **We** will determine which benefit is offered to **you** by assessing the circumstances of the **breakdown** and what is the most cost effective option for **us**.

*These services may be offered on a pay/claim basis, which means that **you** must pay initially and **we** will send **you** a claim form to complete and return for reimbursement. Before arranging these services, authorisation must be obtained from **our rescue co-ordinator**. The policy will only pay for a hire **vehicle** which **we** deem is appropriate for **your** requirements and is available at the time. **We** will only reimburse claims when **we** are in receipt of valid proof of payment.

Caravans and Trailers

In the event of a **breakdown** where **your** caravan/trailer is attached, providing the caravan/trailer is fitted with a standard 50mm tow ball coupling hitch and does not exceed 7 metres/23 feet in length (not including the length of the A-frame and hitch), **your** caravan/trailer will be recovered with **your vehicle** at no extra cost.

Keys

If **you** lose, break, or lock **your vehicle** keys within **your vehicle**, **we** will pay the **callout** and mileage charges back to the **recovery operator's** base or **your** preferred destination if closer. All other costs incurred, including any **specialist equipment** needed to move the **vehicle**, will be at **your** expense.

Misfuel Assist

In the event **your vehicle's** fuel tank is filled with the incorrect type of fuel, **we** will arrange and pay up to £250 (inclusive of VAT) for a **recovery operator** to either recover **your vehicle** and the **passengers** to the **recovery operator's** base where a drain and flush to **your vehicle's** fuel tank can be conducted or, to conduct the fuel drain and flush at the roadside. Subject to the £250 claim limit, **we** will also provide 10 litres of correct fuel.

Occasionally misfuelling a **vehicle** can cause extensive damage which a fuel drain and flush will not rectify. **We** cannot accept liability for any damage caused to **your vehicle** but if **you** would prefer for the fuel drain and flush to be conducted by **your** preferred repairer, **we** will arrange and pay for a **recovery operator** to recover **your vehicle** and the **passengers** to a repairer of **your** choice within 20 miles of the scene of the **breakdown**. Subject to the prior authorisation of **our rescue co-ordinator** and upon receipt of valid proof of payment confirming the work undertaken **we** will also reimburse up to £250 (inclusive of VAT) towards the cost of a fuel drain and flush.

Message Service

If **you** require, **we** will pass on two messages to **your** home or place of work to let them know of **your** predicament and ease **your** worry.

European Cover

If **you** have opted and paid for European Cover it includes all of the same benefits as UK Cover with the addition of the following benefits which apply within the **territorial limits (Europe)**.

General Notes Relating to European Cover

We will provide service in the **territorial limits (Europe)** where the maximum duration of any single **trip** does not exceed ninety (90) days. However short term policies (those with a **period of insurance** lasting one month or less) will be limited to a single **trip** not exceeding the **period of insurance**.

Please ensure **you** carry **your** driving licence and V5C registration document with **you** during **your** journey. Due to local regulations and customs, **you** may be required to provide copies of **your** driving licence or V5C registration document. **You** will be held liable for any costs incurred if copies of **your** driving licence or V5C registration document are not immediately available.

Your cover cont'd

Due to differing national standards and infrastructures abroad, assistance may take longer in arriving. **We** will require detailed information from **you** regarding the location of **your vehicle**. **We** will need to know details of **your** itinerary and if requested proof of both **your** outbound and inbound travel dates must be provided to validate **your** claim. When **we** have all the required information **we** will liaise with **our** European network and **you** must remain contactable to avoid any delays. During public holidays, many services such as repairing garages will be closed, **we** will not be held liable for any delay this causes.

In the event of a **breakdown** on a motorway or major public road within the **territorial limits (Europe)**, access may be restricted to a private towing service only. Should this occur, **you** will need to obtain assistance via the SOS phones. The private towing service will tow **your vehicle** to a place of safety and **you** will be required to pay for the service immediately. **You** can then contact **us** for further assistance. **We** will pay a maximum of £150 towards reimbursement of the costs, but **we** will only reimburse claims when **we** are in receipt of valid proof of payment. Payment will be made in accordance with the exchange rate on the date of the claim.

For assistance in the **territorial limits (Europe)**, call **us** on:

0044 1206 812731

Roadside Assistance Abroad

In the event of a **breakdown** within the **territorial limits (Europe)** which occurs during the **period of insurance**, **we** will arrange and pay for a **recovery operator** to attend the **breakdown** and where appropriate, spend up to sixty (60) minutes to try and repair the **vehicle**.

If, in the opinion of the **recovery operator**, they are unable to repair the **vehicle** within sixty (60) minutes at the roadside **we** will arrange and pay for **your vehicle** and the **passengers** to be recovered to the nearest **suitable garage** able to undertake the repair.

Recovery and Repatriation Service

If the **vehicle** cannot be repaired within forty-eight (48) hours or by **your** intended return, whichever is due to occur last, **we** will arrange and pay for **your vehicle** and the **passengers** to be transported either to **your home address**, or if **you** would prefer and it is closer, **your** original destination within the **territorial limits (Europe)**.

Alternative Transport Abroad*

In the event of a **breakdown** within the **territorial limits (Europe)**, **we** will pay up to £500 towards the reasonable cost of alternative transport or a hire **vehicle** up to 1600cc to allow **you** to continue **your trip** in the **territorial limits (Europe)** whilst **your vehicle** remains unroadworthy. **We** will also pay up to £200 towards the reasonable cost of alternative transport for two people to return and collect the repaired **vehicle**.

Emergency Overnight Accommodation Abroad*

In the event of a **breakdown** within the **territorial limits (Europe)** where **your vehicle** cannot be repaired the same working day and which results in **you** not being able to stay at **your** pre-booked accommodation, **we** will pay up to £150 per person for one night towards the reasonable cost of overnight accommodation including breakfast for **you** and **your passengers**. The maximum Emergency Overnight Accommodation Abroad payment per incident is £1000. *These services may be offered on a pay/claim basis, which means that **you** must pay initially and **we** will send **you** a claim form to complete and return for reimbursement. Before arranging these services, authorisation must be obtained from **our rescue co-ordinator**. The policy will only pay for a hire **vehicle** which **we** deem is appropriate for **your** requirements and is available at the time. **We** will only reimburse claims when **we** are in receipt of valid proof of payment.

Shipping of Spare Parts

Where it is more efficient and cost effective to do so, **we** will pay the reasonable cost of shipping replacement parts to the repairing garage within the **territorial limits (Europe)**. **You** will be responsible for the cost of the spare parts and **we** will only organise shipping once **you** have confirmed the spare parts have been paid for. Although **we** will endeavour to source the required spare parts for **you**, **we** can make no guarantee the parts will be immediately available to **us**.

Your cover cont'd

What's not covered

Applying to all sections unless otherwise stated

1. This insurance does not cover the following:
 - a) Any caravan/trailer where the total length exceeds 7 metres/23 feet (not including the length of the A-frame and hitch) and where it is not attached to the **vehicle** with a standard 50mm tow ball coupling hitch.
 - b) Breakdowns or **accidents** to the caravan or trailer itself.
2. Assistance following theft, fire, or vandalism.
3. Any costs incurred to attend the **vehicle** due to faults with electric windows, sun roofs, broken windows/windcreens or locks not working which prevent the **vehicle** from being parked securely, unless the fault occurs during the course of a journey and **your** safety is compromised.
4. Breakdowns caused by a failure to maintain the **vehicle** in a roadworthy condition including the routine servicing of the **vehicle** in accordance with the manufacturers recommendations or maintaining proper levels of oil and water.
5. Costs incurred in addition to a standard **callout** where service cannot be undertaken at the roadside because the **vehicle** is not carrying a serviceable spare wheel, aerosol repair kit, appropriate jack or, the locking mechanisms for the wheels are not immediately available to remove the wheels. This exclusion does not apply to motorcycles or scooters.
6. **Specialist Equipment**, additional manpower and/or recovery **vehicles**, or a recovery further than 10 miles from the scene of the **breakdown** if **your vehicle** is immobilised due to snow, mud, sand, water, ice, or a flood.
7. Breakdowns caused by overloading of the **vehicle** or carrying more **passengers** than it is designed to carry.
8. Any subsequent **callouts** for any symptoms related to a claim which has been made within the last twenty-eight (28) days, unless **your vehicle** has been fully repaired at a **suitable garage**, declared fit to drive by the **recovery operator** or is in transit to a pre-booked appointment at a **suitable garage**.
9. The recovery of the **vehicle** and **passengers** if repairs can be carried out at or near the scene of the **breakdown** within the same working day. If **vehicle** and passenger recovery is required **we** will only recover to one address in respect of any one **breakdown**.
10. Any **vehicle** which is not listed on **your policy schedule** as being eligible for **breakdown** cover with **us**.
11. Any request for service if the **vehicle** is being used for motor racing, rallies, rental, hire, public hire, private hire, courier services or any contest or speed trial or practice for any of these activities.
12. Assistance if the **vehicle** is deemed to be illegal, untaxed, uninsured, unroadworthy or dangerous to transport.
13. The cost of any parts, components or materials used to repair the **vehicle**.
14. Repair and labour costs other than an hour's roadside labour at the scene.
15. The use of **specialist equipment** occasionally required because the **vehicle** is not between the kerbs, it has modifications, or nearby obstructions are impeding the usual method of assistance.
16. Storage charges unless incurred whilst **we** organise repatriation from the **territorial limits (Europe)**.
17. Any claim within twenty-four (24) hours of the time the policy is purchased.
18. Any **breakdown** that occurred before the policy commenced, the **vehicle** was placed on cover, or before the policy was upgraded.

Your cover cont'd

What's not covered

19. More than six **callouts** per insured **vehicle** in any one **period of insurance**. Should **you** change **your vehicle** midterm, the number of **callouts** provided to the previous **vehicle(s)** will be carried forward.
20. Claims totalling more than £15,000 in any one **period of insurance**.
21. Any costs or expenses not authorised by **our rescue co-ordinators** prior to being incurred.
22. The cost of food (apart from breakfast when overnight accommodation is provided), drinks, telephone calls or other incidentals.
23. Any charges where **you** or the Emergency Services arrange assistance or repairs by other means unless **we** have agreed to reimburse **you**.
24. Any damage or loss to **your vehicle** or its contents caused by the **recovery operator**. It is **your** responsibility to ensure personal possessions are removed prior to **your vehicle** being transported.
25. Nothing in this policy limits **our** liability for death or personal injury caused by the negligence of **us** or **our** employees or for any liability which may not lawfully be limited or excluded. This policy is not a motor liability insurance policy within the meaning of Part VI of the Road Traffic Act 1988.
26. Any charges where **you**, having contacted **us**, effect recovery or repairs by other means unless **we** have agreed to reimburse **you**.
27. Any cost that would have been incurred if no claim had arisen.
28. Any false or fraudulent claims.
29. The cost of fuel, oil or any insurance/excess in relation to a claim for a hire **vehicle**.
30. Overnight accommodation or car hire charges if repairs can be carried out at or near the scene of the **breakdown** within the same working day.
31. Recovery of the **vehicle** or **your** transport costs to return the **vehicle** to **your home address** once it has been inspected or repaired.
32. **We** will not pay for any losses that are not directly covered by the terms and conditions of this policy. For example, **we** will not pay for any time that has to be taken off work because of a **breakdown**.
33. Any cost incurred as a result of **your** failure to comply with requests by **us** or the **recovery operator** concerning the assistance being provided.
34. A request for service following any intentional or wilful damage caused by **you** to **your vehicle**.
35. 35. Fines and penalties imposed by courts.
36. Any cost recoverable under any other insurance policy that **you** may have.
37. Direct or indirect loss, damage or liability caused by, contributed to or arising from:
 - a) Ionising radiation or contamination by radioactivity from an irradiated nuclear fuel or from nuclear waste from the combustion of nuclear fuel.
 - b) The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component thereof.
 - c) Any results of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, riot, rebellion, revolution, military or usurped power.
38. Any cover which is not specifically detailed within this policy.

Your cover cont'd

What's not covered

Additional exclusions applying to the European Assistance

1. Service where repatriation costs exceed the market value of the **vehicle**.
2. The cost of privately arranged towing from a European motorway exceeding £150.
3. Repatriation to the UK within forty-eight (48) hours of the original **breakdown** or by **your** intended return, whichever is due to occur last, regardless of ferry or tunnel bookings for the homebound journey or pre arranged appointments **you** have made within the UK.
4. Repatriation if the **vehicle** can be repaired but **you** do not have adequate funds for the repair.
5. Any claim where the duration of a single **trip** is planned to or subsequently exceeds ninety (90) days.

General conditions

Applying to all sections

1. **We** will provide cover if
 - a) **You** have met all the terms and conditions within this insurance.
 - b) The information provided to **us**, as far as **you** are aware, is correct.
2. Details of **your** cover may not reach **us** by the time assistance is required. In this unlikely event, **we** will assist **you** however before assistance can be provided **we** will ask to take a pre-authorisation on a credit or debit card for the estimated cost of the assistance. If **we** receive confirmation that **you** have adequate cover the reserved funds will be released. If **we** receive confirmation that **you** do not have adequate cover **we** will take payment for any uninsured costs.
3. The driver of the **vehicle** must remain with or nearby the **vehicle** until help arrives.
4. If a **callout** is cancelled by **you** and a **recovery operator** has already been dispatched, **you** will lose a **callout** from **your** policy. **We** recommend **you** to wait for assistance to ensure the **vehicle** is functioning correctly. If **you** do not wait for assistance and the **vehicle** breaks down again within twelve (12) hours, **you** will be charged for the second and any subsequent **callouts**.
5. **We** reserve the right to charge **you** for any costs incurred as a result of incorrect location details being provided.
6. **We** have the right to refuse to provide the service if **you** or **your passengers** are being obstructive in allowing **us** to provide the most appropriate assistance or are abusive to **our rescue co-ordinators** or the **recovery operator**.
7. The **vehicle** must be registered to and ordinarily kept at an address within the **territorial limits (UK)** and **you** must be a permanent resident within the **territorial limits (UK)**.
8. **Vehicles** must be located within the **territorial limits (UK)** when cover is purchased and commences.
9. When **you** contact **us** for assistance **we** may ask if **your vehicle** is fitted with alloy wheels. **We** must be advised the correct information at this time. If **we** are not made aware and **we** are unable to provide service promptly or efficiently through the **recovery operator** who will be assisting **you**, **you** will be charged for any additional costs incurred.
10. If in **our** opinion the **vehicle** is beyond economical repair or the cost of the claim is likely to exceed the market value of the **vehicle** in its current condition following the **breakdown**, **we** have the option to pay **you** the market value of the **vehicle** in its current condition and pay **your** transportation costs to **your home address**. It will be **your** responsibility to apply for a Certificate of Destruction or other such document and **you** will be required to pay for any storage costs whilst this is obtained. If **you** would prefer the **vehicle** to be transported to **your home address** or original destination, this can be arranged but **you** will need to pay any costs which exceed the market value of the **vehicle** in its current condition. If the **vehicle** is beyond economical repair, **you** will have one (1) week to advise **us** of how **you** wish to transport or dispose of the **vehicle**. If **you** do not contact **us** within one (1) week **you** consent to **us** to dispose of the **vehicle**.
11. If **we** are able to repair **your vehicle** at the roadside, **you** must accept the assistance being provided and immediately pay for any parts supplied and fitted by debit or credit card. If **you** do not have sufficient funds to pay for the parts, all further cover for the claim under this policy will cease.
12. In the event **you** use the service and the claim is subsequently found not to be covered by the policy **you** have purchased, **we** reserve the right to reclaim any monies from **you** in order to pay for the uninsured service.
13. **We** may decline service if **you** have an outstanding debt with **us**.
14. If **you** have a right of action against a third party, **you** shall co-operate with **us** to recover any costs incurred by **us**. If **you** are covered by any other insurance policy for any costs incurred by **us**, **you** will need to claim these costs and reimburse **us**. **We** reserve the right to claim back any costs that are recoverable through a third party.

General conditions cont'd

15. **Recovery operators** comply with laws and regulations limiting the number of hours they can drive for. Regular breaks and 'changeovers' may be required when transporting **your vehicle**.
16. The transportation of livestock (including dogs) will be at the discretion of the **recovery operator**. **We** will endeavour to help arrange alternative transport but **you** will need to pay for this service immediately by credit or debit card.
17. Regardless of circumstances, **we** will not be held liable for any costs incurred if **you** are unable to make a telephone connection to any numbers provided. If **you** are unable to make a connection on any of the numbers provided, please call 01603 327180.
18. The policy is not transferable.

Should **you** wish to contact **us**, **we** can be contacted by:

Mail: Customer Services, c/o Call Assist Ltd, Axis Court, North Station Road, Colchester, CO1 1UX

Email: enquiries@call-assist.co.uk

Facsimile: 01206 364268

How to cancel your policy

Cooling Off Period - fourteen (14) days

This policy has a cooling off period of fourteen (14) days from the time **you** receive this information or from the purchase date, whichever is the later. If **you** do not wish to continue with the insurance **we** will provide a refund of premium paid, providing no claim has been made.

Cancelling outside of the Cooling Off Period

You may cancel **your** policy after the fourteen (14) day cooling off period but no refund of premium is available.

A refund of premium is not available for policies where the **period of insurance** is less than one (1) month.

We have the right to cancel this policy at any time by sending seven (7) days notice to **your home address** however **we** must have valid reasons for doing so. Valid reasons include but are not limited to:

- Suspected or proven fraud
- Non-payment of premium when it is due
- **We** discover **you** are no longer eligible for cover with **us**
- If **you** are threatening or abusive to **our** staff or the people **we** instruct to assist with **your breakdown**, including the **recovery operators**.

In such situations, providing no claim has been made, **we** will refund the unexpired portion of **your** premium.

Please call the organisation **you** purchased this policy from to discuss.

How to make a complaint

We aim to provide a high standard of service. Please telephone **us** if **you** feel **we** have not achieved this and **we** will do **our** best to rectify the problem immediately.

Any complaint **you** have regarding **your** policy should be addressed to the policy administrator:

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

Please include the details of **your** policy and in particular **your** policy number, to help **your** enquiry to be dealt with speedily.

We promise to:

- acknowledge **your** complaint within three working days of receiving it;
- have **your** complaint reviewed by a senior member of staff;
- tell **you** the name of the person managing **your** complaint when **we** send **our** acknowledgement letter; and
- respond to **your** complaint within eight (8) weeks. If this is not possible for any reason, **we** will write to **you** to let **you** know when **we** will contact **you** again.

If **you** remain dissatisfied with **our** final decision or if **you** have not received **our** final decision within eight (8) weeks of **us** receiving **your** complaint, short of court action, **you** can ask The Financial Ombudsman Service to review **your** case provided the policy is not of commercial nature. The right to apply to the Ombudsman must be exercised within six (6) months of the date of the Company's final decision. If **you** do not refer **your** complaint within six (6) months of **our** final decision The Financial Ombudsman Service will not have **our** permission to review **your** case and will only be able to do so in limited circumstances, such as if the delay was due to exceptional circumstances.

The Financial Ombudsman Service can be contacted at the following address:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Or by telephoning:

0800 023 4567 (free from landlines) or

0300 123 9 123 (free from some mobile phones)

or **email:** complaint.info@financial-ombudsman.org.uk.

For further information, you can also visit the website: financial-ombudsman.org.uk

Following the complaints procedure does not affect **your** rights to take legal proceedings.

Financial Services Compensation Scheme (FSCS)

Should **we** be unable to meet **our** liabilities **you** may be entitled to compensation from the Financial Services Compensation Scheme. This depends on the type of insurance, the size of **your** business and the circumstances of the claim.

Further information is available from the Financial Services Compensation Scheme. Their telephone number is 0800 678 1100 or 0207 741 4100. Alternatively, more information can be found at fscs.org.uk.

Data protection notice

Lifesure, the underwriter, and other companies related to this insurance may use the personal and business details **you** have given **us** to: provide **you** with a quotation; deal with **your** policy; search credit reference and fraud agencies who may keep a record of the search; share with other insurance organisations to help offset risks, help administer **your** policy and to handle claims and prevent fraud; support the development of **our** business by including **your** details in compliance business reviews which may be carried out by third parties acting on **our** behalf.

We may need to collect 'special category data' relating to insured persons, which under the EU General Data Protection Regulation (**GDPR**) and Data Protection Act 2018 (**DPA 2018**), includes information relating to health and data about criminal convictions or offences. Special category data may be required for the purpose of evaluating the risk or administering claims. **We** will ensure that **we** have explicit consent from the insured persons for processing this type of information.

Personal data may be transferred to countries outside the EEA. All data will be held securely and handled in accordance with the principles of applicable data protection laws.

Under the GDPR and DPA 2018 individuals also have a number of rights relating to their personal information, which includes the right to access their personal data and supplementary information, which can be requested free of charge. **Your** rights are outlined in full in Lifesure's data privacy notice, which can be accessed at: [Lifesure.co.uk/privacy](https://www.lifesure.co.uk/privacy). Should **you** need to contact Lifesure's Data Protection Officer, please email: dpo@lifesure.co.uk

For details of privacy policies and contact details for the relevant data protection officers for the underwriter of **your** policy, please refer to **your policy schedule**.

