

Business Policy Document

Breakdown Recovery Insurance Policy Terms and Conditions

Business Policy Document

Welcome to Your National Breakdown Policy Terms & Conditions covering your vehicle(s) for Business use. Please also refer to Your Policy Schedule which details the cover arranged for You. If you have any further questions regarding this policy, please call Us on 0800 027 2326.

Remember to keep Your documents safe and accessible.

Useful Contacts:

If you need to make a claim, call the number below. Lines are open 24 hours a day, 365 days a year.

Claims – 01274 288 488

Hard of Hearing line – (1800) 01274 845151

New membership or policy adjustments - 0800 027 2326. Lines open Mon – Fri 0900 – 1800.

E-mail: cs@nationalbreakdown.com (customer services)

Complaints – 01274 288 488 or complaints@nationalbreakdown.com

1. Service Provider and Insurer

This insurance is arranged by International Breakdown Ltd trading as National Breakdown and underwritten by Novus Underwriting Ltd on behalf of Millennium Insurance Company Ltd.

International Breakdown Ltd: registered office Office 1, 1 Link 606 Business Park, Staithgate Lane, Bradford BD6 1YA. Registered in England number 03917880. Authorised and regulated by the Financial Conduct Authority (FCA) reference number 313459.

Novus Underwriting Ltd: registered office 4th Floor 34 Lime Street, London, United Kingdom, EC3M 7AT. Registered in England number 10844265. Novus Underwriting Ltd is an appointed representative of Consilium Insurance Brokers Limited: registered office 4th Floor 34 Lime Street, London, United Kingdom, EC3M 7AT. Registered in England number 03149879. Authorised and regulated by the Financial Conduct Authority (FCA) reference number 306080.

Millennium Insurance Company Limited is regulated by the Gibraltar Financial Services Commission ("GFSC") under the Financial Services (Insurance Companies) Act to carry on insurance business. Reg No. 82939. Its principal office is PO Box 1314, 13 Ragged Staff Wharf, Queensway Quay, Gibraltar, GX11 1AA.

Details of the above can be checked on the Financial Services Register at <https://register.fca.org.uk/> or by calling them on 0800 111 6768.

2. Definitions

Wherever the following words and phrases appear in this document with a capital letter they shall have the meaning given below:

Approved Incident/Incident - Mechanical or electrical breakdown which occurs within the Geographical Limits, during the period of insurance, which immobilises the Insured Vehicle or renders it un-roadworthy.

Not including - accident, road traffic collision, vandalism, fire, theft or attempted theft and Driver induced incidents (such as running out of fuel, losing, breaking or locking in keys, or driving on after a fault is evident). In the case of accidental damage or where the incident is not covered under this policy, assistance can be arranged by Us on a PAYG basis only.

Approved Incident Excess/Excess - The amount that You are responsible for paying to Us in the event of an Approved Incident. The amount of Excess, if any, is detailed on Your Policy Schedule.

Attending Operative/AO – The independent operator deployed by Us from Our network of suppliers to provide assistance and/or recovery services under the terms of this policy, which may include a service van, recovery truck, mis-fuel specialist, tyre supplier, or other service.

Business Use – Use of the Vehicle at any time in connection with Your or Your employer's business, trade or profession excluding use as a Taxi or Private Hire vehicle (for which a separate Taxi and Private Hire policy is available). PSV vehicles will be covered providing the appropriate premium has been paid.

Claim Limit – means the maximum number of Approved Incidents and the maximum amount that We will authorise against a policy. We will not pay for more than one Approved Incident in relation to one Insured Vehicle in relation to a European Single Trip. We will not pay for more than two Approved Incidents during a 12-month Policy Duration where the further incidents arise from the same or a similar fault. We will not pay for more than four Approved Incidents in total during a 12-month Policy Duration for any one Insured Vehicle. We will not pay for more than £2,000 in total in relation to any one Approved Incident.

Current Market Value – means the UK market value based on equivalent vehicles currently for sale after deducting estimated parts and labour costs for any required repairs at a Repairer nearest to the location of the Approved Incident. The Current Market Value excludes the value of any caravan or trailer.

Driving Miles – means the distance measured by odometer when undertaking an actual journey based on the most appropriate route given road, weather, traffic, and other conditions and the vehicles involved. All distances referred to in this policy are Driving Miles unless specifically defined as a radius distance.

European Trip/European Single Trip/Single Trip/Trip - A pre-booked journey outside of the UK within the Geographical Limits - European Cover, not exceeding 90 consecutive days during the period of insurance with the exception of European Single Trip cover where Your Trip is limited to the number of days specified between the start and expiry date and providing the appropriate premium has been paid. Each Trip commencing and ending in Great Britain, the Isle of Man, or Northern Ireland. Level C Cover applies. Proof of travel arrangements including tickets will be required for Your outbound and return journey. Single Trip policies must be purchased a minimum of 2 complete calendar days before the day of commencement of travel and the policy must cover the total planned trip duration.

Geographical Limits -

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

European Cover - The door-to-door benefits will be provided once You begin a pre-booked Trip during Your direct travel between Your Home and the UK port or Euro-tunnel terminal, and in the following countries: Albania, Andorra, Austria, Balearics, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Canary Isles, Corsica, Croatia, Northern Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Serbia and Montenegro, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, The Channel Islands, Turkey (west of Bosphorous) and Vatican City.

Home/Base - The address last notified to International Breakdown as the policyholder's permanent residence or place where the Insured Vehicle is normally kept.

Insured Vehicle/Vehicle - The vehicle, details of which have been provided to Us, being one of the following: a motorcycle, car, estate car or 4x4 sport utility vehicle, van, LGV, Minibus, Public Service Vehicle (PSV), or HGV, used for business purposes, which does not exceed 44000kgs GVW. Any variation to the vehicle details, including a change of vehicle or change of use, must be notified immediately to National Breakdown's administration department on 0800 027 2326 during office hours. If notification is not given, assistance may be refused. Taxis and Private Hire vehicles are not covered.

Mis-fuel, Mis-fuelling Mis-fuelled – means the introduction of the wrong fuel into the vehicle's fuelling system due to human error, including Diesel BSEN 590, Unleaded BSEN 228 or Super Unleaded BS7800. Incidents involving bio-diesel, Leaded fuel (4 star), red diesel or ethanol as either the recommended or incorrect fuel are not covered. Mis-fuel cover only applies to vehicles up to 3500 kg GVW.

Passenger – A person travelling in the vehicle at the time of the Approved Incident with Your permission, excluding a hitch-hiker or fare-paying passenger.

Pay and Reclaim – Where noted in these terms and conditions and where authorised by Us benefits paid for by You will be reimbursed by Us subject to Our receipt of appropriate evidential documentation as requested by Us.

Pay As You Go (PAYG) – Payment via a Select Account or payment card for services on a pay-on-use basis.

Policy Duration - the start and end dates of Your policy as detailed on your Policy Schedule.

Policy Schedule – A document attaching to this policy that confirms details of You, the Insured Vehicle, the level of cover selected and the length of cover.

Policy Start Date - The date and time Your policy commences. Your policy will start at 00:00:01 (1 second past midnight) on the day following the purchase and arrangement of Your policy, unless a later date is requested and arranged, and will be detailed on Your Policy Schedule. Incidents occurring prior to or anytime within the first 2 calendar days following the policy purchase date will not be covered under a new policy.

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

Select Account – A pre-arranged business credit account held with International Breakdown Ltd operating with terms and limits agreed with and approved by International Breakdown Ltd.

We/Us/Our - International Breakdown Ltd T/A National Breakdown with Novus Underwriting Ltd on behalf of Millennium Insurance Company Ltd.

You/Your/Driver - The policyholder or any person driving with Your permission.

3. Details about Your Vehicle(s)

You must ensure that You provide Us with the correct information about the Vehicle(s) that You wish to include under this policy. The classification, age, usage, dimensions, body-type, and weight of a vehicle and any load carried may determine the premium to be charged by Us and the resource to be deployed by Us or an AO in the event of an Approved Incident. If We do not hold the correct Vehicle details, service provision under this policy may be refused. Please note that vehicle details held on a database (such as DVLA) may be inaccurate and/or out of date. The age of a Vehicle not first registered in the UK must be advised to Us as the age from date of manufacture.

We will not recover any Vehicle and/or trailer where the height when loaded to a recovery vehicle exceeds 4.9 metres in height.

You must keep Us advised of Your current Home/Base details if these change during the policy term. Failure to do this may restrict the service We are able to provide.

Caravans and trailers

Assistance will be provided if Your caravan or trailer breaks down while being towed by the Insured Vehicle.

Maximum Vehicle and trailer dimensions and weight limits:

Vehicle/product type	Code on Policy Schedule	Gross vehicle weight (kg) range	Max dimension (m) L x H x W	Max trailer dimension (m) L x H x W and weight
Motorbike	BIK	0-3500	7L x 3H x 2.25W	7L x 3H x 2.25W; 3500 kg
Car	CAR	0-3500	7L x 3H x 2.25W	7L x 3H x 2.25W; 3500 kg
Light Goods Vehicle	VAN	0-3500	7L x 3H x 2.25W	7L x 3H x 2.25W; 3500 kg
Minibus	MBS	0-3500	7L x 3H x 2.25W	7L x 3H x 2.25W; 3500 kg
Minibus (over 7m long)	MBS	3501-7500	9L x 3H x 2.25W	9L x 3H x 2.25W; 3500 kg
Light Goods Vehicle (over 7m long)	HGV	0-3500	9L x 3H x 2.25W	9L x 3H x 2.25W; 3500 kg
Heavy Goods Vehicle	HGV	3501-44000	2.6 wide	Legal maximum

4. Adding and Removing Vehicle(s) During a Policy

During the policy term and at Our discretion:

- A Vehicle can be removed from a policy at any time. No refund of premium will be payable
- A Vehicle may be changed at any time. Additional premium as calculated by Us will be charged on a pro-rata basis at a minimum of 25% of the annual premium. No refund of premium will be payable.
- The cover level applying to a Vehicle may be upgraded at any time. Additional premium as calculated by Us will be charged on a pro-rata basis at a minimum of 25% of the annual premium. No refund of premium will be payable.

Any premium changes will be calculated based on the premium already paid and the premium rates in force at the time of the change.

5. How to Make a Claim

If Your vehicle breaks down due to mechanical or electrical failure, which occurs during the course of a journey, service will be provided in accordance with the policy wording. Subject to these terms and conditions and the cover level purchased We will provide cover for costs involved with the roadside assistance (excluding parts) or recovery during the period of insurance and within the geographic limits detailed within the policy wording.

If Your vehicle breaks down please call Our 24 hour Control Centre on 01274 288 488.

When requesting assistance please have the following information available:

- Your Name, Company Name, Post Code and policy number
- The Vehicle registration number
- The phone number You are calling from and any other contact numbers available
- The location of the stricken Vehicle, including road numbers

Any fault or suspected fault with the Vehicle should be addressed immediately and You must contact us as soon as You suspect a fault may be occurring or may have occurred.

We will log Your details and You will be asked to stay by the telephone You are calling from or offer an alternative number. Where applicable, the Approved Incident Excess will be requested at the time of the Approved Incident. Once we have validated Your claim and identified Your location We will begin to make the necessary arrangements to assist You.

Please remember to stay safe at all times while remaining with or close to Your vehicle. Once the Attending Operative (AO) arrives at the scene please be guided by their safety advice.

If Your Vehicle has broken down on a motorway in the UK and You have no means of contacting Us or are unaware of Your location, please use the nearest SOS box and advise the National Highways of Our telephone number, and they will contact Us to arrange assistance. If the National Highways or the police are present at the scene, please advise them that You have contacted Us or give them Our telephone number to call Us on Your behalf.

Providing Us with Your location details

You are responsible for providing accurate location and access details in relation to Your Vehicle.

We reserve the right to charge You for any additional costs incurred by Us because of incorrect location or access details being provided, or if you are not with the Vehicle when assistance arrives.

We recommend that you download the **what3words App**, which will allow you to share your location details with us when you are with your vehicle and require assistance. Please visit <https://what3words.com/ways-to-use> for more details.

Please note that some locations will not allow, or have restrictions about, an AO attending and working at their premises, and some locations have height or width restrictions that may prevent the AO from attending or providing service.

You must answer all the questions We ask at the time of incident truthfully and in full including details of height or space restrictions caused by any factors such as buildings, other vehicles, etc. We will often request photographs so we understand the scene and can deploy assistance taking account of the location.

You are responsible for ensuring that there is suitable access for the AO to the Vehicle prior to Us deploying the AO. If Our AO is unable to access the Vehicle or correctly deploy equipment We may limit or refuse to provide service or charge You for additional costs incurred by Us.

How we process your claim

We understand that suffering from a vehicle breakdown can be worrying and stressful. Once We have validated Your policy by checking Your details, the level of cover in place and the status of Your Vehicle We will contact Our network of AOs and deploy assistance at the scene of the Approved Incident. We will always attempt to deploy assistance appropriate to the circumstances; however, this will depend upon the symptoms and circumstances described to Us by You and the availability of resources within Our AO network.

Estimated time of arrival (ETA)

The AO will provide Us with the Estimated Time of Arrival at the scene of the Approved Incident. We will provide the ETA to You by text message. The AO may arrive at a time earlier or later than the ETA given. This can be due to many reasons, including workload, weather and traffic conditions. Where possible We will provide You with updates by telephone and/or text message. Because of this it is important that You remain with the Vehicle until the AO arrives on scene. If You are not on scene when the AO arrives You will incur additional charges and/or refusal of service.

Investigating symptoms

The attending AO will assess the symptoms experienced in relation to the Vehicle. Please note that it may not be possible for the AO to undertake diagnosis at the roadside due to the complexity of equipment required and the working environment. Any costs charged for diagnosis are not covered under this policy. Where the AO is able to undertake a safe and timely temporary repair at roadside, this will be carried out. Otherwise arrangements will be made to recover the Vehicle. Please note that it is Your responsibility to nominate or make arrangements with any workshop to which the Vehicle is recovered. Roadside repairs will never be carried out where faults are suspected in relation to safety related items, such as steering or brake systems.

Repairs undertaken at Roadside

Any repair made at the roadside is deemed to be a temporary repair and You must have the vehicle inspected by an appropriate garage and the repair made permanent immediately. Further requests for assistance within 14 days relating to the same or a similar fault will be refused or attended on a PAYG basis only unless You can evidence that a workshop repair has been completed. Please note that in Europe the services available at roadside may be limited by local regulations and recovery to a local workshop may be the most appropriate solution.

Incidents where we decline to provide service

Service is always provided in line with these policy terms and conditions. Where We decline to provide service, We will explain the reasons for this to You, and provide this in writing upon request. We may be able to offer You assistance on a PAYG basis where a claim has been declined. Please note that We will always decline to provide service for non-covered events, pre-existing or non-repaired faults (receipts will be required to evidence a repair) or if the Vehicle does not have a valid MOT and Road Tax, which we check via the DVLA/DVSA in relation to each incident. We will not arrange for assistance when the Vehicle and/or any trailer prior to incident is considered unsafe, overweight, dangerous, or illegal to drive, or where it is illegal to now repair or transport.

Storage Charges

You are responsible for paying any storage charges that may be incurred whatever the circumstances, including Vehicles awaiting Your decision in granting repair authority or collecting the Vehicle after repair including if these are incurred due to lockdown or other travel restrictions.

Where We are unable to provide service due to local or national restrictions

We will not be liable for any consequential losses due to delays or restrictions introduced within UK or EU that limit the freedom of movement of vehicles or people in the event of a pandemic or other reason or where AO's introduce restrictions to safeguard their employees including where there is the potential of the spread of a communicable disease.

Time limitations for travelling in Europe

We will not be liable for consequential losses, costs, or delays where a Vehicle cannot be recovered or repaired by a certain time. You should allow enough time to return to the UK within the legally defined time limits for European travel.

Responsibility for services provided

AOs and service providers including but not limited to garages, Repairers, recovery operators, mis-fuel specialists, locksmiths, hotels, and car hire providers are not approved by Us and do not act as Our agents. We cannot be held liable for any acts or omissions of any such AOs and service providers. We will arrange assistance for You in accordance with these terms and conditions and We will reimburse expenditure We have authorised. If You have a complaint about the work carried out or service provided You should contact the service supplier direct. It is Your responsibility to ensure You have received and understood any quotation given before agreeing to any work being carried out. Any contract for work or repair will be between You and the service provider. Only the service provider has legal responsibility to You for the performance and quality of services, including those provided at the roadside.

Road Traffic Collision

You are not covered in the event of accident or road traffic collision; however, we may still be able to assist You on a PAYG basis. If You would like to arrange further assistance, please call Us on 01274 288488.

6. What to Do If You Have a Complaint

Complaint regarding the sale of the policy

Please contact the agent who arranged the insurance for you.

Complaint regarding claims or where you purchased your policy from National Breakdown directly

Please contact Customer Relations Department, National Breakdown, Office 1, 1 Link 606 Business Park, Staithgate Lane, Bradford BD6 1YA. Tel 01274 288488.

Email complaints@nationalbreakdown.com. Your complaint will be acknowledged within 5 working days. We will advise you who is dealing with your complaint and when We expect to respond. We aim to respond fully within 8 weeks, however if We are unable to provide a final response within this period We will write to you before this time and advise why We have not been able to offer a final response and how long we expect our investigations to take.

If it is not possible to reach an agreement, You have the right to make an appeal to the Financial Ombudsman Service. This also applies if You are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Tel: 0300 123 9 123. Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to Your statutory rights as a consumer. For further information about Your statutory rights contact Your local authority Trading Standards Service or Citizens Advice Bureau.

If You have purchased the insurance policy online, You may also raise Your complaint via the EU Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward Your complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling Your complaint than if you contact the Financial Ombudsman Service directly.

7. Summary of Cover Levels and Benefits

The table below outlines in summary the benefits of Your cover as detailed in Your Policy Schedule and defined in this policy wording.

Benefits	Level A (Roadside, Local Tow, Home/Base)	Level B (Roadside, UK National Tow, Home/Base)
Roadside Assistance	Up to 1 Hour roadside for vehicles up to 3500kgs and 3 hours for vehicles over 3500kgs	Up to 1 Hour roadside for vehicles up to 3500kgs and 3 hours for vehicles over 3500kgs
Recovery to a local Repairer	Tow to a local Repairer within 25 miles	Tow to a local Repairer within 25 miles
Recovery Nationwide in the UK	N/A	Nationwide where a repair cannot take place within 48 hours
Emergency Driver	N/A	Included
Callout at Home/Base	Service is included at Your Home/Base	Service is included at Your Home/Base
Overnight accommodation	N/A	Where a breakdown occurs late at night We may offer hotel accommodation
Alternative transport	N/A	We can arrange alternative transport contributing up to £250 towards the cost
Message relay	If You need to contact someone at home, work or Base, We can do this for You	If You need to contact someone at home, work or Base, We can do this for You
Mis-Fuel Cover UK only	N/A	Vehicles up to 3500 kg GVW

EU Cover Options operative when You are in Europe

Benefits	Level C (Roadside, UK National Tow , Home/Base, Europe)
Roadside assistance including local tow	1 Hour roadside for vehicles up to 3500kgs and 3 hours for vehicles over 3500kgs
Alternative transport	Up to £500 if We cannot repair Your vehicle within 48 hours
Callout at Home/Base (when in UK)	Service begins from Your Home/Base
Emergency accommodation	Where a breakdown occurs late at night We may offer hotel accommodation up to £500
Emergency Driver UK Only	Included
Mandatory Highway Tow	We will contribute £150 towards the cost of a mandatory tow
Caravan / Trailer service	Included free up to 3500kgs
Message relay	If You need to contact someone at home, work or Base, We can do this for You
Repatriation	Vehicle repatriation for vehicles under 3500kgs (GVW) or for the driver for vehicles over 3500kgs
Accident Management	Included on a PAYG basis

The European Single Trip option where arranged includes Level C cover

Uninsured Service (PAYG)

We can provide assistance for faults that are not covered under this insurance policy or where You would like Us to apply additional assistance to an Approved Incident. All costs must be paid for immediately by credit or debit card. If You wish to use this service please call 01274 288 488 and request the 'PAYG service'. Please note: Insured Services may be refused where a non-insured service has not been settled in full.

8. Terms and Conditions

The level of cover applying is detailed on Your Policy Schedule providing the appropriate premium has been paid.

Level A

UK Roadside assistance with local tow and callout when at Home/Base

What You are covered for:

Vehicles 3500 kg GVW and under:

If You lose the use of the Insured Vehicle because of an Approved Incident We will arrange and pay for a Repairer to attend at the roadside (for up to one hour where the AO advises a repair is possible) in order to try and restore the Insured Vehicles' mobility or make it roadworthy.

Where no roadside repair is possible:

We will pay for the Insured Vehicle, Driver and up to 6 Passengers to be transported a maximum of 25 miles to a local Repairer or if You prefer to Your Home/Base address providing this is within 25 miles of the scene. Where the Insured Vehicle cannot be received by a local Repairer due to business hours, the Insured Vehicle will be taken to Your Home/Base or to a place of safety and re-delivered a maximum of 15 miles to the Repairer on the next business day. Any costs for travel or accommodation, including those incurred by You or a Passenger travelling onward from Home/Base or a place of safety, or to return to collect the repaired Vehicle, are not covered. Any mileage over the specified maximum limits will be payable to Us by You.

Vehicles over 3500 kg GVW:

If You lose the use of the Insured Vehicle because of an Approved Incident We will arrange and pay for a Repairer to attend at the roadside (for up to three hours where the AO advises a repair is possible) in order to try and restore the Insured Vehicles' mobility or make it roadworthy.

Where no roadside repair is possible:

We will pay for the Insured Vehicle and Driver to be transported a maximum of 25 miles to a local Repairer or if You prefer to Your Home/Base address providing this is within 25 miles of the scene. Where the Insured Vehicle cannot be received by a local Repairer due to business hours, the Insured Vehicle will be taken to Your Home/Base or to a place of safety and re-delivered a maximum of 15 miles to the Repairer on the next business day. Any costs for travel or accommodation, including those incurred by You travelling onward from Home/Base or a place of safety, or to return to collect the repaired Vehicle, are not covered. Any mileage over the specified maximum limits will be payable to Us by You.

At Our discretion alternative transport and other services can be arranged on a PAYG basis.

Vehicle Movement by National Highways or Police

Where Your Vehicle is moved by the authorities (such as National Highways or the Police) You will be responsible for meeting any costs. In the event of an Approved Incident, We will reimburse evidenced costs up to the following amounts:

Gross Vehicle Weight (including any trailer)	Maximum reimbursement
Up to 3500 KG	£150
Over 3500 KG up to 7500 KG	£200
Over 7500 KG up to 18000 KG	£350
Over 18000 KG up to 44000 KG	£350

Carriage of You and Passengers by the AO

Where the AO is unable or unwilling to transport You and/or Passengers in the AO's vehicle We will authorise alternative methods of transport to provide the benefit to which You are entitled. This will be on a pay and reclaim basis and You will need to provide itemised receipts to Us.

Message Relay

What You are covered for:

If We have been contacted in connection with an Approved Incident, We will relay up to 2 telephone messages to Your family members, friends or business associates to advise of unforeseen travel delays.

Tyres

Vehicles 3500 kg GVW and under

What You are Covered for:

If during a journey the Insured Vehicle suffers a tyre failure or puncture and is incapable of continuing to the nearest repair centre, We will provide and pay for assistance at the roadside for up to a maximum of 1 hour to replace the wheel and tyre with Your own serviceable spare.

What You are not Covered for:

- The cost of any replacement wheel(s), tyre(s) including ancillary parts to re-mobilise the Insured Vehicle.
- Any specialist costs for services required to remove or replace unserviceable wheel(s) or tyre(s)
- Service if a locking wheel nut key is required to assist in the removal of the wheel(s) and a serviceable locking wheel nut key is not or cannot be provided.
- The costs incurred in obtaining a spare wheel or for roadside repair where You are unable to provide a serviceable spare wheel or locking wheel nut key. This excludes vehicles that are not provided with a spare wheel in accordance with the manufacturer's specifications where assistance will be limited to recovery to a local Repairer.
- Recovery for distances more than 15 miles which ever level of cover is selected.

Vehicles over 3500 kg GVW

What You are covered for:

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

Where the manufacturer's specifications do not allow for a wheel and spare tyre to be carried, or where You choose not to carry one, We will pay the cost of assisting You at the roadside up to a maximum of 3 hours. We will require a Guarantee of Payment prior to arranging assistance to cover the retail cost of tyres, disposal and other associated costs. We will provide You with a new branded tyre and ancillaries on Your behalf which You must pay for using a debit or credit card or by debiting Your Select Account held with Us. When a tyre cannot be sourced, at Your instruction We will arrange to tow the Insured Vehicle to a local Repairer at Your expense on a PAYG basis.

What You are not covered for:

- The Incident Excess
- The cost of any replacement wheel(s), tyre(s) including ancillary parts to re-mobilise the Insured Vehicle
- Any specialist costs for services required to remove or replace unserviceable wheel(s) or tyre(s)
- Service if a locking wheel nut key is required to assist in the removal of the wheel(s) and a serviceable locking wheel nut key is not or cannot be provided.

Caravans and trailers

Assistance will be provided if Your caravan or trailer breaks down while being towed by the Insured Vehicle.

Level B

UK Roadside Assistance with Nationwide UK Recovery and Callout from Home/Base

If You have opted and paid for this level of cover it includes the same benefits as Level A, and in addition:

Recovery Within The UK

What You are covered for:

When You have called for Our assistance, if the Vehicle cannot be made roadworthy at the scene of the Approved Incident, and it is apparent repairs cannot be completed at a suitable Repairer within 48 hours of Us being first notified of the Incident and at our discretion, Either

Nationwide Recovery (does not apply when at or within a 1 radial mile of Your Home/Base)

What You are covered for:

We will arrange and pay for You (and up to 6 Passengers in vehicles under 3500 kg GVW), and if appropriate, the Vehicle, to be taken to Your intended destination or Home/Base anywhere within the UK Geographical Limits whichever is nearer. For vehicles 3500 kg GVW and over this benefit does not apply to any Passenger. The means of transport will be at Our discretion. We will not pay for long-distance transport of the Vehicle to the premises where the Vehicle was purchased solely to claim under a warranty scheme or when a suitable alternative Repairer is nearer to hand or when it is apparent a local repair can be carried out within 48 hours. Or

Alternative Transport: 48-Hour Replacement Vehicle

If repairs to the Vehicle are carried out at a local Repairer, if necessary, We will authorise up to £250 in total over a 48 hour period for the following benefits:

Arrangement of appropriate taxis, public transport, or a self-drive rental vehicle which will be a passenger car (not a van, HGV or other vehicle type), when and where available, for up to 48 hours, for You (and up to 6 Passengers in vehicles 3500 kg GVW and under) to continue Your journey or return to Your Home/Base. A hire vehicle is not available following breakdowns at or within 25 miles radius of Your Home/Base. We will pay for the delivery, the 48-hour rental charge and for the minimum available level of collision damage waiver Membership. You will remain responsible for returning the rental vehicle to the vehicle providers, for the cost of any fuel and oil used and any charges in excess of 48 hours unless We have expressly authorised an extension of the hire directly with the relevant rental provider. You must be able to satisfy the requirements of the rental provider as to an acceptable driving license and minimum driver age. They will also require sight of Your driving licence and credit or charge card and may require You to pay a deposit before releasing the vehicle to You. You will be responsible for collection of the Vehicle following repair. This cover is provided on a Pay and Reclaim basis and you will need to submit the itemised receipt(s) to us. Or,

Overnight Accommodation

What You are covered for:

At Our discretion, We will authorise bed and breakfast accommodation for You and (and up to 6 Passengers in vehicles 3500 kg GVW and under) in a local hotel while You wait for repairs to the Vehicle to be completed, on condition the Approved Incident has occurred after business hours more than 25 miles radius from Base. The most We will pay is £50 per person per night with a limit of £160 per Approved Incident. This cover is provided on a Pay and Reclaim basis and you will need to submit the itemised receipt(s) to us.

Authorisation by Us of Nationwide Recovery, Alternative Transport, or Overnight Accommodation

Where a Repairer can undertake the work, it is Your responsibility to authorise the repair and pay for the work. If You delay the authorisation or the repair, or if a Repairer identifies that additional work is required in addition to rectifying the fault leading to the Approved Incident, We will not offer further assistance, including Nationwide Recovery, Alternative Transport or Overnight Accommodation.

Locating a Suitable Repairer

We will attempt to assist You in locating a local Repairer able to complete the work required within 48 hours of Us being first notified of the Incident. You will be responsible for authorising and paying for any repair and You will contract directly with the Repairer for the work undertaken.

Where it is outside of normal working hours we may, at our discretion, offer You either alternative transport or overnight accommodation and We will then attempt to locate a Repairer the following business day that can complete repairs within the 48 hours. If We are unable to locate a Repairer then We will offer You Nationwide Recovery or, if You prefer, further alternative transport or overnight accommodation up to the limits that apply.

Emergency Driver Within The UK

What You are covered for:

If during a journey in the Insured Vehicle the Driver suffers sudden illness or accidental bodily injury so that the Driver is incapable of continuing to drive the Insured Vehicle, and if there is no other occupant qualified, competent or insured to drive the Insured Vehicle:

We will pay for an alternative Driver who is insured to drive Your Vehicle to complete the journey and drive You and the Insured Vehicle to Your intended destination or Home whichever is nearer.

This excludes journeys to or from a doctor, hospital, medical establishment, or medical appointment. We may require that You provide Us with written evidence from a medical professional. Where authorised by Us the maximum benefit payable by Us is £150 per Approved Incident.

This cover is provided on a pay and reclaim basis and you will need to submit the itemised receipt(s) to us.

Mis-fuel Cover UK only

Applies to Vehicles 3500kg GVW and under only. What You are covered for:

If You have Mis-fuelled the Vehicle We will arrange and pay for an AO to drain and remove the incorrect fuel, which will become the property of the AO; or

If it is not possible to drain and remove the incorrect fuel at the location of the Vehicle at the time of the Approved Incident We will arrange and pay for You, up to 6 passengers and the Insured Vehicle to be taken to the nearest suitable garage which can undertake the drainage within 25 miles.

We will refuel the Vehicle with £10 of fuel of the correct type.

Where authorised by Us We will pay labour costs associated with fitting parts made unserviceable by Mis-Fuelling as specified by the AO or repairing garage and approved by Us. The maximum amount payable under this policy is £250 including VAT. This cover is provided on a pay and reclaim basis and You will need to submit the itemised receipt(s) to Us for reimbursement.

Level C

UK and European Roadside Assistance, Nationwide UK Recovery and Callout from Home/Base

What You are covered for:

If You have opted and paid for this level of cover, it includes the same entitlements as Level B however the service is extended to include Europe including Your direct journeys between Your Home/Base and the UK port or Euro tunnel Terminal.

European Cover –

We do not cover one-way Trips to Europe during the insured period. All European Trips must be pre-booked with a return ticket and must start and end in the UK and purchased prior to the start of the Trip. We will require evidence of the pre-booked tickets/travel arrangements in the event of an Approved Incident.

If You have opted and paid for European cover, We will provide service in in the Geographic Limits - European Cover countries for a maximum of 90 days for an Annual Policy or the defined period as detailed on Your Policy Schedule for a Single Trip policy.

You should carry Your V5 registration document with You during Your journey. Regulations are different to the UK so, if You Breakdown in Europe help may take longer in arriving and local authorities may become involved before We can help You. We will require detailed information from You regarding the location of Your Vehicle. We will need to know if You are on an outward or inward journey and details of Your booking arrangements. When We have all the required information We will liaise with our European network. You will be kept updated and therefore You will be asked to provide contact numbers where You can be reached.

If You have broken down on a European motorway or major public road You will often need to obtain assistance via the SOS phones using the local government services. These roads are sometimes privately owned, and the owners operate their own roadside assistance and recovery service. Sometimes they will insist on towing You to a place of safety and You will be required to pay for the service immediately. When You have been towed off a privately-owned road and have settled the fees payable You can then contact Us for further assistance. The cost of services arranged and provided by a third party are not covered under this policy, however We will contribute to a maximum of £150.00 towards the cost of one mandatory tow per Approved Incident, but We will only reimburse claims when We receive the original invoice/receipt. Payment will be made in accordance with the exchange rate on the date of the claim.

If You suspect that Your vehicle is experiencing a problem We recommend if possible and safe to do so that You leave any privately-owned Motorway or carriageway in order to avoid paying these costs. Please note that service and rest areas are also part of the motorway network and costs are still applicable in these locations.

If You have broken down in a European Country during a Public Holiday many services will be closed during the Holiday period. In these circumstances, You must allow additional time for assistance to be provided. We will not be held liable for any delays in reaching Your destination. During some periods workshop and other facilities may be unavailable due to holiday, being booked up, and other factors such as strike action, and delays may occur.

Roadside Assistance and recovery when in Europe

What You are covered for:

If the Insured Vehicle is immobilised or rendered un-roadworthy as a result of an Approved Incident We will arrange and pay up to a maximum under this policy of £500 per Trip, for roadside assistance and if necessary transport of the Insured Vehicle and You (and up to 6 Passengers in vehicles 3500 kg GVW and under) to the nearest suitable Repairer to a maximum of 100km driving distance.

A garage or specialist undertaking repair work (other than at the roadside) on Your instructions will be acting as Your agent for such repair work. In many European territories local regulations or AO restrictions do not permit repair work to be undertaken at roadside, in which case recovery to a local garage will be offered.

What You are not covered for:

- The Approved Incident Excess;
- labour charges over £500 at the roadside;
- the cost of repairs or parts or labour at a garage
- anything mentioned in the General Exclusions in these terms
- any diagnostic charges or storage costs
- costs incurred outside the period of the Trip
- costs for roadside attendance, towing, or repair costs, including labour, if the Insured Vehicle is or was involved in a road traffic collision, damaged by fire or stolen or attempted stolen; or if it is uneconomic to repair.

At Our discretion assistance can be arranged on Your behalf on PAYG basis.

Replacement Parts when in Europe

What You are covered for:

If necessary, replacement parts are not available locally when You are abroad, on receipt of Your instructions, We will undertake to obtain them elsewhere and will pay all freight charges involved in dispatching them to the location of the Insured Vehicle. We will endeavour to provide the replacement parts required but We can give no guarantee that they will be available, especially in the case of older vehicles where parts may be impossible to locate. We will bear the cost of location and transport of the replacement parts. The actual cost of the parts and any Customs Duty must be paid to Us by You, by a debit to Your credit or charge card or by a prior deposit of funds in the country of departure. A minimum guarantee of payment of £500 will be debited to cover the cost of parts. If the located parts cost more than the initial guarantee a claims handler will contact You to arrange further payment. When the incident is settled if the cost of the parts and the handling fees are less than the amount debited We will refund You the difference. When You are invoiced for a surcharge subject to the return of the old unit or part, You must return the defective part at Your own expense to the supplier. If You place a firm order for replacement parts and these are not subsequently required, or You do not await their arrival, You will be responsible for the cost of such parts, including all forwarding charges arising from their return.

Temporary Repairs following Break-in when in Europe

What You are covered for:

In the event of theft (or attempted theft) of the Insured Vehicle not including any contents in the Insured Vehicle, We can arrange, on a PAYG basis immediate emergency repairs and/or replacement parts, which are necessary to place the Insured Vehicle in a secure condition to continue a Trip or journey. You should obtain a Police Report immediately or at least within 24 hours of the Incident giving rise to a claim being made, sight of the report will be required by Us. All costs relating to accidental damage or theft will be Your responsibility. If required, any charges made to You by Us in regard to the incident can be detailed to assist You in reporting a claim to Your road risk insurer.

Vehicle Out of Use when in Europe

What You are covered for:

If the Insured Vehicle is immobilised or rendered un-roadworthy during a Trip as a result of an Approved Incident, and repairs cannot be effected the same day We will authorise up to a maximum of £500 in total per Trip for the additional cost of transporting You (and up to 6 Passengers in vehicles 3500 kg GVW and under) to Your destination by public transport or for the immediate hire of a replacement vehicle, where and when obtainable (to include rental charge, collision damage waiver and any necessary drop-off charge) whilst the Insured Vehicle remains unserviceable.

Or, where We authorise in advance, We will pay the cost of local overnight hotel accommodation while You await completion of repairs. Bed and Breakfast only costs will be authorised up to a maximum of £150 per insured person as a lone traveller (or £75 per person for the Driver and up to 6 Passengers in a Vehicle 3500 kg GVW and under) to a total of £500 per party per Trip, provided that such cost is additional to or in excess of any planned accommodation costs payable by You had the loss of use of the Insured Vehicle not occurred.

This cover is provided on a pay and reclaim basis and you will need to submit the itemised receipt(s) to us for reimbursement.

What You are not covered for:

- The Approved Incident Excess;
- The cost of any fuels and oils used in any replacement vehicle;
- The cost of any Personal Accident insurance or other benefit not specifically covered under this section;
- Costs incurred outside the period of the Trip;
- Costs for roadside attendance, towing, or repair costs, including labour, if the Insured Vehicle is or was involved in a road traffic collision or accident, damaged by fire, stolen or attempted stolen; or if it is uneconomic to repair;
- Food or beverages other than those specified;

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

Tyres when in Europe - Vehicles 3500kgs GVW and under

What You are Covered for:

If during a journey the Insured Vehicle suffers a tyre failure or puncture and is incapable of continuing to the nearest repair centre, We will provide and pay for assistance at the roadside for up to a maximum of 1 hour to replace the wheel and tyre with Your own serviceable spare.

What You are not Covered for:

- The cost of any replacement wheel(s), tyre(s) including ancillary parts to re-mobilise the Insured Vehicle
- Any specialist costs for services required to remove or replace unserviceable wheel(s) or tyre(s)
- Service if a locking wheel nut key is required to assist in the removal of the wheel(s) and a serviceable locking wheel nut key is not or cannot be provided.
- The costs incurred in obtaining a spare wheel or for roadside repair where You are unable to provide a serviceable spare wheel or locking wheel nut key. This excludes vehicles that are not provided with a spare wheel in accordance with the manufacturer's specifications where assistance will be limited to recovery to a local Repairer.
- Recovery for distances more than 15 miles radius which ever level of cover is selected.

Tyres when in Europe - Vehicles over 3500kgs GVW

What You are covered for:

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

Where the manufacturer's specifications do not allow for a wheel and spare tyre to be carried or you choose not to carry one We will pay the cost of assisting You at the roadside up to a maximum of 3 hours providing You with a new branded tyre and ancillaries on Your behalf which You must pay for using a debit or credit card or by debiting your Select Account held with Us. When a tyre cannot be sourced, at Your instruction We will arrange to recover the Insured Vehicle to a local Repairer at Your expense.

What You are not covered for:

- The Incident Excess
- The cost of any replacement wheel(s), tyre(s) including ancillary parts to re-mobilise the Insured Vehicle
- Any specialist costs for services required to remove or replace unserviceable wheel(s) or tyre(s)
- Service if a locking wheel nut key is required to assist in the removal of the wheel(s) and a serviceable locking wheel nut key is not or cannot be provided.
- Repatriation when in Europe

Cover for Repatriation when in Europe

Repatriation is only available where the Insured Vehicle does not exceed 3500 kg GVW, length 7 metres; height 3 metres and width 2.25 metres. Also included is any caravan or trailer being towed by the Insured Vehicle which does not exceed the above weight and size dimensions - including any load.

What You are covered for:

If the Insured Vehicle is immobilised or rendered un-roadworthy during a Trip as a result of an Approved Incident We will authorise up to £300 per person towards the cost of transporting You and up to 6 Passengers to Your Home in the country of departure if the Insured Vehicle cannot be or could not have been repaired within 14 working days or by the date of Your booked return, whichever is later. The means of transport to be employed shall be at Our discretion. Any claim costs relating to

accidental damage or theft or other incident normally covered by a motor insurance policy, will be Your responsibility. This cover is provided on a pay and reclaim basis and you will need to submit the itemised receipt(s) to us.

We will pay the cost of transporting the Insured Vehicle to Home in the country of departure if repairs cannot be carried out abroad within 14 working days of the incident occurring. Please be aware that the repatriation of a vehicle can take up to six weeks or longer to complete. We will pay for the necessary transportation and delivery costs, including any additional shipping costs.

In addition, We will authorise a maximum of £100 for the hire of an equivalent replacement vehicle in the UK, where and when obtainable (to include rental charge, collision damage waiver and any necessary drop-off charge), whilst You are awaiting repatriation of the Insured Vehicle by Us. Any claim costs relating to accidental damage or theft or other incident normally covered by a motor insurance policy, will be Your responsibility. This cover is provided on a pay and reclaim basis and you will need to submit the itemised receipt(s) to us. Or,

When agreed in advance by Us, We will authorise up to £100 towards the travel costs for one person to travel from the UK to the location of the Insured Vehicle to drive the repaired vehicle Home. This cover is provided on a pay and reclaim basis and you will need to submit the itemised receipt(s) to us.

The maximum We will pay to repatriate the Insured Vehicle will be limited to its Current Market Value in the UK including an appropriate deduction for the cost of the required repairs.

The maximum we will pay in relation to an Approved Incident is subject to the Claim Limit of £2,000.

The repatriation of Your vehicle will not be covered if repairs can be completed locally, and You are either unable or unwilling to allow this to happen. When a decision is taken to repatriate the vehicle, we will only do so when it is apparent that repairs can be completed in the UK, and when You confirm to Us that these repairs will be undertaken. We are not liable for the loss of or damage to personal possessions.

Where the Insured vehicle exceeds 3500kgs

What You are covered for:

If the Insured Vehicle is lost, immobilised or rendered un-roadworthy during a Trip as a result of an Approved Incident. We will authorise a maximum of £300 towards the cost of transporting the driver back to the UK if the Insured Vehicle cannot be repaired within 3 working days. The means of transport to be employed shall be at Our discretion. When authorised in advance by Us, We will reimburse up to a maximum of £100 for the travel costs for one person to travel to the location of the Insured Vehicle by public transport in order to drive the repaired Insured Vehicle back to the UK. We are not liable for the loss or damage to personal possessions. We are not liable for the loss or damage to any goods or load left with the Insured Vehicle at any time or any storage costs incurred.

European Single Trip Policy

European Single Trip policies (where arranged) include Level C benefits with a maximum of 1 claim and must be purchased a minimum of 2 complete calendar days before the day of commencement of travel and the policy must cover the total planned trip duration.

9. General Exclusions Applying to All Parts of this Policy

What You are not covered for:

1. Any benefit under this policy where the vehicle or vehicle use described and declared to us is misleading or inaccurate, or where the incorrect premium has been charged as a result of a description or information provided by You.
2. The Incident Excess which will be requested from You at the time of the Approved Incident, deducted from any pay and reclaim incident or if You have a credit account with Us invoiced on Your next statement.
3. Any incident which occurs anytime within the first 2 calendar days following the day You purchased Your policy or where We consider the incident has been caused or contributed to by a condition present at or before Your Policy Start Date. Where You purchase a renewal or replacement policy, cover will begin in full at the Policy Start Date if there has been no break in cover between the old and the new policy for the same Vehicle. Where You request a change of Vehicle details or add a vehicle to a policy, We will have the option to accept or

refuse the change. Where We accept the change, You will immediately pay Us any increase in premium due. Once Your replacement or additional Vehicle is accepted by Us any incident that occurs within the first 2 calendar days following the day we notified you of Our acceptance of the addition or replacement or caused by a pre-existing condition will not be covered

4. The cost of replacement fuel or for any spare parts required to restore the mobility of the Insured Vehicle or for any costs incurred as a result of the unavailability of spare parts.
5. Any costs which would have been incurred in the course of a journey, if the Approved Incident had not occurred.
6. Any claim arising directly or indirectly from or consisting of the following: The failure (or fear of failure) or inability of any equipment or any computer program, whether or not You own it, to recognise or to correctly interpret or process any date as its true calendar date, or to continue to function correctly beyond that date.
7. The cost or the quality of repairs when the Vehicle is repaired in a garage, and/or any costs charged for the use of diagnostic equipment at any time including at roadside.
8. Assistance or recovery while the Insured Vehicle is not readily or safely accessible, is partly or completely buried in snow, mud, sand, or water or when the vehicle has left the highway.
9. Damage or costs incurred as a direct result of gaining access to the Insured Vehicle following Your request for assistance.
10. For vehicles 3500kg GVW and under the costs incurred in obtaining a spare wheel or for roadside repair where You are unable to provide a serviceable spare wheel or locking wheel nut key This excludes vehicles that are not provided with a spare wheel in accordance with the manufacturer's specifications where assistance will be limited to recovery to a local Repairer to a maximum of 15 miles.
11. If You are practicing for, or participating in, racing, trials or rallying.
12. Any cost recoverable under any other policy of insurance or under the service provided by any other motoring organisation.
13. Assistance or recovery when the Insured Vehicle is carrying more occupants than recommended by the manufacturer or at a greater weight than that for which the Insured Vehicle was designed, or where the Insured Vehicle is being used unreasonably or on unsuitable terrain.
14. Any claim where the Insured Vehicle exceeds the age limits specified and the appropriate premium has not been paid.
15. Any claim arising where the person driving the Insured Vehicle with Your permission does not have the correct valid driving licence for the Vehicle.
16. Any claim arising from an inadequate repair or attempted repair carried out during the course of the same journey unless the repair has been approved by Us.
17. Any incident which is subsequently found to be a result of poor maintenance or lack of servicing. The claim will be invalidated and all associated costs will be passed on to You.
18. Consequential losses of any nature other than as specifically provided within the terms of this policy.
19. Any deliberately careless or deliberately negligent act or omission by You.
20. We will not provide cover for any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
21. We will not provide cover for any direct or indirect consequence of:
 - a) Irradiation, or contamination by nuclear material; or
 - b) The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
 - c) Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
22. We will not provide cover for any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
23. We will not provide cover for any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled

hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

24. The cost of telephone calls when contacting Us. Whenever possible We will call You back as soon as possible.
25. Consequential losses of any kind arising from the provision of, or any delay in providing the services to which this policy relates, unless negligence on Our part can be demonstrated.
26. Any assistance as a result of vehicle breakdown due to: a) Running out of Fuel, Oil or Water b) Frost Damage, c) Rust or corrosion, d) Un-roadworthy wheels/tyres, or e) the use of incorrect fuel (unless Your Policy includes mis-fuel cover, or f) the use of contaminated fuel. At Our discretion service may be obtained on a PAYG basis.
27. Any claim as a result of broken, missing, or locked-in keys or key fobs. We may be able to arrange for the provision of services in these instances, but You must pay for any costs incurred. Keys which are locked inside the Insured Vehicle are not covered. We can arrange for a contractor to attend and where possible gain entry to the vehicle, however the cost of the callout will be at Your own expense. Any further costs or any damage which may occur in trying to retrieve the keys will be at Your risk and You must pay for all costs incurred.
28. Refrigeration systems or unit forming part of the main Insured Vehicle or in addition to main structure used to control the temperature of the load space or load.
29. Any claim:
 - a) when the Insured Vehicle exceeds 3,500 kg gross vehicle weight, 7 metres in length, 3 metres in height, or 2.25 metres in width, unless the appropriate additional premium has been paid.
 - b) where the Insured Vehicle exceeds the age limits specified and the appropriate premium has not been paid, including any vehicle which would otherwise be insured under a Personal membership policy.
 - c) where the vehicle is designed and built for the purpose of towing an American style caravan or trailer connected using a 5th wheel coupling. Not applicable to HGV vehicles.
 - d) when the Insured Vehicle exceeds 44000 kgs GVW.
 - e) where the Insured Vehicle is being used for transporting vehicles, plant or machinery using a beaver tail body

We will not recover any Vehicle and/or trailer where the height when loaded to a recovery vehicle exceeds 4.9 metres in height.

30. Any claim where the duration of a Single Trip is planned to or subsequently exceeds 90 days.
31. Any veterinary costs for pet or livestock during a trip, including costs relating to a Pet Passport.
32. The use of additional or specialist equipment required due to the Vehicle having modifications which impede the usual method of recovery.
33. Any repair made at the roadside is deemed to be a temporary repair and You must have the vehicle inspected by an appropriate garage and the repair made permanent immediately. Further requests for assistance within 14 days relating to the same or a similar fault will be refused or attended on a PAYG basis only unless You can evidence that a workshop repair has been completed.

10. General Conditions Applying to all Parts of This Policy

1. The Insured Vehicle must have a current MOT certificate and Road Fund license and necessary insurance certificate. It shall at all times be maintained and operated in a good mechanical and roadworthy condition and be regularly serviced in accordance with the manufacturer's recommendations and the requirements of the Department of Transport, VOSA, or other relevant regulatory body.
2. You must take all reasonable steps to avoid or minimise any claim.
3. You are responsible for providing complete and accurate information which insurers require in connection with any proposal for insurance cover, and for providing that information in a clear and accessible manner.

4. You have a duty to give a fair presentation of risk to the insurer. You should disclose every material circumstance relevant to the risk being insured following a reasonable search within Your business to identify and verify such information. This should include information which You and, where applicable, Your senior management, persons responsible for arranging Your insurance or other relevant third parties know or ought to know. It should include all information that would influence the judgement of the insurer or that would put the insurer on notice that it needs to make further enquiries.
5. Examples of material circumstances are:
 - Special or unusual circumstances relating to the risk;
 - Any particular concerns which led You to seek insurance cover for the risk; and
 - Anything which those concerned with the class of insurance and field of activity in question would generally understand as being something that would be dealt with in a fair presentation of risks for this type of insurance.
6. This requirement not only applies at commencement and renewal of the policy but also at any time during the period of insurance.
7. If We arrange for temporary roadside repairs to be carried out following a breakdown or damage to the Insured Vehicle, or We provide recovery to the nearest suitable Repairer or Home/Base address (for instance at a late hour when no Repairer is available), or if You cancel the service whilst the AO is en-route to You and the Insured Vehicle remains unserviceable, We shall not be liable to provide further assistance in respect of the same Approved Incident. At Our discretion further service can be obtained on a PAYG basis.
8. Where You are towing a caravan or trailer and the Vehicle suffers an Approved Incident we will assist the Vehicle and if necessary recover both the Vehicle and caravan/trailer. If the caravan/trailer suffers an Approved Incident and requires recovery We will assist and if necessary recover the caravan/trailer only.
9. No benefit shall be payable unless You first contact Us via the emergency telephone number provided. You must not seek to contact any AO direct. Your full compliance with the terms and conditions of this policy is necessary before a claim will be authorised.
10. You are responsible for the safety of the Insured Vehicle and its contents and, unless incapacitated, it is important that You remain with the Vehicle until the AO arrives on scene. If You are not on scene when the AO arrives You will incur additional charges and/or refusal of service.
11. Your policy number must be quoted when calling for assistance and the relevant identification produced on the request of the AO.
12. You will have to pay the cost for the recovery or repair vehicle coming out to You if, after requesting assistance to which You are entitled but before the Repairer arrives, the Insured Vehicle is moved, recovered or repaired by any other means.
13. You will have to pay any toll fees in excess of £20 or ferry fees for the Insured Vehicle and attending service or recovery vehicle incurred by the AO.
14. We will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions or extreme weather may preclude the normal standard of service being provided but, in all cases, where such difficulties pertain, the full monetary benefits of the policy will apply.
15. We are not responsible for any actions or costs of garages, recovery firms, or emergency services carrying out work or acting on Your instructions or the instructions of any person acting on Your behalf.
16. We cannot accept responsibility for livestock and domestic pets carried in the Insured Vehicle at the time of an Approved Incident. You will be responsible for the safe and legal removal of pets and/or livestock prior to the arrival on scene of the AO.
17. We shall be entitled to request all reasonable assistance from You to conduct proceedings in Your name for Our benefit to seek reimbursement from a responsible Third Party following payment of a claim made under any assistance provided by this policy.
18. If the AO completes a temporary roadside repair to the Insured Vehicle, You are required to then make immediately arrangements for any permanent repair that may be necessary, failure to do so will result in additional service being refused.

19. If the Insured Vehicle requires to be taken to a Repairer following a breakdown, it must be in an easily accessible position for a recovery vehicle to load. If this is not the case, You will have to pay any extra costs for off-road recovery or the use of winching or specialist equipment.
20. Any parts, components or other products used in the repair of the Insured Vehicle will be immediately payable by You.
21. We will not arrange for assistance when the Vehicle and/or any trailer prior to incident is considered unsafe, overweight, dangerous, or illegal to drive, or where it is illegal to now repair or transport.
22. In the event of a valid claim We shall have the benefit of any relevant travel tickets You are unable to use.
23. We shall not pay for more than 1 (one) claim made against the Service in total for any one Insured Vehicle during a European Single Trip. We shall not pay for more than 4 (four) claims made against the Service in total for any one Insured Vehicle during an annual policy. We shall not pay for more than 2 (two) claims made against the Service which arise from the same or similar fault. We shall not pay more than £2,000 in total for any one Approved Incident.
24. Should You be unwilling to accept Our decision or that of the AO on the most suitable form of assistance to be provided, We will pay no more than £100 for any one breakdown towards Your preferred form of assistance.
25. You must not act in a fraudulent way. If You or anyone acting for You:
 - a) fails to reveal or hides a fact likely to influence whether We accept Your proposal, Your renewal, or any adjustment to Your policy;
 - b) fails to reveal or hides a fact likely to influence the cover We provide;
 - c) makes a statement to Us or anyone acting on Our behalf, knowing the statement to be false;
 - d) sends Us or anyone acting on Our behalf a document, knowing the document to be forged or false;
 - e) makes a claim under the policy, knowing the claim to be false or fraudulent in any way;
 - f) makes a claim for any loss or damage You caused deliberately or with Your knowledge, or
 - g) Your claim is in any way dishonest or exaggerated,We will not pay any benefit under this policy or return any premium to You and We may cancel Your policy immediately and backdate the cancellation to the date of the fraudulent claim. We may also take legal action against You and inform the appropriate authorities.
26. Prices shall be charged at the current rate at the time of application, the price to be determined by International Breakdown Ltd. Price changes supersede all written quotes previously given including renewal notices. It is the applicant's responsibility to check prices before applying or reapplying for a policy.
27. In the event You use the service and the fault is subsequently found not to be covered by the policy You have purchased, We reserve the right to reclaim any monies from You in order to pay for the uninsured service.
28. Any payment taken from You by Us for additional services or parts is subject to a handling and service fee.
29. Any part of the service operated on a pay and reclaim basis requires the production of original receipts before the claim is paid.
30. Any monies due to Us arising from an incident must be settled in full according to the Terms of Invoice. Any account which has an outstanding balance including failure to pay a previous incident excess will result in an insured service being offered on a pay and claim basis.
31. We reserve the right to recover the Insured Vehicle in accordance with and subject to any legislation, which affects drivers' working hours.
32. Any repairs undertaken by an AO at their premises are provided under a separate contract, which is between You and the Repairer.
33. Multi-Vehicle policies must be registered to one address within the UK.

11. Further Information

Your right to cancel

If You decide that for any reason this policy does not meet Your insurance needs then please return it to your Selling Agent within 14 days from the day of purchase or the day on which you receive Your policy documentation, whichever is the later. On the condition that no claims have been made or are pending your Selling Agent will then refund your premium less a cancellation fee of £25. These rights do not apply to a short-term policy of less than one month's duration.

Thereafter You may cancel the insurance cover at any time by writing to Us however no refund of premium will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending 14 days' notice to You at Your last known address. Valid reasons may include but are not limited to:

- a) Where We reasonably suspect fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions
- e) You have not taken reasonable care to provide complete and accurate answers to the questions We ask.

If We cancel the policy and/or any additional covers You will receive a refund of any premiums You have paid for the cancelled cover, less Our standard administration fee of £25 and less a proportionate deduction for the time We have provided cover.

Where Our investigations provide evidence of fraud or misrepresentation, We may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when You provided Us with incomplete or inaccurate information. This may result in Your policy being cancelled from the date You originally took it out and We will be entitled to keep the premium.

If Your policy is cancelled because of fraud or misrepresentation, this may affect Your eligibility for insurance with Us, as well as other insurers, in the future.

Governing Law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which Your main residence is situated.

Compensation Scheme

Millennium Insurance Company Ltd is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if Millennium Insurance Company Ltd cannot meet their obligations. Most insurance contracts are covered for 90% of the claim with no upper limit. This depends on the type of business and the circumstances of the claim. You can get more information about the compensation scheme arrangements from the FSCS by visiting www.fscs.org.uk. You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or you can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY

12. Millennium Insurance Company Ltd – Privacy Notice

For more information about how the Insurer uses Your personal information please see our full privacy policy, which is available in the Privacy section of our website www.micinsurance.net/en/privacy-policy-and-terms-of-use/

13. International Breakdown Ltd – Privacy Notice

We are International Breakdown Ltd trading as National Breakdown, referred to as "we/us/our" in this notice. Our data controller registration number issued by the Information Commissioner's Officer is Z5282147.

This privacy notice is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a policy. We refer to these individuals as "you/your" in this notice.

We are dedicated to being transparent about what we do with the information that we collect about you. We process your personal data in accordance with the relevant data protection legislation.

Why do we process your data?

The provision of your personal data is necessary for us to administer your insurance policy and meet our contractual requirements under the policy. You do not have to provide us with your personal data, but we may not be able to proceed appropriately or handle any claims if you decide not to do so.

What information do we collect about you?

Where you have purchased an insurance policy through us or one of our agents, you will be aware of the information that you provided when taking out the insurance. The agent will pass your information to us so that we can administer your insurance policy.

We have a legitimate interest to collect this data as we are required to use this information as part of your insurance quotation or insurance policy with us. We may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

International Breakdown's full privacy notice

This notice explains the most important aspects of how we use your data. You can get more information about this by viewing our full privacy notice online at <http://www.nationalbreakdown.co.uk/> or request a copy by emailing us at cs@nationalbreakdown.com. Alternatively, you can write to us at: Data Protection, International Breakdown Limited, Office 1, 1 Link 606 Business Park, Staithgate Lane, Bradford BD6 1YA.