



YOUR **DOMESTIC** POLICY DOCUMENT

Your journey is our business.

Welcome to **National Breakdown** Policy Terms & Conditions.
If you have any further questions after reading this document,
please call us on 0800 027 2326.

Remember to keep your documents safe.

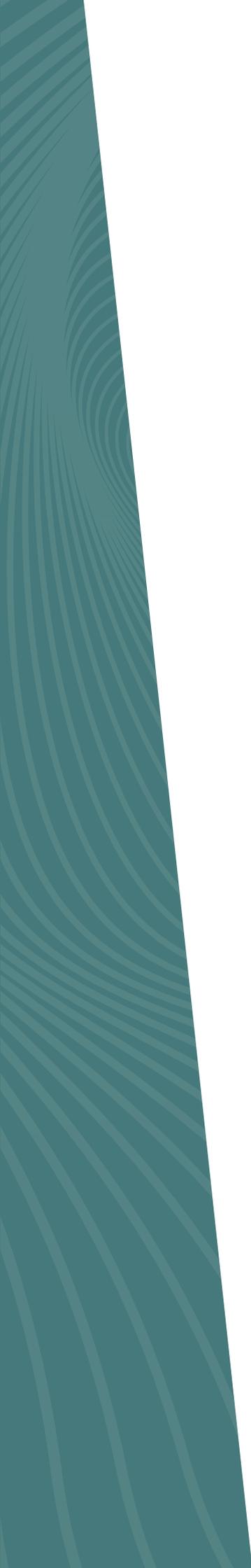
Useful Contacts:

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

Claims - 01274 288 488
New membership 0800 027 2326

E-mail:

cs@nationalbreakdown.com (customer services)
info@nationalbreakdown.com (general info)



Section One

- 1 What are you covered for?
- 2 Definitions
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Section Two

- 5 Frequently Asked Questions
- 6 How to make a claim
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What you are covered for (Quick Reference Guide)

The table below is designed as a quick reference guide outlining the benefits of your membership. For more detailed information about your cover please see section 3.

Levels of cover / benefits	Level 1	Level 2	Level 3	Level 4	Level 5
Roadside Assistance	✓	✓	✓	✓	✓
Message relay	✓	✓	✓	✓	✓
24hr/365 cover	✓	✓	✓	✓	✓
Caravan & trailer included	✓	✓	✓	✓	✓
Recovery to any UK destination		✓	✓	✓	✓
Alternative transport		✓	✓	✓	✓
Overnight Accommodation		✓	✓	✓	✓
European Assistance				✓	✓
Callout from Home			✓		✓

Services for UK residents only.

With every Policy there is an 'annual callout entitlement'. For some providers this can be as little as 3 callouts per year. At National Breakdown your entitlement is for 5 callouts per year

European Single Trip Cover

24 Hour European roadside Assistance with tow to local garage, where no repair is possible the same day. Other benefits include either, a replacement vehicle, overnight accommodation, onward travel or repatriation to the UK.

Definitions (applying to this document)

Service Provider and Insurer

National Breakdown Insurance is arranged by: International Breakdown Ltd T/A National Breakdown with UK General Insurance Limited on behalf of Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. UK General Insurance Limited is authorized and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768. Authorised and regulated by the Financial Conduct Authority.

Data Protection Act 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

Geographical Limits

UK Service Provision

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

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, Turkey (west of Bosphorous) and Vatican City.

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

Home

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

Approved Incident

Mechanical or electrical breakdown, (not including vandalism, fire, theft or attempted theft) which occurs within the geographical limits, during the period of insurance, which immobilises the vehicle or renders it un-roadworthy.

In the case of Accident Damage, assistance can be arranged by us on a pay per use basis only. These costs may be refunded when You make a claim on Your Motor Insurance Policy.

Insured Vehicle

The vehicle, details of which have been provided to us, being one of the following: a motorcycle, car, estate car, light van or 4x4 sport utility vehicle, motorhome and camper van, used for domestic use only (unless the appropriate premium has been paid for commercial use) which does not exceed the following weight and dimensions (including any load You are carrying): 3,500 kgs, 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. Any variation to the vehicle details, including a change of vehicle, must be notified immediately to National Breakdown's administration department on 0800 027 2326. If notification is not given, assistance will be refused.

Levels 1,2 & 4 Assistance starts 1 mile away from Home (1 mile radius, not driving miles)

Levels 3 & 5 Assistance starts at or within 1 mile of Home (1 mile radius, not driving miles)

Trip/Single Trip

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

Proof of travel arrangements including tickets will be required for Your outbound and return journey.

Approved Incident excess

Under this policy, you will have to pay an Incident excess on vehicles over 3500kgs, 7 metres in length, 3 metres in height, or 2.25 metres in width. This means that you will be responsible for paying the first £35 of each claim made. The amount you have to pay is the excess.

We/Us/Our

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You/Driver

The policyholder or any person driving with Your permission and/or any passenger in the Insured Vehicle (maximum 7 people including the driver) - other than a hitchhiker.

Terms & Conditions

UK Service Provision

Roadside Assistance and Home Assist within the UK (where the appropriate premium has been paid).

What You are covered for: 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 or Your home (where the appropriate premium has been paid) for up to one hour (including travelling time) in order to try and restore the Insured Vehicles' mobility or make it roadworthy. If necessary, We will arrange and pay for the Insured Vehicle and You to be recovered to the nearest suitable repairer, which shall normally be within 20 miles, for it to be repaired at Your cost.

Message Relay

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

Recovery Within The UK (where the appropriate premium has been paid).

What You are covered for when You have called for our assistance, if the Insured Vehicle cannot be made roadworthy at the scene of the approved incident, and it is apparent repairs cannot be completed within a reasonable time at a suitable repairer and AT OUR DISCRETION,

Either

1) Nationwide Recovery (does not apply when at home)

We will arrange and pay for You, and if appropriate, the Insured Vehicle, to be taken to Your intended destination or home anywhere within the UK geographical limits whichever is nearer. When the vehicle occupants have arrived at the destination, at Your option We will arrange and pay for the Insured Vehicle to be transported up to a further 15 miles, to a garage of Your choice, providing it is within one complete journey. The means of transport will be at our discretion. We will not pay for long-distance transport of the Insured Vehicle to the premises where the Insured Vehicle was purchased solely to claim under a Warranty scheme or when a suitable alternative repairer is nearer to hand or when it is apparent a local repair can be carried out within a reasonable time.

Alternatively

2) 48-Hour Replacement Vehicle

If repairs to the Insured Vehicle are carried out at a local repairer, if necessary We will arrange and pay up to £100 in total for the following benefits: A self-drive rental vehicle, when and where available, for up to 48 hours, for You to continue Your journey or return home. A hire car is not available following breakdowns at or within 25 miles of Your home. We will pay for the delivery, the 48-hour rental charge and for collision damage waiver insurance. You will remain responsible for returning the rental vehicle to the hire car providers, for the cost of any fuels and oils used and any charges in excess of 48 hours; unless International Breakdown Ltd has expressly authorised an extension of the hire directly with the relevant car hire providers. You must be able to satisfy the requirements of the hire car providers, as to an acceptable driving license and minimum driver age. They will also require sight of Your credit/charge card before releasing the vehicle to You. You will be responsible for collection of the Insured Vehicle following repair.

Or

3) Overnight Accommodation

At our discretion, We will pay for one night's bed and breakfast accommodation for You in a local hotel while You wait for repairs to the Insured Vehicle to be completed, on condition the approved incident has occurred at a late hour more than 25 miles from home. The most We will pay is £40 per person with a limit of £160 per approved incident.

Emergency Driver Within The UK

What You are covered for: If during a journey in the Insured Vehicle the Driver suffers sudden illness or accidental bodily injury so that he or she is incapable of continuing to drive the Insured Vehicle, and if there is no other occupant qualified, competent or insured to drive the Insured Vehicle: We will provide and pay for an alternative driver to complete the journey and drive You and the Insured Vehicle to Your intended destination or home whichever is nearer.

European Cover (this part only applies where the appropriate premium has been paid).
Including Your direct journeys between home and the UK port or Euro tunnel Terminal.

Roadside Assistance

What You are covered for: if the Insured Vehicle is immobilised or rendered un-roadworthy as a result of mechanical breakdown, We will arrange and pay up to a maximum under this policy of £250 per Trip, for roadside assistance and if necessary transport of the Insured Vehicle and You to the nearest suitable repairer. A garage or specialist undertaking repair work (other than at the roadside) on Your instructions will be acting as Your agent for such repair work.

What You are not covered for:

- a) labour charges over £100 at the roadside.
- b) anything mentioned in the General Exclusions.
- c) costs incurred outside the period of the Trip.
- d) costs for roadside attendance, towing, or repair costs, including labour, if the Insured Vehicle is or was involved in an Road Traffic Accident, damaged by fire or stolen or attempted stolen; or if it is uneconomic to repair. Assistance will be arranged on Your behalf providing You have sufficient motor insurance to cover all costs incurred.

Replacement Parts

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. 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

In the event of theft (or attempted theft) of the Insured Vehicle not including any contents contained in the Insured Vehicle, We will pay up to £75 in total per Trip, for immediate emergency repairs and/or replacement parts, which are necessary to place the Insured Vehicle in a secure condition to continue the Trip. You must 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 or other incident normally covered by a motor insurance policy, will be Your responsibility.

What You are not covered for:

- a) damage to paintwork or other cosmetic items.
- b) costs incurred following Your return home.
- c) anything mentioned in the General Exclusions.

Vehicle Out Of Use

What You are covered for:

if the Insured Vehicle is lost, immobilised or rendered un-roadworthy during a Trip as a result of mechanical or electrical breakdown, and repairs cannot be effected within a reasonable time: * We will pay up to a maximum of £500 in total per Trip for the additional cost of transporting You, with Your luggage, to Your destination by public transport or for the immediate hire of a replacement vehicle, where and when obtainable (to include rental charge, collision damage waiver and any necessary drop-off charge) whilst the Insured Vehicle remains unserviceable.

Or, if We think appropriate *We will pay the cost of local overnight hotel accommodation while You await completion of repairs. Bed and Breakfast only costs will be paid up to a maximum of £40 per insured person per night for a maximum of five nights to a total of £650 per party per Trip, provided that such cost is additional to or in excess of any planned accommodation costs payable by You had the loss of use of the Insured Vehicle not occurred.

What You are not covered for:

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

Repatriation**What You are covered for:**

If the Insured Vehicle is lost, immobilised or rendered un-roadworthy during a Trip as a result of mechanical or electrical breakdown:

* We will pay the cost of transporting You, together with Your hand luggage and valuables, to Your home in the country of departure if the Insured Vehicle cannot be or could not have been repaired by the intended time of Your return home to the UK. 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.

* We will pay the cost of transporting the Insured Vehicle to home in the country of departure if repairs cannot be carried out abroad. Please be aware that the repatriation of a vehicle can take up to six weeks to complete.

We will pay for the necessary transportation and delivery costs, including any additional shipping costs. In addition, We will pay a maximum of £100 for the hire of an equivalent replacement vehicle in the country of departure, where and when obtainable (to include rental charge, collision damage waiver and any necessary drop-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. Or,

When agreed in advance by us, We will pay the travel costs for one person to travel to the location of the Insured Vehicle by public transport to drive the repaired vehicle home. The maximum We will pay to repatriate the Insured Vehicle will be limited to its current market value in the country of departure. The return of Your vehicle will not be covered, if repairs can be completed locally, and You are either unable or unwilling to allow this to happen. Vehicle repatriation will only be carried out when it is apparent that repairs can be effected in the country of departure, and when You confirm to us that these repairs will be put in hand. If You are repatriated by us, We will pay the cost of transporting Your personal possessions, other than hand luggage and valuables, to home either together with or separately from the Insured Vehicle. We are not liable for the loss or damage to personal possessions left in, on, or near the vehicle.

Part C General Exclusions Applying To All Parts Of This Policy**What You are not covered for:**

1. Any incident which occurs during the first 48 hours of the policy start date. Long distance recovery will not be authorised within the first 48 hours of the policy start date or if We consider a pre-existing condition existed prior to joining.
2. The cost of replacement fuel or for any spare parts required to restore the mobility of the Insured Vehicle or for any costs incurred as a result of the unavailability of spare parts.
3. Any costs which would have been incurred in the course of a journey, if the insured incident had not occurred.
4. Any claim arising directly or indirectly from, or consisting of the following: The failure (or fear of failure) or inability of any equipment or any computer program, whether or not You own it, to recognise or to correctly interpret or process any date as its true calendar date, or to continue to function correctly beyond that date.
5. The cost or the quality of repairs when the Insured Vehicle is repaired in a garage.
6. Assistance or recovery while the Insured Vehicle is partly or completely buried in snow, mud, sand, or water or when the vehicle has left the highway.
7. Damage or costs incurred as a direct result of gaining access to the Insured Vehicle following Your request for assistance.
8. 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) Any assistance provided will be on a pay per use basis only.
9. If You are practicing for, or participating in, racing, trials or rallying.
10. Any cost recoverable under any other policy of insurance or under the service provided by any other motoring organisation.
11. Assistance or recovery when the Insured Vehicle is carrying more occupants than recommended by the manufacturer or at a greater weight than that for which the Insured Vehicle was designed, or where the Insured Vehicle is being used unreasonably or on unsuitable terrain.

12.
 - a) Any claim 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 fee has been paid.
 - b) Any claim 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) Any claim 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.
13. Any claim when the Insured Vehicle is being used as a taxi or minicab for the carriage of passengers for Hire or Reward.
14. Any claim when the Insured Vehicle is being used for the delivery of commercial goods for reward unless the appropriate additional fee has been paid. This exclusion shall not apply to the carriage of business samples by a sales representative.
15. Any claim arising from the driving of the Insured Vehicle with Your consent by: *any person whom You know does not have a current driving license to drive a motor vehicle. We will cover You however if that person has held such a license and is not disqualified from having or obtaining one. *Any person who does not conform to the conditions of the motor vehicle driving license held.
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. Consequential losses of any nature other than as specifically provided within the terms of this policy.
18. Any deliberately careless or deliberately negligent act or omission by You.
19. Notwithstanding any provision to the contrary within this policy, or any endorsement thereto, it is agreed that this policy excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss: War, hostilities or warlike operations (whether war be declared or not); invasion; act of an enemy foreign to the nationality of the insured person or the country in, or over, which the act occurs; civil war; riot; rebellion; insurrection; revolution; overthrow of the legally constituted government; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power; explosions of war weapons; release of weapons of mass destruction that do not involve an explosive sequence; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the insured person whether war be declared with that state or not; terrorist activity. For the purpose of this exclusion, terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological, or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the use of force or violence and/or the threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s) Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above incidents. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
20. Loss or destruction or damage or any or expense whatsoever resulting from ionising radiations or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or from the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component.
21. The cost of telephone calls when contacting us. Whenever possible We will call You back as soon as possible.
22. Consequential 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.
23. Any assistance as a result of vehicle breakdown due to: a) Running out of Oil or Water b) Frost Damage, c) Rust or corrosion, d) Un-roadworthy wheels/tyres, or e) the use of incorrect or contaminated fuel. Service may be obtained on a Pay per use basis.
24. Any claim as a result of replacement of missing* or broken keys. We may be able to arrange for the provision of these services but You must pay for any costs incurred.
* 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.
25. Any claim where the duration of a single Trip is planned to or subsequently exceeds 90 days.

Part D 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
2. You must take all reasonable steps to avoid or minimise any claim.
3. If We arrange for temporary roadside repairs to be carried out following a breakdown or damage to the Insured Vehicle, or We provide recovery to the nearest suitable repairer or home address (for instance at a late hour when no repairer is available), We shall not be liable to provide further assistance in respect of the same approved incident, or if You cancel the service whilst our agent is en-route and You later find the Insured Vehicle remains unserviceable. Further service can be obtained on a pay per use basis.
4. No benefit shall be payable unless You first contact us via the emergency telephone number provided. You must not seek to contact any agent or repairer direct. Your full compliance with the terms and conditions of this policy is necessary before a claim will be paid.

5. You are responsible for the safety of the Insured Vehicle and its contents and, unless incapacitated, You must be in attendance at the scene of incident prior to the estimated time of arrival, if on arrival You or a representative is not in attendance with a reasonable time and our acting agent is redirected to assist another client, You will be responsible to pay all costs for a return journey visit.
6. Your policy number must be quoted when calling for assistance and the relevant identification produced on the request of our acting agent.
7. 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.
8. You will have to pay any toll or ferry fees for the Insured Vehicle and attending service or recovery vehicle incurred by Our agent.
9. 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.
10. 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.
11. We cannot accept responsibility for livestock and domestic pets carried in the Insured Vehicle at the time of an approved incident. This will be at the discretion of the attending agent.
12. 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.
13. You shall carry a serviceable spare wheel/tyre and locking wheel nut key at all times for the Insured Vehicle and or caravan or trailer.
14. If our attending agent 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.
15. If the Insured Vehicle requires to be taken to a garage following a breakdown, it must be in an easily accessible position for a recovery vehicle to load. If this is not the case, You will have to pay any extra costs for off-road recovery or the use of winching or specialist equipment.
16. Any parts, components or other products used in the repair of the Insured Vehicle will be immediately payable by You.
17. We will not arrange for assistance when the Insured Vehicle is considered over weight, dangerous or illegal to repair or transport.
18. In the event of a valid claim We shall have the benefit of any relevant travel tickets You are unable to use.
19. We shall not pay for more than two claims made against the Service during any 12-month period, which arise from the same or similar fault. We shall not pay for more than five claims in total or six claims in total when two or more vehicles share the same policy in any 12 month period. (Fleet policy entitlements extend to 3 callouts per vehicle per year.) And We shall not pay more than £2000 in total for any one Approved incident.
20. Should You be unwilling to accept our decision or that of our agents on the most suitable form of assistance to be provided, We will pay no more than £100 for any one breakdown towards Your preferred form of assistance.
21. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under this service, this policy shall become void and the fee paid shall be forfeited. Any benefits so claimed and received must be repaid to us.
22. If any dispute arises as to policy terms interpretation, or as to any rights or obligations under this service, We offer You the option of resolving this by using the Arbitration procedure We have arranged. Please see the details shown in the Complaints Procedure. Using this Service will not affect Your legal rights.
23. If You have a justifiable reason for being dissatisfied with the service provided by Your policy, or wish to have a refund for any other reason, You may return Your policy documentation and card(s) to International Breakdown Limited 46/48 Odsal Road, Bradford, West Yorkshire, BD6 1AQ, within 14 days from the date purchased for annulment. International Breakdown will refund Your premium in full less an administration charge (£25) when We receive Your returned documentation and card(s) and providing no assistance has been provided.
24. 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.
25. 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.
26. We reserve the right to recover Your immobilised vehicle in accordance with and subject to any legislation, which affects drivers' working hours.

Features & Benefits (Additional Notes)

Roadside Assistance	We will attend the scene of the incident and pay for 1 hour roadside labour to fix the vehicle. If this is not possible we will transport you, your vehicle and up to 6 passengers to the nearest garage within 20 miles.
Alternative Travel	We will pay up to £100 (maximum) towards the cost of alternative transport or car hire for 48 hours.
Emergency Overnight Accommodation	We will pay a maximum of £40 per person for one night's bed and breakfast. The maximum payment per incident is £160.
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.
Caravans & Trailers	Maximum length 7 metres (23 feet) recovered with the vehicle if the vehicle cannot be repaired roadside.
Available for Additional Premium	
Nationwide Recovery	We will arrange and pay for your vehicle, you and up to 6 passengers to be recovered to the nearest garage able to undertake the repair, your home or original destination. Nationwide recovery does not apply if you are at your home address.
Home Assist	Your vehicle will be covered at your registered home address or within a one mile radius of your home address.
Euro Rescue	Countries & Territories Covered: Andorra, Austria, Belarus, Belgium, Bulgaria, Canary Islands, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France incl. Corsica, Germany, Gibraltar, Greece, Hungary, Iceland, Republic of Ireland, Italy incl. Sardinia, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovak Republic, Slovenia, Spain incl. the Balearic Islands and the Canaries, Sweden, Switzerland, Tunisia, Turkey incl. Üsküdar, Vatican State.

Significant Exclusions	Exclusion number in policy
Any incident which occurs during the first 48 hours of the policy.	Exclusion 1
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.	Exclusion 2
Damage or costs incurred as a direct result of gaining access to the insured vehicle following your request for assistance.	Exclusion 7
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 including caravans & trailers). Any assistance provided will be on a pay per use basis only.	Exclusion 8
If you are practicing for, or participating in, racing, trials or rallying.	Exclusion 9
Any assistance as a result of vehicle breakdown due to: a) Running out of Oil or Water b) Frost Damage, c) Rust or corrosion, d) Un-roadworthy wheels/tyres, or e) the use of incorrect or contaminated fuel. Service may be obtained on a Pay per use basis.	Exclusion 23
Any claim as a result of replacement of missing* or broken keys. We may be able to arrange for the provision of these services but you must pay for any costs incurred.	Exclusion 24
We shall not pay for more than two claims made against the Service during any 12-month period, which arise from the same or similar fault. We shall not pay for more than five claims in total or six claims in total when two or more vehicles share the same policy in any 12 month period. (Fleet policy entitlements extend to 3 callouts per vehicle per year.)	General Condition 19

Frequently Asked Questions

General

Why are you cheaper than some of the other motoring clubs?

Our service is provided by a specialist network of breakdown recovery agents throughout the UK and Europe. This means we only employ our network as and when you breakdown, this means we do not pay a patrol force when they are sat idle, therefore passing the savings onto you the member.

Do you cover the car or the driver?

We cover the Vehicle. This means anyone driving a protected vehicle is entitled to call for assistance. This works well as most families only tend to drive one or two vehicles.

What types of vehicle do you cover?

We cover cars, car derived vans, motorcycles, and commercial vehicles up to a maximum of 3500 kgs on our domestic policies, however our commercial policies cover HGV's and other vehicles up to 44 Tonne. The dimensions of a vehicle on a domestic policy must not exceed 7 meters in length, 3 meters in height or 2.25 metres wide.

What if I tow a caravan or trailer?

All levels of cover include FREE caravan and trailer cover providing they are being towed by the protected vehicle or person and they fall within the weight and size dimensions noted above.

What is your average response time?

Response times are generally between 35 and 40 minutes, our aim to assist all members within the hour. However, these times can vary if adverse traffic / weather conditions are present.

Do you offer priority service to lone females?

Priority service is offered to any member male or female who considers themselves to be in a vulnerable or potentially unsafe position; it is not however intended for members to jump the queue inconveniencing other members who have also broken down.

Payment

What methods of payment do you accept?

We accept all major credit / debit cards with the exception of Visa Electron. Payment can be made by cheque, made payable to International Breakdown Ltd or BACS.

Do you offer monthly direct debit?

We don't currently offer direct debit facilities, payments are made as a one off payment.

Can I get a refund if decide I don't want the service?

If you decide you do not want to continue with the service, return the documentation sent to you within 14 days for a full refund less our standard administration charge. Please note no refund will be considered where the service has been called upon.

Are there any discounts available?

Our websites www.nationalbreakdown.com offers from time to time a range of discounts and special products when you buy online. Simply complete the quotation process to get a price for your breakdown cover.

Can I buy breakdown cover for someone else and pay on my credit card?

Annual breakdown cover makes a great gift, you can buy cover over the phone or online and pay for it with your own credit card.

Frequently Asked Questions (continued)

Breakdown

What happens if I breakdown, how do I contact you?

Following a breakdown or accident, simply call our 24 Hour emergency centre on 01274 288 488 this number is displayed on your membership documentation. Please have details ready relating to your incident such as your exact location, brief fault, & number of passengers travelling. We will then locate our nearest agent to assist you.

What happens if my car cannot be fixed at the roadside?

If your car cannot be made roadworthy at the scene of the breakdown or accident, and cannot be repaired locally within a reasonable time, we will arrange one of the following:

1) Nationwide Recovery Service

We will arrange for your car together with the driver and up to 6 passengers (7 total) to be taken to your intended destination or home anywhere in the UK and then at your request, for your car to be taken to a garage of your choice within 15 miles during one complete journey.

Or

2) 24 Hour Replacement Vehicle

If repairs to the insured's vehicle are carried out at a local repairer, if necessary we will arrange and pay up to £100 in total for the following benefits.

An equivalent self-drive rental vehicle when and where available, for up to 48 hours, for you to continue your journey or return home. We will pay for the delivery, the 48 hour rental charge and for collision damage waiver insurance. You will remain responsible for returning the rental vehicle to the hire car providers, and for the cost of any fuel and oil used and any charges in excess of 48 hours. You must be able to satisfy the requirements of the hire car providers, as to an acceptable driving license and minimum driver age. They will also require sight of your credit card before releasing the vehicle to you.

Or

3) Overnight Accommodation

At our discretion we will arrange and pay for bed & breakfast accommodation for you in a local hotel while you wait for repairs to the insured(s) vehicle to be completed, on condition that the insured(s) incident has occurred at a late hour more than 25 miles from home. The most we will pay is £40 per person with a limit of £160 per insured incident.

Am I covered if I break down in Europe?

The same thing applies as above. If your vehicle cannot be repaired locally during your stay abroad, we will arrange alternative transport, either a replacement vehicle or public transport for you to continue your journey home, and up to 7 passengers back to your home in the UK. We will then pay for one member of your family to return to the place of repair to collect the vehicle when fully repaired.

Is there a limit to the number of callouts I can make per year?

At National Breakdown we allow you five callouts per year (this is more than adequate for most people) with no more than 2 callouts for the same identified fault.

What will happen if I am taken ill while driving but there is no fault with my car?

Emergency Driver within the UK and Europe

If, during the journey, the driver suffers accidental bodily injury or illness which means that he or she cannot drive and there is no one else able or qualified to drive the insured(s) vehicle, we will provide, and pay for, a driver to complete the journey or return the car and passengers to the intended destination or home.

How to make a claim (Breakdown & Accident)

If your vehicle breaks down please call our 24 hour Control Centre on

01274 288 488

Please have your return telephone number, policy number and precise location available when requesting assistance.

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. We will provide cover for any breakdown and any costs involved with the roadside assistance or recovery to a local garage (excluding parts and labour) during the period of insurance and within the territorial limits detailed within the policy wording.

If you have an Accident please call our 24 hour Control Centre on:

01274 288 488

where we will arrange assistance on a pay as you go basis.

Useful Information

Your right to Cancel

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

Policy Duration

This Policy does not exceed 12 months (365 days) unless otherwise stated in the policy terms and conditions.

Governing Law

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

What to do if you have a complaint

It is our intention to give You the best possible service but if You do have any questions or concerns about this insurance or the handling of a claim You should follow the Complaints Procedure below.

Complaints regarding the sale of the policy:

Please contact your agent who arranged the Insurance on your behalf.

Complaints regarding claims:

Please contact International Breakdown of The Old Clock House, Odsal Road, Bradford, West Yorkshire, BD6 1AQ.

In all cases, if Your complaint regarding the sale of Your policy or Your claim cannot be resolved by the end of the next working day, Your complaint will be passed to Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ. Tel: 0345 218 2685. Email: customerrelations@ukgeneral.co.uk.

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, South Quay Plaza, 183 Marsh Wall, Docklands, London, E14 9SR.

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.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

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