

## Summary - IC Breakdown ABOUT THIS DOCUMENT

Please note that this summary does not contain the full terms and conditions of the contract of insurance, which can be found in the policy document.

### ADMINISTRATOR

Insurance Choice Breakdown, 2<sup>nd</sup> Floor St Albans House, Portland Street, Leamington Spa, Warwickshire, CV32 5EZ

### INSURER

Equity Red Star (ERS), managed by Equity Syndicate Management Limited, which is authorised and regulated by the Financial Services Authority.

### TYPE OF INSURANCE AND COVER

UK Motor Breakdown and Recovery Insurance

If the vehicle cannot be driven as a result of a breakdown, which occurs during the course of a journey, ERS will arrange and pay for the services as shown below

BENEFITS INCLUDED AS SPECIFIED IN YOUR QUOTATION OR SHOWN ON YOUR SCHEDULE: - (Headings shown for reference)

**Levels of Cover:** - **BRONZE (B)**, **SILVER (S)**, **COURIER (C)**, **GOLD (G)**, **MOTORHOME (MH)**, **MINIBUS & TAXI (M&T)**

### Roadside Assistance:

ERS will arrange and pay call-out fees and labour charges needed to start the vehicle.

| B | S & C | G | MH | M&T |
|---|-------|---|----|-----|
| ✓ | ✓     | ✓ | ✓  | ✓   |

### Recovery Service:

ERS will arrange and pay the cost of taking the vehicle, you and up to 6 passengers (17 in respect of Minibus), to any one place you choose.

| B | S & C | G | MH | M&T |
|---|-------|---|----|-----|
| ✓ | ✓     | ✓ | ✓  | ✓   |

### Home Service:

ERS will arrange and pay call-out fees and labour charges needed to start the vehicle.

| B | S & C | G | MH | M&T |
|---|-------|---|----|-----|
| ✗ | ✓     | ✓ | ✓  | ✓   |

### Emergency travel or accommodation:

If the vehicle breaks down while it is more than 25 miles from your home and it cannot be repaired, ERS will refund the cost of onward travel arrangements or necessary emergency overnight accommodation.

ERS will pay up to £160 for:

Alternative road, rail or air travel or car hire to allow you and your party to reach your destination and return: or one night's hotel accommodation for you and up to 6 passengers, (17 in respect of Minibus).

| B | S & C | G | MH | M&T |
|---|-------|---|----|-----|
| ✗ | ✓     | ✓ | ✓  | ✓   |

### Caravan and Trailer Service:

Any caravan or small trailer will be entitled to the same services as the vehicle as long as it's attached to the vehicle.

| B | S & C | G | MH | M&T |
|---|-------|---|----|-----|
| ✓ | ✓     | ✓ | ✓  | ✓   |

### Key Service:

If your vehicle cannot be driven due to keys locked in the vehicle or broken, ERS will arrange and pay for the cost of a replacement key and up to £40 for a call out charge.

If you are stranded more than 25 miles from your home due to theft or loss of your keys ERS will pay up to £50 per day for alternative road, rail or air travel or car hire to allow you and your party to reach your destination.

The most they will pay in any one year for this cover is £350.

| B | S & C | G | MH | M&T |
|---|-------|---|----|-----|
| ✗ | ✗     | ✓ | ✓  | ✗   |

### Message Service

If help is arranged by the Rescue Control Centre, ERS can contact your family or colleagues to let them know.

| B | S & C | G | MH | M&T |
|---|-------|---|----|-----|
| ✓ | ✓     | ✓ | ✓  | ✓   |

### European Service

Miscellaneous costs incurred in arranging immediate emergency roadside help following a breakdown. The most ERS will pay will be £250 in any one travel period.

If the vehicle is out of use for a period of more than 8 hours as a result of breakdown or due to death, injury or serious illness of the only available driver the following costs will be refunded:

- The cost of recovery of the vehicle to the nearest garage
- The cost of storage of the vehicle at a garage up to £100
- Freight costs to obtain replacement parts not available locally
- The cost of one of the following:
  - Hiring one replacement vehicle up to £70 per day and £750 in total
  - Hiring one chauffeur in the event of a serious illness of the only available driver in your party, up to £100 per day and £500 in total.

| B | S & C | G | MH | M&T |
|---|-------|---|----|-----|
| ✗ | ✗     | ✓ | ✓  | ✓   |

- iii) Second-class rail fares so that you and your party can finish your journey or return home.
- e) Extra hotel accommodation costs for you and each member of your party up to £40 per person per day incurred during the journey to and from the holiday location up to a maximum of £750 in total.
- f) The cost of recovering the vehicle home if it cannot be repaired before the planned return date, or the costs in travelling to return to the scene of the breakdown to collect the vehicle.
- g) The cost of emergency repairs to secure the vehicle in the event that it is damaged by attempted theft or break-in up to a maximum of £100
- h) The cost of hiring a replacement vehicle up to £150 if your vehicle is still out of use on return to the UK.

**Main Terms and Conditions (Including significant/unusual exclusions) (Referenced by policy section)**

Breakdown means a mechanical or electrical failure, accident, theft or vandalism, which renders the vehicle immobile – All Sections.

Cover applies within mainland of England, Scotland, Wales and Northern Ireland and all European countries mentioned on page 6 of the policy document. – All sections

Ferry and/or toll fees are excluded - General Exclusions

The cost of any parts, components, or materials used in any repair is not covered – All sections

Service cannot be provided if the vehicle is off road or cannot be reached due to snow, mud, sand or flood – All sections

The vehicle must not knowingly be driven in an unsafe or unroadworthy condition or until recommended repairs have been carried out – All sections

The vehicle must not be used for the carriage of goods or passengers for Hire or Reward, Private Hire or Public Hire

(unless Minibus & Taxi), racing, rally, pace making or in any contest or speed trial or any rigorous reliability testing - All sections

**PERIOD OF INSURANCE**

The insurance offered is a 12-month contract, which may be renewed each year subject to the terms and conditions that apply at the time of renewal.

**HOW TO OBTAIN ASSISTANCE**

If you require assistance you should call our 24-hour Rescue Control Centre on 0800 678 1017 quoting your Document Number and name.

**CANCELLATION**

You can cancel this insurance policy at any time by sending us written notice and returning the schedule. If you cancel your policy within the 14-day withdrawal period, and before the commencement of the policy, we will refund the full premium, less a fee as described in our terms and conditions.

If you cancel your policy within the 14-day withdrawal period, but after your policy has commenced, ERS will refund the part of the premium you have not used subject to a minimum premium of £15 plus IPT. We will make a charge of £10.00 for such instances also.

If you cancel your policy after the 14 day withdrawal period there will be no refund of premium.

**COMPLAINTS**

If you have cause to complain, please contact the Customer Service Manager of Equity Red Star at the address shown in the Document of Insurance.

If you are not happy with the way the matter is dealt with, you should write to the Chief Executive of Equity Red Star at Library House, New Road, Brentwood, Essex, CM14 4GD. When you do this, quote your document number.

After this action if you are not satisfied with the way a complaint has been dealt with, you may ask the Complaints Department at Lloyd's to review your case. The address is; Complaints Department, Lloyd's, One Lime Street, London, EC3M 7HA. Having followed this procedure your complaint can be referred to the Financial Ombudsman Service (FOS). The address is The Financial Ombudsman Service, South Quay Plaza II, 183 Marsh Wall, London, E14 9SR. (These procedures do not affect your right to take legal action if necessary)

Financial Services Compensation Scheme (FSCS)

If Equity Red Star is unable to meet it's liabilities under the policy, you may be entitled to compensation from the FSCS. The first £2000 of a claim is protected in full and 90% of the remainder of the claims will be met. You can get further information from us or the Financial Services Authority (FSA)

**Law applying to the Insurance**

Unless we have agreed otherwise with you, in writing, English Law will apply to this insurance.