

START 

RESCUE.CO.UK


POLICY SUMMARY

The following summary for **startrescue.co.uk Breakdown** Cover does not contain the full terms and conditions of **your breakdown** policy contract. For a full explanation of the terms and conditions, please refer to the main policy wording.





How to make a claim

If **your vehicle** breaks down please call our 24 hour Control Centre on **01206 785 999**. Please have **your** return telephone number, policy number, **vehicle** registration and precise location available when requesting assistance. For assistance in mainland Europe please call **us** on **00 44 1206 785 999**.

If **your vehicle** suffers a **breakdown** due to a mechanical or electrical failure, or has been involved in an **accident**, service will be provided. **We** will provide cover as detailed within the policy wording for any **breakdown**. Cover will apply during the **period of insurance** and within the territorial limits.

Features & Benefits	Additional notes (Please see policy terms & conditions for full details of the below)
 One Star Summary: Roadside/Recovery up to 10 miles	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 up to 10 miles from the scene of the breakdown .
Alternative Travel	We will pay up to £100 (maximum) towards the cost of alternative transport or car hire. We will also pay the cost of a single standard rail ticket for one person to return and collect the vehicle .
Emergency Overnight Accommodation	We will pay a maximum of £60 for a lone traveller or £40 per person for one night for you and up to 6 passengers. The maximum payment per incident is £280.
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 (not including the length of the A-frame and hitch) recovered with the vehicle if the vehicle cannot be repaired roadside.
Keys	Callout and mileage back to recovery operator's base. All other costs incurred will be at your expense.

Available for an additional premium

Features & Benefits	Additional notes (Please see policy terms & conditions for full details of the below)
 Two Star Summary: Roadside/Recovery	<p>Two Star cover must be indicated on the policy schedule.</p> <p>In addition to the benefits provided with One Star, your vehicle can be recovered to your home address, or if you would prefer and it is closer, your original destination within the UK.</p>
 Three Star Summary: Roadside/Recovery/Home	<p>Three Star cover must be indicated on the policy schedule.</p> <p>In addition to the cover provided with Two Star, your vehicle will be covered at your registered home address or within a one-mile radius of your home address.</p>
 Four Star Summary: Roadside/Recovery/Europe	<p>Four Star cover must be indicated on the policy schedule.</p> <p>In addition to the cover provided with Two Star, your vehicle will also be covered in the following European territories:</p> <p>Albania, Andorra, Austria, Balearics, Belarus, Belgium, Bosnia & Herzegovina, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Serbia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey (West of Bosphorus) and Vatican City.</p> <p>If you break down on a European Motorway or major public road where private contractors are dispatched to assist you, we will pay a maximum of £150 towards the reimbursement of your costs. Please refer to the General Notes Relating to Europe in your Policy Wording.</p>
 Five Star Summary: Roadside/Recovery/ Home/Europe plus assistance following Theft, Vandalism and Illness.	<p>Five Star cover must be indicated on the policy schedule.</p> <p>In addition to the cover provided with Four Star, your vehicle will be covered at your registered home address or within a one-mile radius of your home address.</p> <p>Cover extends to service being provided in the event of you being unable to continue your journey due to illness or injury, or if the vehicle registered under your name within the Policy Schedule, is rendered immobile due to theft or vandalism. In the event of illness, injury, theft or vandalism claims, alternative transport is provided up to the value of £1,000 on a pay and claim basis.</p>
Personal Cover	<p>Personal Cover must be indicated on the policy schedule and any vehicle in which you are travelling will be covered in the event of a breakdown or accident. You must be with the vehicle at the time the assistance arrives and be able to provide photographic identification if this is requested. Service will only be provided in accordance with the level of cover you have purchased, as indicated on your policy schedule and in accordance with the policy wording. To ensure Personal Cover extends to a vehicle in which you intend to travel, please refer to the General Notes section within the main policy wording for limitations and exclusions.</p> <p>To qualify for Personal Cover, you must pay the appropriate premium for the level of cover required. Personal Cover is limited to a maximum of 4 persons in any one household. Personal Cover is restricted to the Territorial Limits (UK) only and cannot be purchased for our Four or Five Star policies, however, if cover is also required in the Territorial Limits (Europe) which are detailed under Territorial Limits within the policy wording, Short Term European Cover for a nominated vehicle can be purchased from startrescue.co.uk.</p>

Significant Exclusions (For a full list of exclusions, please refer to the policy terms and conditions)

Additional notes <small>(Please see policy terms & conditions for full details of the below)</small>	Exclusion # in policy wording
The cost of any parts, components or materials used to repair the vehicle .	6
Assistance following theft, illness, fire or vandalism unless Five Star cover has been purchased.	12
The recovery of the vehicle and passengers if repairs can be carried out at or near the scene of the breakdown within the same working day. If recovery takes effect we will only recover to one address in respect of any one breakdown .	13
Breakdowns caused by insufficient fuel.	16
Where service cannot be effected because the vehicle does not carry a serviceable spare wheel, aerosol repair kit, appropriate jack, or the locking mechanisms for the wheels are not immediately available to remove the wheels.	17
Any request for service if the vehicle is being used for motor racing, rallies, rental, hire, public hire, private hire, courier services or any contest or speed trial or practice for any of these activities.	19
Any damage or loss to your vehicle or its contents and any injury to you or any third party caused by us or the recovery operator . It is your responsibility to ensure personal possessions are removed from the vehicle prior to your vehicle being recovered.	23
More than six callouts in any one period of insurance.	32
Claims totalling more than £15,000 in any one period of insurance .	33
The use of specialist equipment occasionally required because the vehicle is not between the kerbs, it has modifications, or nearby obstructions are impeding the usual method of recovery.	44
Any claim within 24 hours of the time the policy is purchased.	45
Any breakdown that occurred before the policy commenced, the vehicle was placed on cover, or before the policy was upgraded.	46

Your Right to Cancel

This policy has a cooling off period of 14 days from the time **you** receive this information. If **you** do not wish to continue with the insurance, **we** will provide a refund of premium paid, providing no claim has been made. **You** may cancel **your** policy after the 14 day cooling off period, but no refund of premium is available. A refund of premium is not available if the **Period of Insurance** of the policy is for a period of less than one month. Please call the organisation **you** purchased this policy from to discuss.

Policy Duration

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

Choice of Law

This contract is governed by the laws of England and Wales and all communication will be conducted in English.

What to do if You Have a Complaint

Any complaint **you** have regarding **your** policy should be addressed in the first instance to the policy administrator: startrescue.co.uk c/o Call Assist Limited, Axis Court, North Station Road, Colchester, Essex CO1 1UX. If **you** remain dissatisfied, short of court action, **you** can ask The Financial Ombudsman Service to review **your** case provided the policy is not of commercial nature. The right to apply to the Ombudsman must be exercised within six months of the date of the Company's final decision. The Financial Ombudsman Service can be contacted at the following address: The Financial Ombudsman Service, Exchange Tower, London E14 9SR; or by telephoning: 0800 023 4567 or 0300 123 9123. Further information can be found by visiting www.financial-ombudsman.org.

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

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations. This depends on the type of business and the circumstances of the claim. For claims against the insurers, 90% of the insurance claim is covered, with no upper limit. For compulsory classes of insurance, insurance arranging is covered for 100% of the claim, without any upper limit. Further information about the compensation scheme arrangements is available from the FSCS by telephoning 0800 678 1100 or by visiting www.fscs.org.uk.

Service Provider and Insurer

This service is provided on behalf of startrescue.co.uk by Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex CO1 1UX, Registered Company Number 3668383. This policy is underwritten by Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA, Registered Company Number 354568 (Home State: United Kingdom).

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