

Motor Breakdown insurance

Policy summary



Rural Motor Breakdown Insurance

Policy Summary

ABOUT THIS DOCUMENT:

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance; so please take time to read the policy document to make sure you understand the cover it provides.

INSURER:

This insurance is arranged by Rural Insurance Group Limited and underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

Features and Benefits (Motoring within the UK):

Where the appropriate premium has been paid and the cover is shown on your schedule the following cover applies to motoring within the UK.

- Roadside assistance and base call within the UK
- Message relay – two telephone messages to work, family or friends
- Recovery within the UK
- Emergency driver within the UK – to complete the journey in the event of sudden illness/accidental bodily injury to the driver
- Tyres – roadside assistance if the vehicle suffers a tyre failure or puncture.

Features and Benefits (Motoring within Europe):

Where the appropriate premium has been paid and the cover is shown on your schedule the following cover applies to motoring within Europe.

- Roadside assistance
- Replacement parts – where replacement parts are not available locally we will pay for them to be dispatched to the location of the vehicle
- Vehicle out of use – cost of transporting you to your onward destination in the event the vehicle is lost or rendered un-roadworthy
- Tyres – roadside assistance if the vehicle suffers a tyre failure or puncture
- Alternative driver – to complete the journey in the event of the driver having to return early due to a medical or other urgent reason
- Repatriation.

GENERAL EXCLUSIONS:

You are not covered for:

- The approved incident excess which will be requested from you at the time of the incident where applicable deducted from any pay/claim incident or if you have a credit account with us, invoiced on your next statement
- Any approved incident which occurs during the first 24 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
- Any costs which would have been incurred in the course of a journey, if the approved incident had not occurred
- Assistance or recovery while the insured vehicle is partly or completely buried in snow, mud, sand, or water or when the insured vehicle has uncontrollably left the highway
- Damage or costs incurred as a direct result of gaining access to the insured vehicle following your request for assistance
- Any cost recoverable under any other policy of insurance or under the service provided by any other motoring organisation
- Any claim when the insured vehicle exceeds 44000 kgs GVW
- Any claim where the insured vehicle exceeds the age limits specified and the appropriate premium has not been paid, including any insured vehicle which would otherwise be insured under a personal membership policy
- Any deliberately careless or negligent act or omission by you
- Any assistance as a result of: a) running out of fuel, oil or water b) frost damage, c) rust or corrosion, d) unroadworthy wheels/tyres. e) use of incorrect or contaminated fuel or f) refrigeration equipment failure. Service may be obtained on a pay on use basis
- The first £35 if the vehicle exceeds 3.5 tons.

DURATION OF COVER:

12 months from the date of inception of this insurance as detailed on the policy schedule.

INFORMATION YOU PROVIDE & CHANGES IN YOUR CIRCUMSTANCES:

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- Supply accurate and complete answers to all the questions we or your agent may ask as part of your application for cover under the policy

- To make sure that all information supplied as part of your application for cover is true and correct
- Tell us of any changes to the answers you have given as soon as possible.

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to and renew your policy. If any information you provide is not complete and accurate, this may mean your policy is invalid and that it does not operate in the event of a claim or we may not pay any claim in full.

You must immediately notify your agent if any of the following changes occur:

- You change your address
- You are convicted of a criminal offence or receive a police caution
- You have insurance cancelled, declined or terms applied by another insurer.

CANCELLATION RIGHT:

We hope you are happy with the cover this policy provides. However, if after reading this document, this insurance does not meet with your requirements, please return it to us within 14 days of receiving the insurance documents and we will refund your premium in full. You may cancel the insurance cover at any time by contacting your agent on 0344 55 77 177, however no refund of premium will be payable.

MAKING A CLAIM:

If you have a claim, please call International Breakdown as soon as possible on 01274 288 488.

COMPLAINTS:

It is the 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 procedure below.

Complaints regarding the sale of your policy should be directed to the agent who arranged the insurance on your behalf.

Complaints regarding a claim on your policy should be directed to: International Breakdown, The Old Clock House, Odsal Road, Bradford, West Yorkshire, BD6 1AQ.

If your complaint cannot be resolved by your agent or International Breakdown by the end of the third working day, it will be passed to:

Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Leeds, LS10 1RJ. Telephone: 0345 2182685. Email: customerrelations@ukgeneral.co.uk

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

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 €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR.

COMPENSATION SCHEME:

Great Lakes Insurance SE 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.

DATA PROTECTION:

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.