

Rural Business Motor Breakdown Insurance

Provided by National Breakdown

Rural Insurance agricultural and rural insurance specialists

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ruralinsurance.co.uk

Welcome

Welcome to Rural Insurance Group Limited

Thank **You** for choosing to buy **Your** insurance through Rural Insurance Group Limited, **We** are confident **Your** trust is well placed. **We** are determined to provide **You** with outstanding customer service at all times and to make insuring with **Us** as easy and trouble-free as possible.

This policy wording outlines all the important information **You** need to know about our cover, please read the wording in full and make sure **You** are happy with the cover provided and that it meets **Your** requirements. If **You** need any clarification please contact **Your** insurance broker in the first instance.

About Rural Insurance Group Limited

A specialist agricultural insurer, Rural's operating style is to develop products according to the requirements outlined by *Our* clients and demanded by *Our* brokers. We provide insurance solutions for a range of product categories including farm combined, livestock, smallholders, farm motor, Rural business motor, equine and renewable energy.

Our wealth of expertise and industry experience enables **Us** to maintain an innovative approach to insurance and risk management. **Our** products are designed to protect the assets and insure the liabilities of **Your** business, while also reducing **Your** business's exposure to risk by providing effective risk management assistance and advice.

Getting to know each other

To learn more about Rural Insurance please visit ruralinsurance.co.uk

We'd love to know more about **Your** business too – let's connect linkedin.com/company/rural-insurance

What to do if You breakdown

In the event that **Your Insured Vehicle** breaks down please contact National Breakdown's Control Centre (24 Hours – 365 Days)

01274 288 488

Full details on *Our* claims procedures are available from *Our* website at www.ruralinsurance.co.uk.

National Breakdown Terms & Conditions (BUSINESS)

Insurer information
National Breakdown Insurance is arranged by: International Breakdown Ltd T/A National Breakdown underwritten by 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, SOS3 3YA. UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Vindential 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 0300 500

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 1996, 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

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

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 return Trip during Your direct travel between Your Base and the UK port or Euro-tunnel terminal and in the following countries: Andorra, Austria, Belarus, Belgium, Bulgaria, Canary Islands, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France incl. Corsica, Germany, Gibraltar, Greece, Hungary, 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.

Base / Registered Address:

The address last notified to International Breakdown Ltd, as the policyholder's Base and where the Insured Vehicle is normally kept overnight.

Approved Incident

Mechanical or electrical breakdown, (not including accident, vandalism, fire, theft or attempted theft and Driver induced incidents) which occurs within the Geographical Limits, during the period of insurance (after 24 hours of inception), which immobilises the Insured 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

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 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.

Approved Incident Excess

Under this policy, You will have to pay an Incident Excess on Insured Vehicles over 3500kgs. 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.

Insured Vehicle

Insured venice
The vehicle, details of which have been provided to Us, being one of the following: a motorcycle, car, estate car or 4x4 sports
utility vehicle, motorhome, Van, LGV (including any trailer or caravan not exceeding 3500kgs in weight or 7 metres in length
which is being towed by the Insured vehicle) or HGV used for business purposes only, which does not exceed 4400kgs GVM.
Any variation to the Insured Vehicle details, including a change of vehicle, must be notified immediately to Your Insurance
Broker during office hours. If prior notification is not given, assistance may be refused or offered on a pay on use basis only.

We/Us /OurNational Breakdown, UK General Insurance Limited Ageas Insurance Limited.

You/Your/Drive

The policyholder or any person driving with Your permission and/or any passenger in the Insured Vehicle (to a maximum of 7 people including the driver, for vehicles 3500kgs or under, and 2 passengers for vehicles exceeding this weight except for a minibus or coach where only the maximum cost limits apply) - other than a hitchhiker.

Consequentian wases

Any other costs that are directly or indirectly caused by the event which led to your claim unless specifically stated in this policy.

For example, any loss of earnings caused by the delay in reaching your place of work.

Motoring within the UK

1) Roadside assistance and base call within the UK

(where the appropriate premium has been paid).

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 under this policy for 1 hour (3500kgs GWW or under) and 3 hours (over 3500kgs GWW) per incident for roadside assistance and necessary, for transport of the Insured Vehicle and You to the nearest suitable repairer up to a maximum of £350 per incident. This shall normally be within 15 miles of the incident for vehicles 3500kgs and under and 25 miles for vehicles exceeding 3500kgs, for it to be repaired at Your cost.

Message relay

If **We** have been contacted in connection with an **Approved Incident**, **We** will relay up to 2 telephone messages to **Your** work, family or friends to advise them of Your predicament.

(where the appropriate premium has been paid).

What You are covered for:

When You have called for assistance, if the Insured Vehicle cannot be made roadworthy at the roadside location, and it is apparent repairs cannot be completed within a reasonable time, at **Our** discretion and at a suitable repairer, we will provide

a) Nationwide Recovery - (does not apply when at the Base/Registered Address)

We will arrange and pay for You, and if appropriate, the Insured Vehicle, to be taken to Your intended destination or Your Base anywhere within the UK Geographical Limits whichever is nearer. 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.

carried out within a reasonable time. by 48-Hour replacement vehicle/alternative transport If repairs to the Insured Vehicle are carried out at a local repairer, if necessary We will arrange and pay up to £250 in total over a 48 hour period for the following benefits: Alternative transport or a self-drive rental vehicle, when and where available, for up to 48 hours, for You to continue Your journey or return to Your Base. 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 provider and for the cost of any fuels and oils 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 or a rental vehicle is not available following breakdowns at or within 25 miles of Your

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** credit/charge card before releasing the vehicle to **You**. **You** will be responsible for collection of the **Insured Vehicle** following repair.

c) Overnight accommodation

At Our discretion, We will pay for accommodation in a local bed and breakfast or 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 Your Base. The most We will pay is £40 per person with a limit of £160 per Approved Incident.

4) 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 Driver qualified, competent or insured to drive the Insured Vehicle, We will provide and pay for an alternative Driver to complete the journey and drive the Insured Vehicle to Your intended destination or Base whichever is nearer. Once the Insured Vehicle has been delivered We will not be responsible for the vehicle's safety thereafter.

What You are covered for:

5) Tyres

If during a journey in the Insured Vehicle it 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 up to a maximum of 3 hours to replace the wheel and tyre with

Your own serviceable spare.

Where the manufactures specifications do not allow for a wheel and spare tyre to be carried, We will pay the cost of assisting You at the roadside up to a maximum of 3 hours, providing a new branded tyre(s) and ancillaries on Your behalf which You must pay for using a debit/credit card.

When a tyre cannot be sourced within a reasonable time We will arrange to tow the Insured Vehicle to a local repairer at Your

What You are not covered for:

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

Motoring within Europe (this part only applies where the appropriate premium has been paid). Including Your direct journeys between Your operating base and the UK port or Euro tunnel terminal.

What **You** are covered for:

writer tou are covered for:

If the Insured Wehicle 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 £350 per Trip for roadside assistance and if necessary transportation 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. Where the Insured Vehicle has undergrone a mandatory
tow, We will contribute £60 toward the cost of this on a pay/claim basis where original receipts are sent to Us. what You are not covered for:
a) the Approved Incident Excess where applicable
b) labour charges over £350 at the roadside

- anything mentioned in the general exclusions costs incurred outside the period of the trip
- costs over £60 where the local authorities have arranged a mandatory tow of the **Insured Vehicle** costs for roadside attendance, towing, or repair costs, including labour, if the **Insured Vehicle** is or was involved in a Road Traffic Accident, damaged by fire or stolen or attempted stolen or if it is uneconomic to repair. Assistance can be arranged on Your behalf on a pay per use basis.

2) Replacement parts

2) Replacement parts
Where necessary and if 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 for freight charges involved in dispatching them to the location of the Insured Vehicle. We will endeavor to provide the replacement parts required but we can give no guarantee that they will be available, especially in the case of older or specialist vehicles where parts may be impossible to locate.

a) We will bear the cost of locating and transporting the replacement parts
b) The actual cost of the parts and any Customs Duty must be paid to Us by You using credit/debit card or by a prior depost of funds in the country of departure
c) A minimum guarantee of payment of £500 will be debited to cover the cost of parts

If the located nexts cost tome than the initial surgenties a claims benefits will contest. You to request further payment

- If the located parts cost more than the initial guarantee a claims handler will contact You to request 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 involced 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 f) charges arising from their return.

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 an Approved Incident, and repairs cannot be effected within a reasonable time:

repairs calliful be elected within a reasonation time, and any Me 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:

b) 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 person, per night for a maximum of five nights to a total of £50 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

- The Approved Incident Excess where applicable 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
- e)
- costs for roadiate attendance to the 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 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. q)

4) Tyres What You are covered for:

If during a journey in the Insured Vehicle it 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 up to a maximum of 3 hours to replace the wheel and tyre with Your own serviceable spare.

Where the manufactures specifications do not allow for a wheel and spare tyre to be carried, We will pay the cost of assisting You

at the roadside up to a maximum of 3 hours, providing a new branded Tyre(s) and ancillaries on **Your** behalf which **You** must pay for using a debit/credit card or by debiting **Your** Select Account held with **Us**.

When a tyre cannot be sourced within a reasonable time **We** will arrange to tow the **Insured Vehicle** to a local repairer at **Your**

What You are not covered for:
The cost of any replacement wheel(s) / tyre(s) including ancillary parts required to remobilise 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 is not or cannot be provided.

5) Alternative Driver

What You are covered for:
In the event of the Driver being declared medically unfit to drive the Insured Vehicle in the course of a Trip, or having to return to Your Base early because of what We agree is a serious or urgent reason, and there is no other insured person qualified and competent to drive, We will pay all necessary additional costs incurred to take the Insured Vehicle to a suitable place of safety to await collection by You We will not be responsible for any storage charges incurred. Once the Insured Vehicle has been delivered We will not be responsible for the Insured Vehicle's safety thereafter.

Where the Insured Vehicle does not exceed 3500kgs

What You are covered for: It he Insured Vehicle does not exceed 3500kgs (GVW), is immobilised or rendered un-roadworthy during a **Trip** as a result of an **Approved Incident**.

We will pay the cost of transporting the Insured Vehicle home in the country of departure if repairs cannot be carried out abroad. We will pay the cost of transporting the Insured Vehicle home in the country of departure if repairs cannot be carried out abroad. Please be aware that the repairation of a vehicle can take six weeks or more 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 waiter and any necessary drop of charge) whilst You are awaiting repartation of the Insured Vehicle by Us. The maximum We will pay to repatriate the Insured Vehicle will be limited to its current market value in the country of departure up to the policy limit of £2000. 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 by Us 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 Us Wen in the properties of the part of the by Us, We will pay the cost of transporting Your personal possessions, other than hand luggage and valuables, to the Registered address 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 Insured Vehicle or any storage costs incurred.

Where the Insured vehicle exceeds 3500kgs If the Insured Vehicle is lost, immobilised or rendered un-roadworthy during a Trip as a result of an Approved Incident.

We will not be responsible

We will pay the cost of transporting the Driver, together with hand luggage, back to the UK if the Insured Vehicle cannot be repaired within a reasonable time. The means of transport to be employed shall be at Our discretion. 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, in order to drive the repaired Insured Vehicle back to the UK. We are not liable for the loss or damage to personal possessions left in, on or near the Insured Vehicle. We are not liable for the loss or damage to any goods or load left with the Insured Vehicle at any time or Motor Breakdown policy wording V1

General exclusions applying to all parts of this policy

- 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 stat
- 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
- 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.
- Any costs which would have been incurred in the course of a journey, if the Approved Incident had not occurred
- 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.
- 6. The cost or the quality of repairs when the Insured Vehicle is repaired in a garage
- sistance 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.
- 8. Damage or costs incurred as a direct result of gaining access to the Insured Vehicle following Your request for
- Any costs incurred in obtaining a spare wheel or tyre when a serviceable replacement is not provided for the Insured Vehicle. This excludes Insured Vehicles which are not provided with a replacement spare wheel in accordance with the manufacturers specifications. Any costs where a locking wheel nut or anti theft device is fitted and normal service cannot be provided due to the key not being present and which is necessary to assist in the wheels removal. Assistance can be provided on a Pay on Use basis.
- If You are practicing for, or participating in, racing, trials or rallying or off-road activities, nor vehicles being used for hire
- 11 Any cost recoverable under any other policy of insurance or under the service provided by any other motoring
- 12. 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.
- Any claim when the Insured Vehicle exceeds 44000 kgs GVW. 13.
- Any claim where the Insured Vehicle exceeds the age limits specified and the appropriate premium has not beer paid, including any Insured Vehicle which would otherwise be insured under a personal membership policy.
- 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 or correct classification of license to drive the **Insured Vehicle** and any person who does not conform to the conditions of the motor vehicle driving license held. 15.
- 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**. 16.
- 17. Any claim which is subsequently found to be a result of poor maintenance and servicing will be invalidated and all associated costs will be passed onto the policyholder.
- 18. Consequential losses of any nature other than as specifically provided within the terms of this policy
- Any deliberately careless or 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; 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.
- Loss, destruction, damage or any 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.
- 22 The cost of telephone calls when contacting Us. Whenever possible We will call You back as soon as possible
- 23. Consequential losses of any kind (including perishable goods and/or materials) arising from the provision of, or any delay in providing the services to which this policy relates
- Any assistance as a result of: a) running out of fuel, oil or water b) frost damage, c) rust or corrosion, d) un-roadworthy wheels/tyres. e) the use of incorrect or contaminated fuel or f) refrigeration equipment failure. Service may be obtained on a pay on use basis.
- 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.

 Any assistance where the keys are necessary to start or operate the **Insured Vehicle** and are locked inside the 25
- 26. Insured Vehicle is not covered. We can arrange for a contractor to attend and where possible gain entry to the Insured 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.
- 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.

General conditions applying to all parts of this policy

- 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 and tested in accordance with the manufacturer's recommendations and the requirements of the Department of Transport
- You must take all reasonable steps to avoid or minimise any claim.
- 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 **Your Base/Registered 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 however, can be obtained on a pay on use basis.
- Assistance and or recovery will be provided for the casualty **Insured Vehicle** only. Where a caravan or trailer develops a problem only the caravan or trailer will be assisted.
- 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.
- You are responsible for the safety of the Insured Vehicle and its contents and, unless incapacitated, You or a nominated Driver must be in attendance at the scene of Approved Incident prior to the estimated time of arrival. If on arrival You or a representative is not in attendance within a reasonable time and Our acting agent is redirected to Motor Breakdown policy wording V1

assist another client, You will be responsible to pay all costs for a return visit.

- Your policy number must be quoted when calling for assistance and the relevant identification produced on the request
- 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
- 9. You will have to pay any toll or ferry fees for the Insured Vehicle and attending service or recovery vehicle incurred by
- 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
- 11. 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.
- We cannot accept responsibility for livestock, refrigerated, perishable or nonperishable goods and domestic pets carried in the Insured Vehicle at the time of an Approved Incident.
- 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.
- If Our attending agent completes a temporary roadside repair to the Insured Vehicle, You are required to then make immediate arrangements for any permanent repair that may be necessary. Failure to do so will result in additional service being refused.
- 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 15. or the use of winching or specialist equipment.
- Any parts, components or other products supplied and 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
- 18. In the event of a valid claim We shall have the benefit of any relevant travel tickets You are unable to use
- 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 £2000 in total for any one Approved incident.
- 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.
- If any false or 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.
- 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.
- 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 breakdown membership policy.
- In the event You use the service and the fault is subsequently found not to be covered by this policy You have purchased, We reserve the right to reclaim any monies from You in order to pay for the uninsured service.
- 25. Any payment taken from You by Us for additional services or parts is subject to a handling and service fee
- Any part of the service operated on a pay/claim basis requires the production of original receipts before the claim is
- 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 **Approved Incident Excess** will result in an insured service being offered on a pay/claim basis pending further investigation.
- We reserve the right to recover the Insured Vehicle in accordance with and subject to any legislation, which affects drivers' working hours.

How to make a claim

nsured Vehicle breaks down please call National Breakdown's 24 hour Control Centre on: 01274 288 488

Complaints procedure

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, The Hamlet, Hornbeam Park, Harrogate HG2 8RE. Tel: 0345 218 2685

Email: customerrelations@ruralinsurance.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, Exchange Tower, Harbour Exchange Square, 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.

Compensation scheme

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. With ost insurance contracts are covered for 90% of the claim with outper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

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.

Cancellation

Cancellation
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 calim or intend to make a calim. Thereafter You may cancel the insurance cover at any time by our 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 £10 per policy.

Policy Terms release March 2014

| Authorised and regulated by the Financial Conduct Authority |
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| Rural Insurance agricultural and rural insurance specialists |
| The Hamlet Hornbeam Park Harrogate |