



# Rural Business Motor Breakdown Insurance

Provided by National Breakdown

**Rural Insurance** agricultural and rural insurance specialists

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# 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](http://ruralinsurance.co.uk)

We'd love to know more about **Your** business too – let's connect [linkedin.com/company/rural-insurance](https://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](http://www.ruralinsurance.co.uk).



any storage costs incurred.

#### General exclusions applying to all parts of this policy

##### What You are not covered for:

1. 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.
2. 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.
3. 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.
4. Any costs which would have been incurred in the course of a journey, if the **Approved Incident** had not occurred.
5. 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 data as its true calendar date, or to continue to function correctly beyond that date.
6. The cost or the quality of repairs when the **Insured Vehicle** is repaired in a garage.
7. 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.
8. Damage or costs incurred as a direct result of gaining access to the **Insured Vehicle** following **Your** request for assistance.
9. 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.
10. If **You** are practicing for, or participating in, racing, trials or rallying or off-road activities, nor vehicles being used for hire or reward.
11. Any cost recoverable under any other policy of insurance or under the service provided by any other motoring organisation.
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.
13. Any claim when the **Insured Vehicle** exceeds 44000 kgs GVW.
14. 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.
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 licence 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.
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. 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.
19. Any deliberately careless or negligent act or omission by **You**.
20. 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.
21. 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.
24. 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.
25. 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.
26. Any assistance where the keys are necessary to start or operate the **Insured Vehicle** and are locked inside the **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.
27. 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

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 and tested in accordance with the manufacturer's recommendations and the requirements of the Department of Transport.
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 **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.
4. 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.
5. 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.
6. **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

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

7. **Your** policy number must be quoted when calling for assistance and the relevant identification produced on the request of **Our** acting agent.
8. **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.
9. **You** will have to pay any toll or ferry fees for the **Insured Vehicle** and attending service or recovery vehicle incurred by **Our** agent.
10. **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.
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.
12. **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**.
13. **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.
14. 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.
15. 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 or the use of winching or specialist equipment.
16. 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 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 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**.
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 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**.
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. 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.
24. 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.
26. Any part of the service operated on a pay/claim basis requires the production of original receipts before the claim is paid.
27. 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.
28. **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

If **Your Insured 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. 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](http://www.fscs.org.uk)

#### Governing Law

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

**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 £10 per policy.

Authorised and regulated by the Financial Conduct Authority

**Rural Insurance** agricultural and rural insurance specialists

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