

# Motor Breakdown insurance

Policy document



# 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://www.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).

## 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 Ltd on behalf of Great Lakes Reinsurance (UK) SE, Registered in England No.SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ. UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Great Lakes Reinsurance (UK) SE is authorised by the Prudential 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](http://www.fca.org.uk/firms/systems-reporting/register) or by calling them on 0800 111 6768.

### 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 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

### Definitions:

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. Uskudar, 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

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 44000kgs GVW. 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 will be refused or offered on a pay on use basis only.

### We/Us /Our

National Breakdown, UK General Insurance Limited, Great Lakes Reinsurance (UK) SE.

### You/Your/Driver

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.

### Consequential losses

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 GVW or under) and 3 hours (over 3500kgs GVW) per incident for roadside assistance and if 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.

### 2) 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.

### 3) Recovery within the UK

(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 either:

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.

b) 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 Base**.

**You** must be able to satisfy the requirements of the rental provider, as to an acceptable driving license and minimum **Driver** age. **We** 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.

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

What **You** are not covered for:

- The **Approved Incident Excess**
- 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.

### 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.

### 1) Roadside assistance

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 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 undergone 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:

- the **Approved Incident Excess** where applicable
- 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

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.

- We** will bear the cost of locating and transporting the replacement parts
- 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 deposit of funds in the country of departure
- A minimum guarantee of payment of £500 will be debited to cover the cost of parts
- 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 invoiced 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 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:

a) **We** 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:

a) **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 £650 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**
- costs for roadside attendance, towing, or 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.

### 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** expense.

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.

### 6) Repatriation

Where the **Insured Vehicle** does not exceed 3500kgs

What **You** are covered for: If the **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. Please be aware that the repatriation 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 waiver and any necessary drop of charge) whilst **You** are awaiting repatriation 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**, **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 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

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 manufacturer's 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 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.
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 this policy:

(a) does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of ELECTRONIC DATA from any cause whatsoever (including but not limited to COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

ELECTRONIC DATA means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

COMPUTER VIRUS means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. COMPUTER VIRUS includes but is not limited to 'Trojan Horses', 'worms' and 'time or logic bombs'.

(b) However, in the event that a peril listed below results from any of the matters described in paragraph (a) above, this Policy, subject to all its terms, conditions and exclusions, will cover physical damage occurring during the Policy period to property insured by this Policy directly caused by such listed peril.

21. Listed Perils: Fire, Explosion'
22. 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.
23. 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.
24. The cost of telephone calls when contacting **Us**. Whenever possible **We** will call **You** back as soon as possible.
25. **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.
26. 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.
27. 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.
28. 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.
29. 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 casually **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, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ. Tel: 0345 218 2685 Email: [customerrelations@ruralinsurance.co.uk](mailto: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

Great Lakes Reinsurance (UK) 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](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.

Policy Terms release March 2014

## Rural Insurance Group Limited

The Hamlet  
Hornbeam Park  
Harrogate  
HG2 8RE

**T:** 0344 55 77 177

**F:** 01423 876 001

**E:** [enquiries@ruralinsurance.co.uk](mailto:enquiries@ruralinsurance.co.uk)

**W:** [ruralinsurance.co.uk](http://ruralinsurance.co.uk)



Rural Insurance Group Limited is authorised and regulated by the Financial Conduct Authority.

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