

START 

RESCUE.CO.UK

VEHICLE RESCUE POLICY

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### Welcome

Thank **you** for purchasing **your Motor Breakdown** insurance from [www.startrescue.co.uk](http://www.startrescue.co.uk) which is provided by Call Assist. As Call Assist is the largest truly independent Motor **breakdown** provider in the UK, **you** can therefore be assured **you** are in safe hands should the **vehicle** suffer a **breakdown**. **We** provide a 24 hour, 365 day a year service through **our** network of **recovery operators** throughout the UK and Europe.

Please check **your policy schedule** to ensure **you** have the level of cover **you** need and read the following to help **you** use the service.

## 1. WHAT TO DO IF YOU BREAK DOWN

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If the **vehicle** breaks down in the **territorial limits (UK)** please call our 24 hour Control Centre on:

01206 785999

If you are unable to make a connection, please contact us on:

0333 320 0975

For assistance in the **territorial limits (Europe)**, call us on:

00 44 1206 785999

Calls to 0333 numbers are usually chargeable at a local rate from both UK landlines and mobile phones. These calls are usually included within network providers "free minutes" packages.

If **you** are deaf, hard of hearing or speech impaired, please send a text message containing **your** full name, policy number, **vehicle** registration and policy postcode to 07537 404890.

If **you** have downloaded the startrescue.co.uk **breakdown** app, please click 'Report **Breakdown**' and follow the instructions.

Please have the following information ready to give to our **rescue co-ordinator**, who will use this to validate **your** policy.

1. **Your** return telephone number.
2. **Your** policy number and **vehicle** registration.
3. The precise location of the **vehicle** (or as accurate as **you** are able in the circumstances).

Once **we** have taken **your** details and made all the arrangements **we** will contact **you** to advise which **recovery operator** will be attending and how long they are expected to take. Where possible, please ensure **your** mobile phone is available to accept calls at all times in case **we** need to contact **you**.

**You** will need to be with the **vehicle** when the **recovery operator** arrives. If **you** would prefer not to wait with the **vehicle** or it is unsafe to do so, please inform our **rescue co-ordinator** who will arrange a call on approach so **you** have sufficient time to return to the **vehicle**. It is **your** responsibility to guard **your** safety and abide by the rules of the Highway Code. Please advise our **rescue co-ordinator** if **you** feel it is not safe to remain within eyesight of the **vehicle**.

In the event of a **breakdown** on a motorway where **you** have no means of contacting **us** or are unaware of **your** location, please use the nearest SOS box and advise the Emergency Services of our telephone number, they will then contact **us** to arrange assistance. If the Police or Highways Agency are present at the scene, please advise them that **you** have contacted **us** and provide them with our telephone number to call **us** on **your** behalf.

## 2. YOUR COVER as shown in your policy schedule

Please read the following benefits of cover in accordance with the level of cover **you** have purchased, which is detailed on **your policy schedule**.



### One Star

Summary: Roadside Assistance/Local Recovery up to 10 miles

If the **vehicle** suffers a **breakdown** due to a mechanical or electrical failure or has been involved in an **accident**, which occurs more than a one-mile radius/straight line from **your home address**, service will be provided. **We** will provide cover as detailed below for any **breakdown** in accordance with the policy wording and the cover level **you** have chosen. Cover will apply during the **period of insurance** and within the **territorial limits (UK)**.

The following service is provided with all levels of cover:

### Roadside Assistance

In the event of a **breakdown** within the **territorial limits (UK)**, which occurs more than a one mile radius/straight line from **your home address** and during the **period of insurance**, **we** will arrange and pay for a **recovery operator** to attend the **breakdown** and where appropriate, spend up to 60 minutes to try and repair the **vehicle**.

### Local Recovery up to 10 miles

If, in the opinion of the **recovery operator**, they are unable to repair the **vehicle** within 60 minutes at the roadside, **we** will assist in the following way: -

**Either:** Arrange and pay for the **vehicle**, **you** and the **passengers** to be recovered to the nearest **suitable garage** which is able to undertake the repair within 10 miles from the scene of the **breakdown**.

**Or:** If the above is not possible at the time or the repair cannot be made within the same working day, **we** will arrange for the **vehicle**, **you** and the **passengers** to be transported to **your** chosen destination up to 10 miles from the scene of the **breakdown**.

Recovery of the **vehicle**, **you** and the **passengers** must take place at the same time as the initial **callout** otherwise **you** will have to pay for subsequent **callout** charges.

If the **vehicle** requires recovery, **you** must immediately inform **our rescue co-ordinator** of the address **you** would like the **vehicle** taken to. Once the **vehicle** has been delivered to the nominated address, the **vehicle** will be left at **your** own risk.

### Alternative Travel UK<sup>†</sup>

**We** will pay up to £250.00 towards the reasonable cost of alternative transport or a hire **vehicle** up to 1600cc to allow **you** to complete **your** original journey. **We** will also pay up to £150.00 towards the reasonable cost of alternative transport for one person to return and collect the repaired **vehicle**.

### Emergency Overnight Accommodation<sup>†</sup>

**We** will pay up to £150.00 for a lone traveller or £75.00 per person towards the reasonable cost of overnight accommodation including breakfast for the **passengers** whilst the **vehicle** is being repaired. The maximum Emergency Overnight Accommodation payment per incident is £500.00.

Emergency Overnight Accommodation and Alternative Travel benefits are available under the following conditions following a **breakdown** in the **territorial limits (UK)**:

- The **vehicle** must be repaired at the nearest **suitable garage** to the **breakdown** location.
- The **vehicle** cannot be repaired the same working day.
- The **breakdown** did not occur within 20 miles of **your home address**.
- **We** will determine which benefit is offered to **you** by assessing the circumstances of the **breakdown** and what is the most cost effective option for **us**.

<sup>†</sup>These services may be offered on a pay/claim basis, which means that **you** must pay initially and **we** will send **you** a claim form to complete and return for reimbursement. Before arranging these services, authorisation must be obtained from **our rescue co-ordinator**. The policy will only pay for **vehicle** hire which **we** deem is appropriate for **your** requirements and is available at the time. **We** will only reimburse claims when **we** are in receipt of a valid invoice/receipt.

## 2. YOUR COVER

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### Caravans and Trailers

In the event of a **breakdown** and a caravan/trailer is attached, providing the caravan/trailer is fitted with a standard 50mm tow ball coupling hitch and does not exceed 7 metres/23 feet in length (not including the length of the A-frame and hitch), **we** will arrange and pay for the caravan/trailer to be recovered with the **vehicle** at no extra cost.

### Keys

If **you** lose, break, or lock **your** keys within the **vehicle**, **we** will pay the **callout** and mileage charges back to the **recovery operator's** base or **your home address** if closer. All other costs, including any **specialist equipment** needed to move the **vehicle** will be at **your** expense.

### Message Service

If **you** require, **we** will pass on two messages to **your** home or place of work to let them know of **your** predicament and ease **your** worry.



#### Two Star

Summary: Roadside Assistance/  
Nationwide Recovery

If **you** have opted and paid for Two Star cover it includes the same benefits as One Star cover, with the addition of Nationwide Recovery.

### Nationwide Recovery

If the **vehicle** cannot be repaired within the same working day in accordance with One Star cover, **we** will arrange for the **vehicle**, **you** and the **passengers** to be recovered to **your home address**, or if **you** would prefer and it is closer, **your** preferred destination within the territorial limits (UK).

Recovery of the **vehicle**, **you** and **passengers** must take place at the same time as the initial **callout** otherwise **you** will have to pay for subsequent **callout** charges.

If the **vehicle** requires recovery, **you** must immediately inform **our rescue co-ordinator** of the address **you** would like the **vehicle** taken to. Once the **vehicle** has been delivered to the nominated address, the **vehicle** will be left at **your** own risk.



#### Three Star

Summary: Roadside Assistance/  
Nationwide Recovery/Home Assist

If **you** have opted and paid for Three Star cover, it includes all of the same benefits as Two Star cover, with the addition of **Home Assist**.

### Home Assist

**We** will arrange and pay for a **recovery operator** to attend a **breakdown** at or within a one-mile radius/straight line of **your home address** and where appropriate, spend up to 60 minutes to try and repair the **vehicle**.

If, in the opinion of the **recovery operator**, they are unable to repair the **vehicle** within 60 minutes at the scene of the **breakdown**, **we** will arrange and pay for the **vehicle**, **you** and the **passengers** to be recovered to the nearest **suitable garage** which is able to undertake the repair.

Recovery of the **vehicle**, **you** and the **passengers** must take place at the same time as the initial **callout**, otherwise **you** will have to pay for subsequent **callout** charges.

If the **vehicle** requires recovery, **you** must immediately inform **our rescue co-ordinator** of the address **you** would like the **vehicle** taken to. Once the **vehicle** has been delivered to the nominated address, the **vehicle** will be left at **your** own risk.

## 2. YOUR COVER



### Four Star

Summary: Roadside Assistance/Nationwide Recovery/Europe

If **you** have opted and paid for Four Star cover it includes the same benefits as Two Star cover with the addition of Pre-Departure Cover and assistance within the **territorial limits (Europe)**.

### Pre-Departure Cover

In the event of a **breakdown** within the **territorial limits (UK)** which occurs no more than 7 days prior to a pre-booked **trip** to the **territorial limits (Europe)**, providing the **vehicle** cannot be repaired by **your** intended departure date and **we** are immediately notified of the **breakdown**, **we** will reimburse up to £500.00 towards one of the following:

- The rental of a hire **vehicle** which **we** deem is appropriate for **your** requirements for the purpose of carrying out **your** original **trip** within the **territorial limits (Europe)**.
- The cost of rebooking **your** original sea or motorail crossing to the nearest available date once the **vehicle** has been repaired.

Before arranging these services, authorisation must be obtained from **our rescue co-ordinator**. Cover will only apply if **you** can evidence in writing the duration of **your** planned **trip** was for less than 90 days.

**We** will only reimburse claims when **we** are in receipt of:

- Valid proof of payment for the hire vehicle and/or
- Rebooked sea/motorail crossing tickets, together with copies of **your** original sea/motorail crossing tickets and;
- Evidence from a **suitable garage** detailing the repairs made to the **vehicle**.

Pre-Departure Cover does not apply for any **breakdown** occurring within 10 days of **you** purchasing/upgrading this policy, or in the event the imminent or actual **breakdown** of the **vehicle** is discovered during an MOT or service carried out within 10 days prior to **your** intended departure.

### Roadside Assistance (Territorial Limits (Europe))

In the event of a **breakdown** within the **territorial limits (Europe)** which occurs during the **period of insurance**, **we** will arrange and pay for a **recovery operator** to attend the **breakdown** and where appropriate, spend up to 60 minutes to try and repair the **vehicle**.

If, in the opinion of the **recovery operator**, they are unable to repair the **vehicle** within 60 minutes at the roadside **we** will arrange and pay for the **vehicle**, **you** and the **passengers** to be recovered to the nearest **suitable garage** able to undertake the repair.

### Recovery and Repatriation Service

If the **vehicle** cannot be repaired within 48 hours or by **your** intended return, whichever is due to occur last, **we** will arrange and pay for the **vehicle**, **you** and the **passengers** to be transported either to **your home address**, or if **you** would prefer and it is closer, **your** original destination within the **territorial limits (Europe)**.

### Alternative Travel (Territorial Limits (Europe))†

In the event of a **breakdown** within the **territorial limits (Europe)**, **we** will pay up to £500.00 towards the reasonable cost of alternative transport or a hire **vehicle** up to 1600cc to allow **you** to continue **your trip** in the **territorial limits (Europe)** whilst the **vehicle** remains unroadworthy. **We** will also pay up to £200.00 towards the reasonable cost of alternative travel for two people to return and collect the repaired **vehicle**.

### Emergency Overnight Accommodation (Territorial Limits (Europe))†

In the event of a **breakdown** within the **territorial limits (Europe)** where the **vehicle** cannot be repaired the same working day and which results in **you** not being able to stay at **your** pre-booked accommodation, **we** will pay up to £150.00 per person for one night towards the reasonable cost of overnight accommodation including breakfast for **you** and the **passengers**. The maximum payment per incident for emergency overnight accommodation in **territorial limits (Europe)** is £1000.00.

†These services may be offered on a pay/claim basis, which means that **you** must pay initially and **we** will send **you** a claim form to complete and return for reimbursement. Before arranging these services, authorisation must be obtained from **our rescue co-ordinator**.

## 2. YOUR COVER

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The policy will only pay for a hire **vehicle** which **we** deem is appropriate for **your** requirements and is available at the time. **We** will only reimburse claims when **we** are in receipt of valid proof of payment. Payment will be made in accordance with the exchange rate on the date of the claim.

### Shipping of Spare Parts

Where it is more efficient and cost effective to do so, **we** will pay the reasonable cost of shipping replacement parts to the repairing garage within the **territorial limits (Europe)**. **You** will be responsible for the cost of the spare parts and **we** will only organise shipping once **you** have confirmed the spare parts have been paid for. Although **we** will endeavour to source the required spare parts for **you**, **we** can make no guarantee the parts will be immediately available to **us**.

### General Notes Relating to European Cover

**We** will provide service in the **territorial limits (Europe)** where the maximum duration of any single **trip** does not exceed 90 days. However short term policies (those with a **period of insurance** lasting one month or less) will be limited to a single **trip** not exceeding the **period of insurance**.

Please ensure **you** carry **your** driving licence and V5C registration document with **you** during **your** journey. Due to local regulations and customs, **you** may be required to provide copies of **your** driving licence or V5C registration document. **You** will be held liable for any costs incurred if copies of **your** driving licence or V5C registration document are not immediately available.

Due to differing national standards and infrastructures within the **territorial limits (Europe)**, assistance may take longer in arriving. **We** will require detailed information from **you** regarding the location of the **vehicle**. **We** will need to know details of **your** itinerary and if requested proof of both **your** outbound and inbound travel dates must be provided to validate **your** claim. When **we** have all the required information **we** will liaise with **our** European network and **you** must remain contactable to avoid any delays. During public holidays, many services such as repairing garages will be closed, **we** will not be held liable for any delay this causes.

In the event of a **breakdown** on a motorway or major public road within the **territorial limits (Europe)**, access may be restricted to a private towing service only. Should this occur, **you** will need to obtain assistance via the SOS phones. The private towing service will tow the **vehicle** to a place of safety and **you** will be required to pay for the service immediately. **You** can then contact **us** for further assistance. **We** will pay a maximum of £150.00 towards reimbursement of the costs, but **we** will only reimburse claims when **we** are in receipt of valid proof of payment. Payment will be made in accordance with the exchange rate on the date of the claim.

For assistance in the **territorial limits (Europe)**, call us on:

00 44 1206 785999



### Five Star

Summary: Roadside Assistance/  
Nationwide Recovery/  
Home Assist/Europe/Accident Cover  
Plus and assistance following Theft,  
Vandalism and Driver Illness/Injury

If **you** have opted and paid for Five Star cover it includes all of the same benefits as Four Star cover with the addition of **Home Assist**, Accident Cover Plus and assistance following Theft, Vandalism and Driver Illness/Injury.

### Accident Cover Plus†

If the **vehicle** is involved in an **accident** rendering it immobile or illegal **we** will transport the **vehicle** to a nominated address within the **territorial limits (UK)**. **We** will cover the cost of alternative transport to the same destination as the **vehicle** up to the value of £1000.00 on a pay and claim basis.

## 2. YOUR COVER

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### Theft and Vandalism<sup>†</sup>

If the **vehicle** is rendered immobile due to theft or vandalism, **we** will recover the **vehicle** to **your home address** or nominated garage within a five mile radius of the **home address**. Should this occur whilst **you** are one mile or more away from **your home address**, **we** will cover the cost of alternative transport to the same destination as the **vehicle** up to the value of £1000.00 on a pay and claim basis.

### Driver Illness/Injury<sup>†</sup>

If **you** are unable to continue **your** journey within the **territorial limits (UK)** or **territorial limits (Europe)** due to illness or injury to the only qualified driver, provided none of **your passengers** are able to drive, **we** will provide an alternative driver to return the **vehicle** to **your** nominated destination within the **territorial limits (UK)**. A medical certificate will be required for **us** to validate **your** claim and **we** will only accept claims which occur and are made within the **period of insurance**. If **you** are unable to accompany the **vehicle**, **we** will provide alternative transport to the same destination as the **vehicle** up to the value of £1000.00 on a pay and claim basis.

<sup>†</sup>Only one claim of up to £1000.00 will be paid per incident for alternative transport. These services may be offered on a pay/claim basis, which means that **you** must pay initially and **we** will send you a claim form to complete and return for reimbursement. Before arranging these services, authorisation must be obtained from **our rescue co-ordinator**. The policy will only pay for **vehicle** hire which **we** deem is appropriate for **your** requirements at the time and **we** cannot be held responsible if an appropriate hire **vehicle** is not available during peak months. **We** will only reimburse claims when **we** are in receipt of a valid invoice/receipt. Payment will be made in accordance with the exchange rate on the date of a claim.

### Personal Cover

If **you** have opted and paid for Personal Cover, any **vehicle** in which **you** are travelling will be covered in the event of a **breakdown**. **You** must be with the **vehicle** at the time the assistance arrives and be able to provide photographic identification if this is requested. Service will only be provided in accordance with the level of cover **you** have purchased, as indicated on **your policy schedule** and in accordance with the policy wording. To ensure Personal Cover extends to a **vehicle** in which **you** intend to travel, please refer to the General Notes section for limitations and exclusions.

To qualify for Personal Cover, **you** must pay the appropriate premium for the level of cover required.

Personal Cover is limited to a maximum of 4 persons in any one household.

Personal Cover is restricted to the **territorial limits (UK)** only and cannot be purchased for **our** Four or Five Star policies, however, if cover is also required in the **territorial limits (Europe)**, short term european cover for a nominated **vehicle** can be purchased from [startrescue.co.uk](http://startrescue.co.uk).



## 3. GENERAL NOTES

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### Uninsured Service

We can usually provide assistance for services which are not covered under this insurance policy. All costs (including an administration fee) must be paid for immediately by credit or debit card.

### Change of Vehicle

Unless Personal Cover has been purchased, our policy only covers the vehicle registered on our database, therefore any change must be notified immediately either contacting our Customer Services Department or logging in online to our website's Customer Lounge. Please provide us with your policy number, the new registration, make, model and colour of vehicle and the date you wish us to make the change. If you do not notify us of the new vehicle details, we may not be able to supply you with a service due to the vehicle not being eligible for cover within the first 24 hours of us being notified of the change.

### Governing Law

This policy will be governed by English Law, and you and we agree to submit to the non-exclusive jurisdiction of the courts of England and Wales.

### Language

The contractual terms and conditions, communication and other information relating to this contract will be in the English language.

### Measurements

A home assist is calculated using a straight line from the home address to the location of the breakdown. All other measurements are calculated using driving distances.

### Garage Repairs

Any repairs undertaken by the recovery operators at their premises are provided under a separate contract, which is between you and the recovery operator.

### Multiple Vehicle Policies

Multiple vehicle policies must be registered to one address within the territorial limits (UK).

### Signing Documentation

You may be asked to sign documents by the recovery operator which relate to the service being provided. Whilst you are not required to sign such documents, failure to do so may result in further services being denied. Please do not sign any documents until you have read and understood the content in full. In the event you require assistance with understanding such documents please contact us on 01206 785999.

### Emergency Repairs

Emergency repairs undertaken at the roadside by recovery operators cannot be guaranteed and in some cases, will not be attempted. Due to the nature of roadside assistance, it is not always possible for recovery operators to accurately diagnose the fault with the vehicle or state whether the vehicle is in a roadworthy condition or otherwise safe to drive. Recovery operators are not instructed to conduct vehicle health inspections.

### Definitions:

#### Accident

A collision immediately rendering the vehicle immobile or unsafe to drive.

### Breakdown

An electrical or mechanical failure, lack of fuel, misfuel, flat battery, puncture to the vehicle or accident, which immediately renders the vehicle immobilised.

### Callout

The deployment of a recovery operator to the vehicle.

### Home Address

The last known address recorded on our system where the vehicle is ordinarily kept.

### Home Assist

Assistance within a one-mile radius/straight line of your home address.

### Passengers

All non-fare paying persons travelling with the vehicle at the time of the breakdown, up to the legal carrying capacity of the vehicle.

### Period of Insurance

The duration of this policy as indicated on your policy schedule for a period not exceeding twelve months.

### Policy Schedule

The document provided by us detailing the Period of Insurance, eligible vehicle(s), and type of cover. In the event Personal Cover has been purchased, it will also list the person(s) covered.

### Recovery Operator

The independent technician Call Assist Ltd appoints to attend your breakdown.

### Rescue Co-ordinator

The telephone operator employed by Call Assist Ltd.

### Specialist Equipment

Non-standard apparatus or recovery vehicles which in the opinion of the recovery operator are required to recover the vehicle. Specialist equipment includes but is not limited to winching, skates, sliders, dolly wheels, donor wheels and a crane lift.

### Suitable Garage

Any appropriately qualified mechanic or garage which is suitable for the type of repair required and where the remedial work undertaken can be evidenced in writing.

### Territorial Limits (Europe)

Andorra, Austria, Balearics, Belgium, Bosnia and Herzegovina, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Serbia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland and Vatican City.

### Territorial Limits (UK)

Great Britain, Northern Ireland and the Isle of Man. Jersey and Guernsey (for non residents).

### Trip

A journey to the territorial limits (Europe) which commences from the date of your departure from the territorial limits (UK) and ceases upon

### 3. GENERAL NOTES

your return to the territorial limits (UK) for a period not exceeding 90 days.

#### Us, We, Our

startrescue.co.uk which is a trading style of Call Assist Ltd.

#### Vehicle

The vehicle(s) shown on your policy schedule as being eligible for cover unless your policy schedule states you purchased Personal Cover. If you purchased Personal Cover, you will be covered when travelling in one of the following types of vehicle:

- a) Cars of any age;
- b) Motorcycles of any age;
- c) Vans up to 8 years old at the time this policy inceptioned, which do not exceed 3.5 tonnes gross vehicle weight.

#### You, Your

The person named as policyholder in the policy schedule.

#### Exclusions:

Applying to all sections unless otherwise stated:

This insurance does not cover the following: -

1. a) Any caravan/trailer where the total length exceeds 7 metres/23 feet (not including the length of the A-frame and hitch) and where it is not attached to the vehicle with a standard 50mm tow ball coupling hitch.
- b) Breakdowns or accidents to the caravan or trailer itself.
2. Any vehicle which is not listed on your policy schedule as being eligible for breakdown cover with us unless Personal Cover has been purchased.
3. Vehicles over 10 years old at the date this policy inceptioned for travel in the territorial limits (Europe).
4. Minibuses, limousines, motorhomes, horseboxes and any other vehicle not detailed in the definition of vehicle.
5. Cover in the territorial limits (Europe) for vans and commercial vehicles.
6. The cost of any parts, components or materials used to repair the vehicle.
7. Repair and labour costs other than up to 60 minutes roadside labour at the scene of the breakdown.
8. Any costs or expenses not authorised by our rescue co-ordinators.
9. The cost of food (apart from breakfast when overnight accommodation is provided), drinks, telephone calls or other incidentals.
10. The cost of alternative transport other than to your destination and a return trip to collect the repaired vehicle.
11. The cost of fuel, oil or insurance for a hire vehicle and/or excess.
12. Assistance following theft, driver illness/injury, or vandalism unless Five Star cover has been purchased.
13. The recovery of the vehicle and passengers if repairs can be carried out at or near the scene of the breakdown within the same working day. If recovery takes effect we will only recover to one address in respect of any one breakdown.
14. Overnight accommodation or car hire charges if repairs can be carried out at or near the scene of the breakdown within the same working day.
15. Breakdowns caused by a failure to maintain the vehicle in a roadworthy condition including the routine servicing of the vehicle in accordance with the manufacturers recommendations or maintaining proper levels of oil and water.
16. Costs incurred in addition to a standard callout and recovery further than 10 miles where service cannot be undertaken at the roadside because the vehicle is not carrying a serviceable spare wheel, aerosol repair kit, appropriate jack or, the locking mechanisms for the wheels are not immediately available to remove the wheels. This exclusion does not apply to motorcycles, scooters or vehicles which are not equipped to carry spare wheels or the aerosol repair kit can not repair the breakdown.
17. Specialist Equipment, additional manpower and/or recovery vehicles, or a recovery further than 10 miles from the scene of the breakdown if the vehicle is immobilised due to snow, mud, sand, water, ice or a flood.
18. Any request for service if the vehicle is being used for motor racing, rallies, rental, hire, public hire, private hire, courier services or any contest or speed trial or practice for any of these activities.
19. Breakdowns caused by overloading the vehicle or carrying more passengers than it is designed to carry.
20. Claims not notified and authorised prior to expenses being incurred.
21. The charges of any other company (including Police recovery) other than the recovery operator, a car hire agency or accommodation charges which have been authorised by us.
22. Any damage or loss to the vehicle or its contents caused by the recovery operator. It is your responsibility to ensure personal possessions are removed prior to the vehicle being transported.
23. Nothing in this policy limits our liability for death or personal injury caused by the negligence of us or our employees or for any liability which may not lawfully be limited or excluded. This policy is not a motor liability insurance policy within the meaning of Part VI of the Road Traffic Act 1988.
24. We will not pay for any losses that are not directly covered by the terms and conditions of this policy. For example, we will not pay for you to collect the vehicle from a repairer or for any time that has to be taken off work because of a breakdown.
25. Direct or indirect loss, damage or liability caused by, contributed to or arising from:
  - a) Ionising radiation or contamination by radioactivity from an irradiated nuclear fuel or from nuclear waste from the combustion of nuclear fuel.
  - b) The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component thereof.
  - c) Any results of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, military or usurped power.
  - d) The result of an interplanetary coronal mass ejection.
26. Any false or fraudulent claims.
27. Any cost incurred as a result of your failure to comply with requests by us or the recovery operator concerning the assistance being provided.
28. Fines and penalties imposed by courts.
29. Any charges where you, having contacted us, effect recovery or repairs by other means unless we have agreed to reimburse you.
30. Any subsequent callouts for any symptoms related to a claim which has been made within the last 28 days, unless the vehicle has been fully repaired at a suitable garage, declared fit to drive by the recovery operator, or is in transit to a pre-booked appointment at a suitable garage.
31. More than six callouts per insured vehicle or (in the case of Personal Cover) insured person in any one period of insurance. Should you change the vehicle mid-term, the number of callouts provided to the previous vehicle(s) will transfer to the new vehicle.
32. Claims totalling more than £15,000.00 in any one period of insurance.
33. Any cost recoverable under any other insurance policy that you may have.
34. Storage charges unless incurred whilst we organise repatriation from the territorial limits (Europe).
35. Any costs incurred to attend the vehicle due to faults with electric windows, sun roofs, broken windows/windcreens or locks not working, unless the fault occurs during the course of a journey and

### 3. GENERAL NOTES

- your** safety is compromised.
36. Assistance if the **vehicle** is deemed to be illegal, untaxed, uninsured, unroadworthy or dangerous to transport.
  37. Recovery of the **vehicle** or **your** transport costs to return the **vehicle** to **your home address** once it has been inspected or repaired.
  38. Any cost that would have been incurred if no claim had arisen.
  39. The cost of draining or removing contaminated fuel.
  40. A request for service following any intentional or wilful damage caused by **you** to the **vehicle**.
  41. Any cover which is not specifically detailed within this policy.
  42. The use of **specialist equipment** occasionally required because the **vehicle** is not between the kerbs, it has modifications, or nearby obstructions are impeding the usual method of recovery.
  43. Any claim within 24 hours of the time the policy is purchased or a change of **vehicle** has occurred, or prior to the policy inception date. For any policies which are renewed on the policy anniversary or are automatically renewed and the policy has not lapsed, no inception period will apply.
  44. Any **breakdown** that occurred before the policy commenced, the **vehicle** was placed on cover, or before the policy was upgraded.

#### Additional exclusions applying to the European Assistance

1. Service where repatriation costs exceed the market value of the **vehicle**.
2. The cost of recovery from a European motorway exceeding £150.00.
3. Repatriation to the UK within 48 hours of the original **breakdown**, regardless of ferry or tunnel bookings for the homebound element of **your trip** or pre arranged appointments **you** have made within the **territorial limits (UK)**.
4. Repatriation to the **territorial limits (UK)** if the **vehicle** can be repaired, but **you** do not have adequate funds for the repair.
5. Any claim where the **duration** of a single **trip** is planned to or subsequently exceeds 90 days.

#### General Conditions applying to all sections

1. **We** will provide cover if:
  - a) **You** have met all the terms and conditions within this insurance.
  - b) The information provided to **us**, as far as **you** are aware, is correct.
2. Regardless of circumstances, **we** will not be held liable for any costs incurred if **you** are unable to make a telephone connection to any numbers provided or **our** Mobile Phone app services. If **you** are unable to make a connection on any of the numbers provided, please call 01603 327180.
3. The policy is not transferable to another person.
4. Details of **your** cover may not reach **us** by the time assistance is required. In this unlikely event, **we** will assist **you** however, before assistance can be provided **we** will ask to take a pre-authorisation on a credit or debit card for the estimated cost of the assistance. If **we** receive confirmation that **you** have adequate cover the reserved funds will be released. If **we** receive confirmation that **you** do not have adequate cover we will take payment for any uninsured costs.
5. **We** may decline service if **you** have an outstanding debt with **us**.
6. **We** will only pay ferry and toll fees within the confines of the **territorial limits (UK)**.
7. When **you** contact **us** for assistance, **we** may ask if the **vehicle** is fitted with alloy wheels. If **we** are not made aware and **we** are unable to provide the service promptly or efficiently through the **recovery operator** who will be assisting **you**, **you** will be charged for any additional costs incurred.
8. If **we** are able to repair the **vehicle** at the roadside, **you** must accept the assistance being provided and immediately pay for any parts supplied and fitted by debit or credit card.

9. If a **callout** is cancelled by **you** and a **recovery operator** has already been dispatched, **we** recommend **you** to wait for assistance to ensure the **vehicle** is functioning correctly. If **you** do not wait for assistance and the **vehicle** breaks down again within 12 hours, **you** will be charged for the second and any subsequent **callouts**.
10. **We** have the right to refuse to provide the service if **you** or the **passengers** are being obstructive in allowing **us** to provide the most appropriate assistance or are abusive to **our rescue co-ordinator(s)** or the **recovery operator(s)**.
11. In the event **you** use the service and the claim is subsequently found not to be covered by the policy **you** have purchased, **we** reserve the right to reclaim any monies from **you** in order to pay for the uninsured service.
12. If in **our** opinion the **vehicle** is beyond economical repair or the cost of the claim is likely to exceed the market value of the **vehicle** in its current condition following the **breakdown**, **we** have the option to pay **you** the market value of the **vehicle** in its current condition and pay **your** transportation costs to **your home address**. It will be **your** responsibility to apply for a Certificate of Destruction or other such document and **you** will be required to pay for any storage costs whilst this is obtained and any costs to dispose of the **vehicle**. If **you** would prefer the **vehicle** to be transported to **your home address** or original destination, this can be arranged, but **you** will need to pay any costs which exceed the market value of the **vehicle** in its current condition. If the **vehicle** is beyond economical repair, **you** will have one week to advise **us** of how you wish to transport or dispose of the **vehicle**. If **you** do not contact **us** within one week **you** consent to **us** to dispose of the **vehicle**. **We** reserve the right to deduct any outstanding costs owed by **you**, in relation to the storage or disposal of the **vehicle**, from the payment made by **us** to **you** for the market value of the **vehicle**.
13. The repair must be carried out if the **vehicle** is recovered to a dealership and the dealership can repair the **vehicle** within the terms stated. **You** must have adequate funds to pay for the repair immediately. If **you** do not have funds available, any further service related to the claim will be denied.
14. If **you** do not have funds to pay for additional services such as alternative transport or overnight accommodation **your** claim may be denied.
15. Recovery operators comply with laws and regulations limiting the number of hours they can drive for. Regular breaks and 'changeovers' may be required when transporting the **vehicle**.
16. The transportation of livestock (including dogs) will be at the discretion of the recovery operator. **We** will endeavour to help arrange alternative transport, but **you** will need to pay for this service immediately by credit or debit card.
17. If **you** have a right of action against a third party, **you** shall co-operate with **us** to recover any costs incurred by **us**. If **you** are covered by any other insurance policy for any costs incurred by **us**, **you** will need to claim these costs and reimburse **us**. **We** reserve the right to claim back any costs that are recoverable through a third party.
18. **We** reserve the right to charge **you** for any costs incurred as a result of incorrect location details being provided.
19. The **vehicle** must be registered to and ordinarily kept at an address within the **territorial limits (UK)**.
20. **Vehicles** must be located within the **territorial limits (UK)** when cover is purchased and commences.

### 3. GENERAL NOTES

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Should you wish to contact us, we can be contacted by:

**Mail:** Customer Services, c/o Call Assist Ltd, Axis Court,  
North Station Road, Colchester, Essex CO1 1UX.

**Email:** enquiries@startrescue.co.uk

**Telephone:** 01206 655000

**Facsimile:** 01206 364268

#### Automatic Renewal Protection

Where Automatic Renewal Protection is available and **you** have selected to renew **your** policy using this method, **your** policy will automatically renew when it is due to expire. This protects **you** to ensure that there is no break in insurance cover.

**You** can choose to opt in or out of Automatic Renewal Protection at any time during the **period of insurance** by calling **our** Customer Services Department, or changing the settings online within the Customer Lounge.

**We** will notify **you** within good time before **your** policy is due to expire of any changes to **your** cover, the renewal premium and the Terms and Conditions of the policy.

To automatically renew **your** policy, **your** previous year's card payment details will be stored by **our** Secure Payment Provider and processed in accordance with the Automatic Renewal Protection process detailed within this wording. Payment for **your** renewal will be taken from **your** card up to 2 days before the policy is due to expire. By choosing this method of renewal, **you** understand that it is **your** responsibility to ensure that **you** keep **us** up to date with valid card payment details and that there are sufficient funds available to pay for the automatic renewal of **your** policy. Failure to do so will mean that **your** policy will not renew, cover will expire and **you** will not be entitled to any service under this policy.

If **you** have not chosen the Automatic Renewal Protection process, **you** will need to contact **our** Customer Services Department or log in online to **our** website's Customer Lounge to renew **your** policy.

#### Cancellation Rights

This policy has a cooling off period of 14 days from the time **you** receive this information or **your** policy start date, whichever is the latter. If **you** do not wish to continue with the insurance, **we** will provide a refund of premium paid, providing no claim has been made.

**You** may cancel **your** policy after the 14 day cooling off period but no refund of premium is available.

A refund of premium is not available if the **period of insurance** of the policy is for a period of less than one month.

**We** have the right to cancel this policy at any time by sending 7 days notice to **your home address** however **we** must have valid reasons for doing so. Valid reasons include but are not limited to:

- Suspected or proven fraud;
- Non-payment of premium when it is due;
- **We** discover **you** are no longer eligible for cover with **us**;
- If **you** are threatening or abusive to **our** staff or the people **we** instruct to assist with **your breakdown**, including the **recovery operators**;
- It is evident **you** have failed to maintain the **vehicle** in a roadworthy condition including not having the **vehicle** routinely serviced in accordance with the manufacturers recommendations.

In such situations, providing no claim has been made within the first 6 months from the inception date of **your** policy, **we** will refund **your** premium in full. Where **you** have received a service or where the policy has been in force for a period of more than 6 months, no premium refund will be available to **you**.

## 3. GENERAL NOTES

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Please call our Customer Services Department on 01206 655000. If you are unable to make a connection, please contact us on 0333 3202076.

### Statement of Demands and Needs

This policy meets the demands and needs of persons wishing to ensure that they are covered in the event of a **breakdown**.

As with any insurance, it does not cover all situations and you should read the terms and conditions of this policy to make sure that it meets your specific needs.

### Your Personal Information

We (defined in the Policy Wording as startrescue.co.uk which is a trading style of Call Assist Ltd) collect and maintain personal information in order to administer this Policy and provide the services detailed within this Policy Wording.

This Policy is underwritten by Ageas Insurance Limited who is part of the Ageas group of companies and who acts as independent Data Controller in its own right. Its purpose for collecting, using, sharing, transferring and storing your information differs from our purposes, so make sure that you read the summaries of both Privacy Policies below with care.

Please note that all personal data that is held by the Data Controllers is safeguarded with appropriate levels of security and in accordance with prevailing Data Protection Legislation which includes the Data Protection Act 1998, the General Data Protection Regulation (EU) 2016/679 (the GDPR) and all other Applicable Laws and any successor or replacement legislation relating to the processing of personal data.

### Full Privacy Policy

The details provided here are only a summary of how we and Ageas collect, use, share, transfer and store your information.

For our full Privacy Policy please follow this link - <https://www.startrescue.co.uk/info/privacy>. Enquiries in relation to data held by us should be directed to the Data Protection Officer, Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex CO1 1UX or by emailing [DPO@call-assist.co.uk](mailto:DPO@call-assist.co.uk).

For the full Ageas Privacy Policy please follow this link – [www.ageas.co.uk/legal/privacy-policy](http://www.ageas.co.uk/legal/privacy-policy). Enquiries in relation to data held by them should be directed to the Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA or by emailing [thedpo@ageas.co.uk](mailto:thedpo@ageas.co.uk).

### Our Privacy Policy

#### Sharing your information

We will only share your information in the following circumstances:

- it has been authorised by you;
- it is with regulatory bodies, including but not limited to the Financial Conduct Authority (“FCA”), Financial Services Authority (“FSA”), and the Financial Services Commission (“FSC”);
- it is with fraud prevention and credit reference agencies;
- it is required by law;
- it is provided to **Recovery Operators** or other suppliers as required to fulfil our contractual and legal obligations in this Policy Wording and in which case your personal data will be limited to the minimum ordinarily required for service provision only; additionally, these suppliers will only be able to use your data to provide the specific services described in this Policy.

#### Your rights

Under the terms of Data Protection Legislation, you have a number of rights in relation to the information we hold about you:

- the right to ask for a free copy of any personal data we hold about you;
- the right to ask for correction of any inaccurate information held;
- object to the use of your personal data for direct marketing;

### 3. GENERAL NOTES

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- withdraw any permission **you** have previously given to **us** to process **your** personal data;
- complain to the Information Commissioner's Office if **you** are not satisfied with **our** use of **your** data;
- ask for your personal data to be deleted from our system/database. Please note that there are times when we will not be able to delete your data. This may be as a result of us fulfilling our legal and regulatory obligations, or where there is a minimum statutory period of time for which we have to keep your information. If we are unable to fulfil a request, we will always let you know our reasons.

Should **you** wish to exercise any of **your** rights under the Data Protection Legislation, please direct **your** enquiry to the Data Protection Officer, Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex CO1 1UX; email [DPO@call-assist.co.uk](mailto:DPO@call-assist.co.uk).

#### Collecting your information

When **you** apply for **breakdown** cover with **us**, **we** will collect a variety of information about **you** including **your** personal data such as **your** name, address, contact details, date of birth and IP address (which is a unique number identifying **your** computer). Where relevant, **we** will also collect special categories of data (sensitive data) about **you** such as details regarding **your** health.

**We** will also collect information from a number of different sources for example: publically available sources such as social media and networking sites; third party databases available to the insurance industry; and firms, loss adjustors and/or suppliers appointed in the process of handling a claim.

#### Using your information

The main reason we collect **your** personal and/or special categories of data is because **we** need it to provide **you** with the appropriate policy quotation as well as to manage **your** policy which may include handling a claim or issuing documentation to **you**. **Our** assessment of **your** policy application may also involve an automated decision to determine whether **we** are able to provide **you** with a quotation. If **you** object to **your** data being processed by automated decision-making, then **we** will not be able to provide **you** with **breakdown** cover.

**We** will also use **your** data where we feel there is a justifiable reason for doing so for example: to collect information regarding **your** past policies; carry out research and analysis (including profiling); and record and monitor calls.

**We** would also like to stay in contact with **you**, and will therefore send marketing communications to **you** but only where you have given **us** specific consent to do so.

#### Keeping your information

**Your** data is considered to be an important asset to **us** and as such **we** make every effort to ensure the necessary measures are in place to prevent unauthorised or inappropriate access, use, modification, disclosure or destruction.

Measures **we** take to keep **your** data secure include, but are not limited to:

- making regular backups of files;
- protecting file servers and workstations with virus scanning software;
- using a system of passwords so that access to data is restricted;
- allowing only authorised staff into certain computer areas;
- using data encryption techniques to code data when in transit;
- ensuring that staff are only given sufficient rights to any systems to enable them to perform their job function.

#### Use and storage of your information

**We** will only keep **your** data for as long as is necessary to provide **our** products and services to **you** and/or to fulfil **our** legal and regulatory obligations.

**Your** data may be transferred to, stored or processed outside the European Economic Area (EEA) - see [startrescue.co.uk](http://startrescue.co.uk) online Privacy Policy for full details. **We** will not transfer **your** information outside the EEA unless it is to a country which is considered to have equivalent data protection laws or where **we** have taken all reasonable steps to ensure the recipient company has suitable standards in place to protect it.

## 3. GENERAL NOTES

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### Ageas Privacy Notice

#### Collecting your information

Ageas will collect a variety of information about **you** including **your** personal data such as **your** name, address, contact details, date of birth and IP address (which is a unique number identifying **your** computer). Where relevant, Ageas will also collect special categories of data (sensitive data) about **you** such as details regarding **your** health, credit history and/or criminal convictions.

Ageas will also collect data from a number of different sources for example: publically available sources such as social media and networking sites; third party databases available to the insurance industry; firms, loss adjudicators and/or suppliers appointed in the process of handling a claim.

#### Using your information

The main reason Ageas collects **your** personal and/or special categories of data is because it is needed to provide **you** with the appropriate insurance quotation, policy and price as well as to manage **your** policy which includes handling a claim or issuing documentation to **you**. The assessment of **your** insurance application may involve an automated decision to determine whether Ageas is able to provide **you** with a quotation and/or the price. If **you** object to this being done, then Ageas will not be able to provide **you** with insurance.

Ageas will also use **your** information where it feels there is a justifiable reason for doing so for example: to collect information regarding **your** past policies; carry out research and analysis (including profiling); and record and monitor calls.

There might be situations where Ageas will only use **your** information if **you** have given them permission such as using or collecting special categories of data. If **you** have given Ageas such information about someone else, **you** would have confirmed that **you** had their permission to do so.

#### Sharing your information

Ageas will share **your** information with a number of different organisations which include, but are not limited to: other insurers; regulatory bodies; carefully selected third parties providing a service to Ageas or on its behalf; fraud prevention and credit reference agencies and other companies, for example, when Ageas is trialling products and services which Ageas thinks may improve its service to **you** or its business processes.

Unless required to by law, Ageas will never share **your** personal data without the appropriate care and necessary safeguards being in place.

#### Keeping your information

Ageas will only keep **your** information for as long as is necessary to provide its products and services to **you** and/or to fulfil its legal and regulatory obligations.

#### Use and storage of your information overseas

**Your** information may be transferred to, stored and processed outside the European Economic Area (EEA) - see Ageas' online Privacy Policy for full details. Ageas will not transfer **your** information outside the EEA unless it is to a country which is considered to have equivalent data protection laws or where Ageas has taken all reasonable steps to ensure the recipient company has suitable standards in place to protect it.

#### Your rights

**You** have a number of rights in relation to the information Ageas holds about **you**. These rights include but are not limited to: the right to request a copy of the personal data Ageas holds about **you**; object to the use of **your** personal data; withdraw any permission **you** have previously provided; and complain to the Information Commissioner's Office if **you** are not satisfied with Ageas' use of **your** information. Please note that there are times when Ageas will not be able to delete **your** data. This may be as a result of Ageas fulfilling its legal and regulatory obligations or where there is a minimum statutory period of time for which Ageas has to keep **your** information. If Ageas is unable to fulfil a request, Ageas will always let **you** know its reasons.

## 4. OUR PROMISE TO YOU

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We aim to provide a high standard of service. Please telephone us if you feel we have not achieved this and we will do our best to rectify the problem immediately.

### Complaints Procedure

Any complaint you have regarding your policy should be addressed to the policy administrator:

Customer Services, Call Assist Limited, Axis Court, North Station Road, Colchester, Essex CO1 1UX.

Please include the details of your policy and in particular your policy number, to help your enquiry to be dealt with speedily.

### We promise to:

- acknowledge your complaint within five working days of receiving it;
- have your complaint reviewed by a senior member of staff;
- tell you the name of the person managing your complaint when we send our acknowledgement letter; and
- respond to your complaint within 20 working days. If this is not possible for any reason, we will write to you to let you know when we will contact you again.

If you remain dissatisfied with our final decision or if you have not received our final decision within 8 weeks of us receiving your complaint, short of court action, you can ask The Financial Ombudsman Service to review your case provided the policy is not of commercial nature. The right to apply to the Ombudsman must be exercised within six months of the date of the Company's final decision. If you do not refer your complaint within 6 months of our final decision The Financial Ombudsman Service will not have our permission to review your case and will only be able to do so in limited circumstances, such as if the delay was due to exceptional circumstances.

The Financial Ombudsman Service can be contacted at the following address: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Or by telephoning: 0800 023 4567 (free from landlines) or 0300 123 9123 (free from some mobile phones) or email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk).

For further information, you can also visit the website: [www.financial-ombudsman.org](http://www.financial-ombudsman.org). Following the complaints procedure does not affect your rights to take legal proceedings.

### Financial Services Compensation Scheme

Should we be unable to meet our liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. This depends on the type of insurance, the size of your business and the circumstances of the claim.

Further information about the compensation scheme arrangements is available from the Financial Services Compensation Scheme. Their telephone number is 0800 678 1100 or 020 77414100. Alternatively, more information can be found at [www.fscs.org.uk](http://www.fscs.org.uk).

### Service Provider and Insurer

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

Call Assist Ltd, Firm Reference Number 304838, is authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited, Firm Reference Number 202039, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

### Call Recording

To help us provide a quality service, your telephone calls may be recorded.

### Cover Levels:

- One Star = Roadside Assistance/Local Recovery up to 10 miles
- Two Star = Roadside Assistance/Nationwide Recovery
- Three Star = Roadside Assistance/Nationwide Recovery/Home Assist
- Four Star = Roadside Assistance/Nationwide Recovery/Europe
- Five Star = Roadside Assistance/Nationwide Recovery/Home Assist/Europe/Accident Cover Plus and assistance following Theft/Vandalism and Driver Illness/Injury
- Personal = Available for One, Two and Three Star cover levels only

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