

START 

RESCUE.CO.UK


POLICY SUMMARY

The following summary for startrescue.co.uk Breakdown Cover does not contain the full Terms and Conditions of your Breakdown Policy Contract. For a full explanation of the Terms and Conditions, please refer to the main Policy Wording.




How to make a claim

If your vehicle breaks down please call our 24 hour Control Centre on 01206 785 999. If you are unable to make a connection please contact us on 0333 320 0975. Please have your return telephone number, policy number, vehicle registration and precise location available when requesting assistance. For assistance in mainland Europe please call us on 00 44 1206 785 999.


If your vehicle suffers a breakdown due to a mechanical or electrical failure, service will be provided. We will provide cover as detailed within the Policy Wording for any breakdown. Cover will apply during the period of insurance and within the territorial limits.

Features & Benefits	Additional notes (Please see Policy Terms & Conditions for full details of the below)
 One Star Summary: Roadside Assistance/Local Recovery up to 10 miles	If One Star cover is listed on your Policy Schedule and 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 , the service listed below will be provided.
Roadside Assistance	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	We will arrange and pay for your vehicle, you and the passengers to be recovered to the nearest suitable garage which is able to undertake the repair, your home or original destination up to 10 miles from the scene of the breakdown .
Alternative Travel	We will pay up to £250.00 towards the reasonable cost of alternative transport or car hire up to 1600cc. 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	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 you and the passengers . The maximum payment per incident is £500.00.
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.
Caravans & Trailers	Maximum length 7 metres/23 feet, fitted with a standard 50mm tow ball coupling hitch (not including the length of the A-frame and hitch) recovered with the vehicle if the vehicle cannot be repaired roadside.
Keys	Callout and mileage back to recovery operator's base or home address , if closer. All other costs incurred will be at your expense.

Available for an additional premium

Features & Benefits	Additional notes (Please see Policy Terms & Conditions for full details of the below)
<p> Two Star Summary: Roadside Assistance/ Nationwide Recovery</p>	<p>Two Star cover must be indicated on the Policy Schedule.</p> <p>In addition to the benefits provided with One Star, the vehicle, you and the passengers can be recovered on a nationwide basis to the nearest suitable garage, your home address, or if you would prefer and it is closer, your original destination within the territorial limits (UK).</p>
<p> Three Star Summary: Roadside Assistance/ Nationwide Recovery/Home Assist</p>	<p>Three Star cover must be indicated on the Policy Schedule.</p> <p>In addition to the cover provided with Two Star, the vehicle, you and the passengers will be covered at your registered home address or within a one-mile radius/straight line of your home address.</p>
<p> Four Star Summary: Roadside Assistance/ Nationwide Recovery/Europe</p>	<p>Four Star cover must be indicated on the Policy Schedule.</p> <p>In addition to the cover provided with Two Star, the vehicle, you and the passengers will also be covered in the following European territories:</p> <p>Andorra, Austria, Balearics, Belgium, Bosnia & 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.</p> <p>Pre-Departure Cover is also available, if you break down within the territorial limits (UK) 7 days prior to a pre-booked trip to the territorial limits (Europe), we will reimburse you up to £500.00 towards the following:-</p> <ul style="list-style-type: none"> • The rental of a hire vehicle • The cost of rebooking your original sea or motorail crossing <p>Please refer to the Pre-Departure Cover in your Policy Wording.</p> <p>In the event the vehicle cannot be repaired within the territorial limits (Europe) 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).</p> <p>Whilst the vehicle remains unroadworthy, 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). 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.</p> <p>If your vehicle cannot be repaired in the same working day, which results in you not being able to stay in 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 within the territorial limits (Europe) is £1000.00.</p>

Available for an additional premium

Features & Benefits	Additional notes (Please see Policy Terms & Conditions for full details of the below)
	<p>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). Please refer to Shipping of Spare Parts in your Policy Wording.</p> <p>If you break down on a motorway or major public road within the territorial limits (Europe), where private contractors are dispatched to assist you, we will pay a maximum of £150.00 towards the reimbursement of the costs. Please refer to the General Notes Relating to European Cover in your policy wording.</p>
<p> Five Star Summary: Roadside Assistance/ Nationwide Recovery/Home Assist/ Europe/Accident Cover Plus and assistance following Theft, Vandalism and Driver Illness/Injury.</p>	<p>Five Star cover must be indicated on the Policy Schedule.</p> <p>In addition to the cover provided with Four Star, your vehicle will be covered at your registered home address or within one-mile radius/straight line of your home address.</p> <p>Cover extends to service being provided in the event of you being unable to continue your journey due to illness or injury, or if the vehicle registered under your name within the Policy Schedule, is rendered immobile due to theft or vandalism. In the event of driver illness, injury, theft or vandalism claims, alternative transport is provided up to the value of £1,000.00 on a pay and claim basis.</p>
<p>Personal Cover</p>	<p>Personal Cover must be indicated on the Policy Schedule and any vehicle in which you are travelling will be covered in the event of a breakdown or accident. 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 within the main Policy Wording for limitations and exclusions.</p> <p>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) which are detailed under territorial limits within the Policy Wording, Short Term European Cover for a nominated vehicle can be purchased from startrescue.co.uk.</p>

Significant Exclusions (For a full list of exclusions, please refer to the Policy Terms and Conditions)

Additional notes <small>(Please see Policy Terms & Conditions for full details of the below)</small>	Exclusion # in Policy Wording
The cost of any parts, components or materials used to repair the vehicle .	6
Assistance following theft, driver illness/injury or vandalism unless Five Star cover has been purchased.	12
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 .	13
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 or scooters.	16
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.	18
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.	22
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.	23
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 midterm, the number of call outs provided to the previous vehicle(s) will transfer to the new vehicle .	31
Claims totalling more than £15,000 in any one period of insurance .	32
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.	42
Any claim within 24 hours of the time the policy is purchased or a change in 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.	43
Any breakdown that occurred before the policy commenced, the vehicle was placed on cover, or before the policy was upgraded.	44

Your Right to Cancel

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 later. 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.

Policy Duration

This policy does not exceed 12 months unless otherwise stated in the Policy Terms and Conditions.

Choice of 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.

What to do if You Have a Complaint

Any complaint **you** have regarding **your** policy should be addressed in the first instance to the policy administrator: startrescue.co.uk c/o Call Assist Limited, Axis Court, North Station Road, Colchester, Essex CO1 1UX. If **you** remain dissatisfied, 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.

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 or 0300 123 9123;

Or by visiting: www.financial-ombudsman.org;

Or email: complaint.info@financial-ombudsman.org.uk.

Following the complaints procedure does not affect your rights to take legal proceedings.

Are we Covered by the Financial Services Compensation Scheme (FSCS)?

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 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

Service Provider and Insurer

This service is provided on behalf of startrescue.co.uk by Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex CO1 1UX, Registered Company Number 3668383. This policy 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.