

Breakdown Cover Policy Summary

Some important facts about your Motor Breakdown insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. When reviewing your policy it should be read in conjunction with your Policy Schedule.
Insurer : AmTrust International Underwriters Ltd.

Significant Features and Benefits	Significant and Unusual Exclusions or Limitations	Policy Section
<p>Roadside assistance in the UK If your vehicle is immobilised by a breakdown we will arrange for a vehicle rescue operator to spend a reasonable period of time to try to fix it. If it cannot be fixed we will arrange for the vehicle to be taken to a local garage to be repaired at your cost.</p>	<p>Breakdowns within a ¼ mile radius of your home are not covered.</p> <p>Transport to a local garage is limited to the vehicle, driver and up to 7 passengers.</p>	Section A
<p>Relay in the UK (if specifically requested and paid for) If your vehicle cannot be repaired at the roadside or at a local garage the same day we will arrange <u>one</u> of the following:</p> <ol style="list-style-type: none"> For the vehicle, driver and up to 7 passengers to be taken to your destination or home; Bed and breakfast accommodation for one night; Hire of another vehicle. 	<p>Breakdowns within a ¼ mile radius of your home are not covered.</p> <ol style="list-style-type: none"> Within the UK only. Maximum of £40 per person (£160 in total). Hire vehicle is only up to 1100cc for a period of 24 hrs. 	Section B
<p>Home Recovery (if specifically requested and paid for) If your vehicle is immobilised by a breakdown at or within a 1/4 mile of your home we will arrange for a vehicle rescue operator to spend a reasonable period of time to try to fix it. If it cannot be fixed we will arrange for the vehicle to be taken to a local garage to be repaired at your cost.</p>	<p>Transport to a local garage is limited to the vehicle, driver and up to 7 passengers.</p>	Section C
<p>European Assistance (if specifically requested and paid for) If your vehicle is immobilised by a breakdown in Europe (including the UK part of your journey) we will arrange for a vehicle rescue operator to spend a reasonable period of time to try to fix it. If it cannot be fixed we will arrange for the vehicle to be taken to a suitable garage to be repaired at your cost.</p> <p>It also includes:</p> <ol style="list-style-type: none"> Delivery of replacement parts. Alternative travel arrangements. Emergency car hire. Emergency accommodation. Vehicle recovery to the UK. 	<p>Transport to a local garage is limited to the vehicle, driver and up to 7 passengers.</p> <p>Labour charges and parts are limited to £200 to make your vehicle secure following theft or attempted theft of the vehicle.</p> <ol style="list-style-type: none"> Cost of parts is not covered other than £200 for theft. Any costs or expenses you would have incurred anyway for travelling home. Car hire up to £70 per day and £750 in total. B&B expenses up to £30 per day per person and £500 in total for your whole party. If your vehicle is not repaired cover includes transport costs to get you, your passengers and your vehicle home. 	Section D

General Conditions

AmTrust International Underwriters Ltd shall not be responsible for more than two claims made against the Service during any 12 month period which arise from a common identified fault; and no more than four claims in total in any 12 month period.

Cancellation Right

We hope you are happy with the cover this policy provides. During the fourteen days 'cooling off' period after initial purchase, you may cancel your policy and your premium will be refunded in full providing you have not made a claim or used the service. In the event of a claim been made during this period, no refund of premium would be made. After the fourteen-day 'cooling off' period you have the right to cancel this policy by giving fourteen days written notice to your advisor or to Smart Assist, PO Box 2568, Henfield, West Sussex BN5 0BS. No refund of premium will be made.

We may cancel this policy by giving you fourteen days notice by recorded delivery to your last known UK address. If we do this we will refund any unused part of your premium as long as you have not made a claim during the period of cover. In the event of a claim been made during this period, no refund of premium would be made.

Making a Claim

If you need Breakdown Assistance in the UK, please call: 0800 316 3559, in Europe please call: 00800 4243 2444 or +33 472 171 203, with the following information:

- Vehicle registration number
- Your name and home post code
- Vehicle make, model and colour
- Your location
- An indication of the nature of the problem

Complaints Procedure

If you are not satisfied with any aspect of this policy or our service, you should in the first instance direct your complaint to the manager at the advisor holding your records. In the unlikely event you remain unsatisfied please contact us in writing to: Smart Assist, PO Box 2568, Henfield, West Sussex BN5 0BS who are the administrators of the scheme.

If your complaint is not resolved you can refer your complaint to the Financial Ombudsman Service. If you wish to put your complaint direct to the insurer please see their complaints procedure in the policy document. You may be entitled to compensation from the Financial Services Compensation Scheme in the event that the insurer is unable to meet its liabilities.