



## BREAKDOWN COVER CONTACT NUMBERS

### Customer Services

Mon-Fri 8am-9pm, Sat 8am-5pm, Sun 9am-5pm

**0845 640 5266**

### 24-hr Breakdown Helpline

24 hours a day, 365 days a year

Inside the uk

**0800 028 2042**

Europe only

**+44 1202 555372**

For Textphone: dial 18001 first. Calls may be recorded for training and monitoring purposes



# BREAKDOWN COVER



## Document of Road Rescue Insurance

## EVEN MORE LOVELY SAVINGS



**Home Insurance**



**Travel Insurance**



**Pet Insurance**



**LV.com**



You can get this and other documents from us in Braille, large print or on audiotape by contacting us.

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IN ASSOCIATION WITH



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# WHAT TO DO IF YOU BREAK DOWN

## 1 When you break down in the UK simply call us on 0800 028 2042

Textphone for the hearing impaired call:  
**18001 0800 028 2042**

Republic of Ireland only  
**1800 409 228**

Europe only  
**+44 1202 555 372**



## 2 Motorway SOS boxes

- ♥ If you don't have a mobile use the emergency phone on the hard shoulder of the motorway.
- ♥ Please do not use these number(s) for any calls that are not about a breakdown. Do not contact our agent or any other agent directly. To help improve customer service all calls are monitored and recorded.

## 3 Things you need to quote

- ♥ The registration number, make, model and colour of your vehicle.
- ♥ Exact details of where you are, the phone number you're calling from and the problem with your vehicle.
- ♥ If you have personal cover, and you are asking for help for a vehicle that is not your nominated vehicle, you must give your name as shown on your policy document, along with your home address, and tell us the make, model and registration number of the vehicle you are travelling in when you call.

## 4 When our agent arrives

- ♥ Our agent will do everything they can to get you on your way. But please remember they are only authorised to provide the service you have paid for and agreed with our control centre.
- ♥ They will ask for you to pay for any parts. We will not be responsible for the cost of any services you arrange without authorisation from our control centre.
- ♥ When our agent has dealt with your breakdown, they may ask you to sign an advice note. They will return this to us to help us monitor our response rates and audit procedures.

## 5 Safety first

- ♥ If you're involved in a breakdown or an accident, always call us as soon as you can. If you have a disability or special needs or feel you are a vulnerable person or in a vulnerable location, please let our control centre know when you report the breakdown/accident.
- ♥ If you breakdown on a motorway, use one of the emergency phones located every mile along the hard shoulder. This will help us know exactly where you are.
- ♥ Pull onto the hard shoulder as far to the left as you can and switch on your hazard lights. Get out of your vehicle on the passenger side and wait well away from the carriageway, but not in front of your vehicle.
- ♥ If you feel at risk, return to your vehicle and wait in the passenger side with the doors locked. For your safety, once you feel the danger has passed, leave the vehicle and wait well away from the carriageway, again not in front of your vehicle.
- ♥ NEVER put your life at risk by trying to cross the carriageway.

Call LV= now to include  
European cover

**0845 640 5266**

Textphone for the hearing  
impaired call:

**18001 0845 640 5266**

Lines are open 8am – 9pm Monday to Friday,  
8am – 5pm Saturday and Sunday 9am – 5pm. Calls  
may be monitored or recorded for training purposes.



# DOCUMENT OF ROAD RESCUE INSURANCE

## Welcome to LV=

Thank you for choosing to purchase a LV= Insurance policy.

Your LV= policy is underwritten by Liverpool Victoria Insurance Company Limited.

Founded in 1843 Liverpool Victoria, which also trades as LV=, is the UK's largest friendly society and a major provider of insurance and financial services products.

As a friendly society and mutual, LV= exists wholly for the benefit of its members. We have no shareholders taking a share of our profits. Instead we invest our profits in making our products competitive and delivering an outstanding customer service.

Our claims service goes the extra mile. Committed to doing the right thing for our policyholders, we will aim to settle claims quickly, even in the most difficult circumstances.

**If you would like to learn more about LV= please visit our website at:**

**[www.LV.com](http://www.LV.com)**



**John O'Roarke**

Managing Director – General Insurance  
Liverpool Victoria Insurance Company Limited

## Definitions

'agent' – a trained, professional motor mechanic/recovery driver or specialist service provider.

'breakdown' – immobilisation of the vehicle due to a mechanical or electrical failure, theft or attempted theft, vandalism, accidental damage, a flat tyre or a lack of fuel occurring during the period of cover.

'domestic partner' – spouse, partner or civil partner residing at the same residential address (excluding policyholder's children).

'motorail' – A specific European Rail Service for transporting vehicles across Europe. Motorail services do not include Channel Tunnel rail services.

'passengers' – occupants of the vehicle (excluding hitch hikers).

'uk market value' – the value for the relevant make and model as specified in Glass's Guide or recognised equivalent.

'uk residents' – mainland UK, Northern Ireland and Channel Island residents.

'trip' – a pre booked continuous journey to the countries as specified within the geographical limits of Section G which begins and ends in the UK within the policy period and which does not exceed 180 days in total.

'we', 'us' and 'our' – Liverpool Victoria Insurance Company Limited, and where the context dictates, Liverpool Victoria Insurance Company Limited trading as Britannia Rescue.

'you', 'your' and 'the policyholder' – The named individual(s) on the Schedule of Car Insurance.

'your representative' – anyone acting with or on your authority.

## Section A – Introduction to LV= Road Rescue Policies

- This policy is for residents of the United Kingdom, the Channel Islands and the Isle of Man and entitles you, the policyholder, to our vehicle breakdown and recovery services within the United Kingdom, the Channel Islands, the Isle of Man and the Republic of Ireland. We have set out the different standards of service which we provide in sections C to H of this policy. The type of service which you will receive will depend on the amount of premium which you pay us. For instance, if you have paid the correct premium for UK & European Assist, we will extend the cover on your permanent named vehicle to the European countries as specified within the geographical limits of Section G.

- We will protect you against the cost of services within the policy period, shown on your Schedule of Car Insurance for which you pay a premium. Unless you give us a future start date your cover begins from midnight on the day of purchase.
- The policy only covers one permanently named vehicle unless you have paid an extra premium for Personal cover.
- If you have elected to pay by one of the continuous payment methods, the policy is renewable annually on the commencement date notified to you in the original cover, unless you notify us prior to the renewal date that you wish to either alter the level of cover, or do not wish to renew.
- We reserve the right not to invite renewal of your policy.

## Section B – Vehicles

- Vehicles and any caravan or trailer that is attached to your vehicle must be registered as owned by you, or a member of your household, and be kept at your home address as shown on our records (see Section H if you have paid an extra premium for Personal cover).
- We will not provide services for vehicles if they are not registered with us. You must tell us immediately if you change your vehicle (see Section H if you have paid an extra premium for Personal cover).
- Vehicles must be in a roadworthy condition and should be serviced and maintained in line with manufacturer guidelines and meet all legal regulations, including, if appropriate, having an MOT certificate. It is your responsibility to ensure that all vehicles are kept in this condition throughout the period of cover and we may ask for proof in the event of a dispute. The service does not cover vehicles which, in the opinion of the agent attending the vehicle, were not roadworthy or were broken down before your policy began.
- Vehicles should not be more than 5.5 metres in length, 2.3 metres wide, 3 metres in height, or a weight when fully loaded of 3.5 tonnes. We will only cover vehicles over these limits if we have specifically agreed this with you, before your cover began. If appropriate you must always carry a legal and serviceable spare wheel or a manufacturer supplied or approved emergency tyre inflation kit or equipment and keys for any tyre security devices.
- Motorcycles – we will offer help at the roadside, but if this fails, we will take you, your motorcycle and any pillion passengers to an acceptable destination dependent on your cover entitlement.
- Caravans and trailers – your cover includes any caravan or trailer that is attached to your vehicle (this does not include help at the address that we have on our records or within a quarter of a mile of that address or the

location at which your caravan is normally stored). Caravans and trailers should not be more than 8 metres in length (including A-frame) and fitted with a standard 50 millimetre ball coupling. All caravans and trailers must meet the requirements of the Road Vehicles (Construction and Use) Regulations 1986. We will only cover vehicles over these limits if we have specifically agreed this with you, before your cover began. If appropriate you must always carry a legal and serviceable spare wheel or a manufacturer supplied or approved emergency tyre inflation kit or equipment and keys for any tyre security devices.

- Motorhomes – must not be more than 8 metres in length or a weight when fully loaded not exceeding 7.5 tonnes and must be a recognised make and model which has been coach-built for that precise purpose. We will only cover vehicles over these limits if we have specifically agreed this with you, before your cover began. If appropriate you must always carry a legal and serviceable spare wheel or a manufacturer supplied or approved emergency tyre inflation kit or equipment and keys for any tyre security devices.

## Section C – Roadside Assist

If your vehicle cannot be driven because of a breakdown which occurred at least a quarter of a mile from your home address we will;

- Try to repair the fault at the roadside so that you can continue your journey safely and legally but where this is not possible we will take the vehicle to a suitable place of repair or to a destination of your choice within 10 miles of the breakdown.
- Transport you and up to 7 passengers that are in the vehicle at the time of the breakdown to a suitable place of repair or to a destination of your choice within 10 miles of the breakdown.
- Relay telephone messages to your family members, friends or business associates to advise of unforeseen travel delays.
- Pay the cost of providing these services, including call out and labour for a reasonable period when assisting at the roadside.

### Exceptions to Section C

- Breakdowns occurring within a quarter of a mile of your home address.
- All other labour charges and the cost of replacement parts and/or other materials are your responsibility.
- The cost of supplying a spare wheel and tyre if a serviceable one cannot be provided by you.
- The cost of, if needed, a locksmith, body glass or tyre specialist.

- Anything specified within the Service Limitations and Exclusions section of this policy (See Section J).

### **Important Information about Roadside Assist**

- Where it is not safe or practical to repair a fault at the roadside (for example on a motorway), we will take your vehicle to a safe place or to the agent's premises to carry out repairs.
- If there is no suitable repairer within 10 miles of the breakdown an additional mileage charge may be made.
- Roadside Assist is only effective the day after you purchased this cover for the first time.
- Recovery cannot be used as a way of avoiding repair costs.
- This service cannot be used if the vehicle has already broken down or was not in a roadworthy condition when cover was taken out.

### **Section D – Roadside & Home Assist**

If your vehicle cannot be driven because of a breakdown, or failure of the vehicle to start which occurred within a quarter of a mile of your home address, you may;

- Use the cover provided under Section C (Roadside Assist).

### **Exceptions to Section D**

- Any exceptions specified in Section C (Roadside Assist) other than where breakdown occurs within a quarter of a mile of the home address.
- If you do not accept immediate recovery following a call out to the home address, you will have to pay for any further help for the same fault.
- Anything specified within the Service Limitations and Exclusions section of this policy (See Section J).

### **Important Information about Roadside & Home Assist**

- Where it is not safe or practical to repair a fault at the roadside (for example on a motorway), we will take your vehicle to a safe place or to the agent's premises to carry out repairs.
- Roadside & Home Assist is only effective the day after you purchased this cover for the first time.
- We will only provide help at your home address if the vehicle fails to start.

### **Section E – UK Recovery**

If your vehicle cannot be driven because of a breakdown which occurred at least a quarter of a mile from your home address we will;

- Allow you to use the cover as specified under Section C (Roadside Assist).

- Transport the vehicle, contents, driver and up to 7 passengers to your choice of destination if, in our opinion, the fault or damage cannot be repaired at the scene of the breakdown or locally by the end of the working day. We will not pay for any other recoveries.
- Pay the labour costs and reasonable incidental expenses following agreement between you and us if a major fault can be repaired locally. This will be instead of having to transport you and your vehicle a long distance to carry out repairs or having to take you to your home address.
- Try to make your vehicle safe to drive following accidental damage, theft, attempted theft or vandalism. You will be responsible for the full cost of any repair, and for collecting the vehicle. If repairs cannot be carried out at the roadside, we will take the vehicle to your chosen destination.
- Supply a Relief Driver if the only driver of the vehicle cannot continue a journey because of illness or injury and where other drivers are not sufficiently experienced or confident in using the vehicle.

### **Exceptions to Section E**

- Any exceptions specified in Section C (Roadside Assist).
- Anything specified within the Service Limitations and Exclusions section of this policy (See Section J).

### **Important Information about UK Recovery**

- Where it is not possible or safe to repair a fault at the roadside (for example, on a motorway), we may take the vehicle to a safe place or to the agent's premises to carry out the repairs.
- UK Recovery is only effective the day after you purchased this cover for the first time.
- All costs relating to parts remain your responsibility.
- The decision to supply a Relief Driver is ours alone and is at our absolute discretion.

### **Section F – UK Recovery & Home Assist**

If your vehicle cannot be driven because of a breakdown, or failure of the vehicle to start which occurred within a quarter of a mile of your home address, you may;

- Use the cover provided under Sections C, D and E;
- Choose one of the following benefits if, in our opinion, repairs to the vehicle cannot be completed on the same day as the breakdown;

- a) The hire of a replacement car (up to 1600cc) for up to 48 hours with you being responsible for all insurance, fuel and oil costs. You must take up the option of a hire car within two days of the breakdown; or
  - b) The cost for you and any passengers to either continue the journey or return to your home address by our choice of alternative transport, up to a maximum of £100; or
  - c) Pay up to £60 per person for overnight bed and breakfast accommodation up to a maximum of £500 at a hotel near the repair garage, and up to £40 for reasonable public transport costs to get the driver to the garage the following day. You must send us your claim within 28 days for us to pay you these costs, along with the relevant receipts.
- Claim for the cost for one single standard class rail ticket for you or any authorised driver to collect the vehicle following repair.

#### **Exceptions to Section F**

- Any exceptions specified in Sections C, D and E other than where breakdown occurs within a quarter of a mile of the home address.
- Any amount more than those specified within Section F (UK Recovery & Home Assist).
- A hire car not authorised by us.
- Car hire in the event of the vehicle requiring routine servicing or other repair work to correct non immobilising faults or undergoing repair of cosmetic damage.
- Anything specified within the Service Limitations and Exclusions section of this Policy (Section J).

#### **Important Information about UK Recovery & Home Assist**

- Where it is not possible or safe to repair a fault at the roadside (for example, on a motorway), we may take the vehicle to a safe place or to the agent's premises to carry out the repairs.
- All costs relating to parts remain your responsibility.
- The decision to supply a Relief Driver is ours alone and at our absolute discretion.
- UK Recovery & Home Assist is only effective the day after you purchased this cover for the first time.
- We cannot guarantee that a replacement vehicle will be available.
- You are responsible for all insurance costs where a hire car is your preferred choice.
- We will not pay for any extra charges relating to specific needs of a replacement vehicle such as tow bars or roof racks; these requirements are subject to availability.

- You must meet the terms and conditions of the hirer which include having a valid driving licence, a minimum age for drivers of 23 and being in possession of a valid credit card.
- Hire cars may not be taken out of the country without the permission of the hire car company.
- Our breakdown and recovery services do not extend to hire cars provided under Section F (UK Recovery & Home Assist).
- We will only provide help at your home address if the vehicle fails to start.

#### **Section G – UK & European Assist**

In addition to all the services, benefits, terms and conditions given under Sections C – F of this policy, those detailed in sections G1 – G9 will also apply as well as Section I (General Conditions of Service) & Section J (Service Limitations and Exclusions).

This cover only applies to permanent named vehicles and is not valid for claims under the Personal cover option (See Section H).

You may have to pay for some services such as hotel accommodation and claim it back from us when you get back to the UK. The exchange rate will be based on that current at the time the claim is processed.

We will aim to provide the most suitable and cost effective solution to your problem and our decision will be final. As well as the general terms and conditions of this policy, we will provide the following services if you travel to a country listed under the geographical limits below:

Geographical limits: Albania, Andorra, Austria, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Former Yugoslav Republic of Macedonia, Malta, Moldova, Monaco, Montenegro, the Netherlands, Norway, Poland, Portugal, Romania, Russia (West of the Urals), San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey in Europe, Ukraine.

We will not be responsible for the transportation of any excise goods which come under the jurisdiction of the HM Revenue & Customs such as tobacco, alcohol or fuel. These items must be removed from the vehicle prior to transportation being arranged and you will be responsible for the arrangement and the cost of any alternative method of shipping.

## Section G1 – Cover Before You Travel

If your vehicle cannot be driven because of a breakdown, accident, theft or attempted theft during the 7 days immediately preceding a pre-booked trip departure date and repairs cannot be completed before you leave we will:

- Arrange and pay a maximum of up to £800 for you to hire a replacement car, subject to availability, with you being responsible for all fuel, oil and insurance costs; or
- Subject to all legal and statutory regulations allow a temporary change for the vehicle that is on cover to allow you to continue with your journey; or
- If your vehicle can be repaired within 24 hours of your original planned departure, we will cover the cost of rebooking your sea crossing or journey via the Channel Tunnel which was missed as a result of the incident giving rise to a claim under this section.

### Exceptions to Section G1

- Any claims resulting from breakdown if you have purchased this cover less than 7 days before your planned departure date.
- You must meet the terms and conditions of the hirer which include having a valid driving licence, a minimum age for drivers of 23 and being in possession of a valid credit card.

## Section G2 – Missed Motorail Connection

If you fail to connect with a pre-booked Motorail service on the outward journey because your vehicle breaks down, or is involved in an accident, theft, or attempted theft, we will:

- Pay up to £200 to store the insured vehicle at a location near the Motorail depot for your trip; and
- Pay the extra transport costs of you, your passengers and luggage to or from the Motorail depot and the location of your vehicle; and
- Arrange and pay a maximum of up to £800 for you to hire a replacement car, subject to availability, with you being responsible for all fuel, oil and insurance costs.

### Exceptions to Section G2

- Connections to Channel Tunnel trains are not covered under Section G2 (Missed Motorail connections).
- You must meet the terms and conditions of the hirer which include having a valid driving licence, a minimum age for drivers of 23 and being in possession of a valid credit card.

## Section G3 – Roadside Assistance and Local Recovery

If your vehicle cannot be driven because of a breakdown, accident, theft or attempted theft during your trip, we will:

- Try to repair the fault at the roadside so that you can continue your journey safely and legally; or
- If the fault cannot be fixed at the side of the road, or in circumstances where it is not possible or safe to try to repair a fault at the roadside (for example, on a motorway), we will transport the vehicle, contents, driver and up to 7 passengers to a nearby garage for repair.

### Important Information about Roadside Assistance and Local Recovery in Europe

- In some countries if you break down on a motorway or other major route, your call may be answered by the police and they may arrange for a recovery without our authorisation. If this is the case, you may be asked to pay for the service and you should keep the receipt and claim it back from us when you get back to the UK.

## Section G4 – Providing Spare Parts

If replacement parts are not available locally to carry out a permanent repair, we will try and get them elsewhere. You will have to pay by credit card or debit card the cost of the replacement parts before we order them. We will pay all freight charges, subject to a maximum of £500 associated with getting the parts to the local repairer.

## Section G5 – Vehicle Not in Use

If your vehicle cannot be driven because of a breakdown, accident, theft or attempted theft during your trip and cannot be repaired within 24 hours, we will:

- Arrange and pay a maximum of up to £800 for you to hire a replacement car, subject to availability, with you being responsible for all fuel, oil and insurance costs; or
- Pay the reasonable costs to transport you, up to 7 passengers and your luggage to your onward destination; or
- Pay for overnight hotel accommodation for you and up to 7 passengers, up to £60 for each person each night, to cover any additional costs you may incur in excess of your planned accommodation costs. You may have to claim these costs from us on your return. We will not pay your planned accommodation costs.

### **Exceptions to Section G5**

- You must meet the terms and conditions of the hirer which include having a valid driving licence, a minimum age for drivers of 23 and being in possession of a valid credit card.

### **Section G6 – Relief Driver**

If the only available driver of your vehicle cannot continue a journey because of illness or injury, or where other drivers are not sufficiently experienced or confident in using the vehicle, we will:

- Provide a qualified driver to drive your vehicle and up to 7 passengers back to your home address in the UK; or
- Pay any extra costs to transport your vehicle, up to 7 passengers and luggage back to the UK as long as these costs are not higher than the market value of your vehicle; or
- Pay the reasonable costs for someone you choose to travel to where the insured vehicle is kept to drive it back to your home address in the UK.

### **Section G7 – Repatriating Your Vehicle**

If your vehicle cannot be driven because of a breakdown, accident, theft or attempted theft during your trip or your vehicle could not be repaired in time for your return journey to the UK, we will:

- Pay any extra costs of transporting you, up to 7 passengers and luggage back to the UK; and
- Pay the cost of transporting your vehicle to your home address in the UK as long as these costs are not higher than the market value of the insured vehicle; or
- Pay the reasonable costs for someone you choose to travel to the place where your vehicle is kept to drive it back to your home address in the UK.

### **Important Information about repatriating your vehicle**

- It can take up to 15 working days to arrange repatriation of your vehicle following our agreement to do so.
- The UK market value of the vehicle will be obtained from the Glass' Guide or recognised equivalent.
- We will not be responsible for the transportation of any excise goods which come under the jurisdiction of the HM Revenue & Customs such as tobacco, alcohol or fuel. These items must be removed from the vehicle prior to transportation being arranged and you will be responsible for the arrangement and the cost of any alternative method of shipping.

### **Section G8 – Temporary Replacement Vehicle in the UK**

If you have to return to the UK before your vehicle, we will:

- Arrange and pay up to £800 for you to hire a replacement car, subject to availability, with you being responsible for all fuel, oil and insurance costs, until your vehicle is returned to the UK; or
- Subject to all legal and statutory regulations agree a temporary vehicle swap until your vehicle is returned to the UK.

### **Exceptions to Section G8**

- You must meet the terms and conditions of the hirer which include having a valid driving licence, a minimum age for drivers of 23 and being in possession of a valid credit card.

### **Exceptions to Section G1 – G8**

We will not pay for any of the following:

- Any bail or customs duty you must pay;
- Any costs which you would have had to pay anyway if the incident had not happened;
- Any costs arising after your vehicle has been returned to the UK irrespective of whether the vehicle requires workshop repair;
- The cost of replacement parts, labour or other materials;
- Costs resulting from a previously discovered fault which has not been repaired by a qualified technician;
- Services covered by any other insurance policy or costs which you can claim against another person;
- The costs of any services you have to pay outside the geographical limits;
- The costs of any services our control centre have not authorised;
- Loss or damage to any unaccompanied baggage or personal belongings we are transporting;
- Any fines awarded against you;
- Your vehicle to be sent home if the costs of repatriation will exceed its UK market value.

### **Section H – Personal Cover**

If you have paid an additional premium for Personal Cover it increases the services to which you are entitled to any privately owned vehicle you or your domestic partner drive or travel in, within the UK, and to any privately owned

caravan or trailer attached to the vehicle. The vehicle must meet the vehicle dimensions described in Section B (Vehicles) and which we do not exclude under Section J (Service Limitations and Exclusions).

### **Exceptions to Section H**

- We will not pay for the cost of parts, materials or supplies used to repair the vehicle you were driving or travelling in at the time of the breakdown.
- Repairs cannot be undertaken unless you have the authority of the owner of the car to authorise any repairs.

### **Section I – General Conditions of Service**

1. You must make all requests for the breakdown service to our control centre immediately. We will not accept responsibility for any service or help that we have not arranged.
2. You or your representative must stay with the vehicle to make sure that the agent has access to the vehicle. Your representative must have your permission to authorise any necessary repair or other work, which will be at your expense and if appropriate, have your permission to drive the vehicle.
3. We will try to repair your vehicle, or take it to a suitable destination, linked to your cover entitlement. We do not cover normal vehicle maintenance and will charge you for any services that are not covered by the policy you have purchased including all its terms and conditions.
4. All our agents are required by law to adhere to regulations on driver's hours. If a recovery is needed this may result in the agent taking regular breaks or the need to operate a staged recovery where further agents are used to share the recovery.
5. In the event of a recovery our agent will unload the vehicle in a safe and appropriate place close to your chosen destination. For example, our agent will not unload a vehicle on a private driveway if there is insufficient space, a risk of ground compression or obstacles which could make this difficult.
6. You must tell us if you are covered for services by any other insurance policy or can claim against another person. We may ask you to include our invoice in your claim against the other person or against your other policy to recover or reduce our costs.
7. It is your responsibility to make sure that any temporary repair that our agents carry out is followed immediately by any necessary permanent repair. We may ask for proof of repair in the event of a dispute.
8. In the event that your payment defaults, we will terminate cover forthwith and seek to recover all costs incurred in providing services to you. We reserve the right to refuse service in the event of payment default.

9. If we believe you have used the service excessively or unreasonably, for example, by not having permanent repairs done following a temporary repair carried out by an agent, or due to lack of routine maintenance, we may cancel your policy by sending 7 days' notice by recorded delivery to your last known address.
10. In the event that we have provided services which are not covered by this policy, for example we have attended a vehicle at your home address and the level of cover you chose did not include Home Assist or we have provided spare parts to effect a repair for which settlement has not been made to the agent or supplier as specified in clause J3, we will send you an invoice for the amount due which should be paid within 30 days.
11. If you have given us false information on your application for cover, or given us incorrect information when you asked for help, for example the vehicle does not meet all legal requirements or was broken down before cover was accepted you will have to pay all costs which we have had to pay as a result of your false or incorrect information. In such circumstances we reserve the right to terminate forthwith with no refund.
12. In the event of a road traffic accident we may ask you to contact your motor insurance company in the first instance to arrange recovery to ensure you receive your full entitlements. If assistance is not available for whatever reason, we will provide the services as shown under your cover entitlement.
13. We may only recover a vehicle from the scene of an accident if we have permission from the emergency services involved.
14. If there are any differences between the terms in this policy document and any terms our agents agreed over the phone or in person, these written policy conditions will apply.

### **Section J – Service Limitations and Exclusions**

We will not be responsible for providing the following:

1. The cost of any service outside the period of cover, or where we have not received the correct premium.
2. Services on the road within a quarter of a mile of your home address that we have on record, unless you have paid for Roadside & Home Assist, UK Recovery & Home Assist or UK & European Assist cover.
3. The cost of all parts or supplies used or provided to you or for your vehicle. These will include:
  - The cost of supplying and fitting windscreens;
  - Labour costs in removing and disposal of contaminated or incorrectly mixed fuel; and

- Storage charges unless we have specifically covered them under your chosen level of cover.

**You must pay all these costs to the agent or supplier.**

4. Any charges incurred because your vehicle is not carrying a legal and serviceable spare wheel or a manufacturer supplied or approved emergency tyre inflation kit or equipment or keys for any tyre security devices (this does not apply to motorcycles).
5. Any fines, penalties, tolls or unclamping charges you have to pay.
6. Accommodation or other expenses (for example, rail or taxi charges) that you or your passengers have to pay, unless we have specifically covered them under your chosen level of cover.
7. Any costs involved in moving your vehicle into a position where we can try to repair it or transport it. For example all charges for retrieving your vehicle from a ditch or field are your responsibility.
8. The full costs of our agent's time if, having called us, you employ another agent before our agent arrives to repair or recover your vehicle. However, if you phone us for help but you manage to get your vehicle going again, we may agree not to charge you for our agent's time if you contact our control centre immediately.
9. Breakdown services for vehicles involved in sporting events, including racing, pacemaking, speed testing, rallies, trials and all other track-based activities and those involved in leisure off road events unless we have specifically agreed this with you.
10. We will not be responsible for any loss of business, loss of profit, loss of revenue, loss of contract, loss of goods or any direct or indirect losses incurred as a result of the services provided to You under this policy or the delay or alleged delay in providing such services.
11. Major repairs, servicing, stripping down vehicles or reassembly (including repairing faulty brakes, steering, suspension or DIY work).
12. Recovering a caravan or trailer if it is occupied by people or livestock, and transporting animals and pets in a recovery vehicle (with the exception of Assistance Dogs). In these cases, the agent's decision is final.
13. Any costs you have to pay if, following an accident, the police have temporarily removed the vehicle to a safe place or local garage. After you have paid any costs and filled in the necessary paperwork, we will recover your vehicle subject to the conditions under clause I12.
14. Recovery if it would be dangerous or illegal for our agent to load or transport your vehicle. In these cases, the agent's decision is final.

15. We cannot provide help on commercial garage premises which are not our agent's premises.
16. Services in the case of:
  - war or military operations;
  - acts of terrorism;
  - events beyond our control;
  - civil disorder;
  - a national emergency;
  - anything which the Government or highway authority does or fails to do;
  - legal restrictions;
  - industrial disputes;
  - fire;
  - lightning;
  - explosion;
  - flood (except where the breakdown has occurred due to water damage while the vehicle was in motion/use);
  - nuclear explosions or a release of ionising radiation;
  - subsidence; or
  - severe weather conditions.
17. Any claims arising from speeding or alcohol/drug related incidents.
18. We (and any of our directors, employees or other representatives) will not be legally responsible for any losses, costs or damages which you suffer as a result of our failure to provide the services listed in Sections C to I.

Despite these limitations and exclusions, we do not intend anything in these policy conditions to limit any legal rights you may have as a consumer against us or our employees or agents as a consequence of death or personal injury resulting from our negligence or that of our employees or agents.