

Motor Breakdown Insurance

Insurance Product Information Document

Company: Collinson Insurance

Product: Motor Breakdown

Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708613.

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and schedule. It is important that you read all these documents carefully.

What is this type of Insurance?

This is vehicle breakdown insurance providing roadside assistance and vehicle recovery services in the United Kingdom and optionally, Continental Europe.



What is Insured?

UK COVER

- ✓ **UK Breakdown**
If your vehicle breaks down anywhere in the UK including at your home address, we will send a recovery operator to help. They will try to fix your vehicle for up to 60 minutes.
- ✓ **Vehicle Recovery**
If they can't fix your vehicle in 60 minutes, they will either:
 - Take your vehicle and everyone in it to a suitable garage that can fix it within 20 miles, or
 - If that's not possible, they will take you all to your original destination or home address.
- ✓ **Alternative Travel**
If you breakdown more than 20 miles from home and your vehicle can't be fixed the same day we will pay up to £100 for a rental car to help you finish one journey – either to where you were going or back home.
- ✓ **Emergency Overnight Accommodation**
If you're eligible for Alternative Travel but want to stay near where your vehicle is being fixed, we will pay up to £80 per person for overnight accommodation for one night.
- ✓ Up to £250 to drain and flush your fuel tank if you put the wrong fuel in your vehicle.
- ✓ Free recovery for any attached caravans or trailers subject to size restrictions.

OPTIONAL EUROPEAN COVER

- ✓ **Roadside Assistance Abroad**
If you breakdown in Europe, we will send a recovery operator to help. They will try to fix your vehicle for up to 60 minutes. If they can't fix your vehicle in 60 minutes they will transport your vehicle and all passengers to the nearest suitable garage that can perform the repairs.
 - ✓ **Recovery and Repatriation Abroad**
If your vehicle can't be fixed within 48 hours or before you were meant to go home (whichever happens last), we will:
 - Pay to transport your vehicle and passengers back to your home address, or
 - If it's closer, we will take you to your original destination in Europe
 - ✓ **Alternative Travel Abroad**
If you breakdown in Europe we will pay £70 per day or up to £750 in total for a rental car.
- Emergency Overnight Accommodation Abroad**
If you breakdown in Europe and your vehicle cannot be repaired the same day and you cannot stay in your pre-booked accommodation we will pay for overnight accommodation up to £80 per person for overnight accommodation for one night. The most we will pay in total is £500.



What is not Insured?

GENERAL

- ✗ Any claims in the first 24 hours after buying the policy.
- ✗ Caravans/trailers longer than 8m, or where it is not attached to the vehicle with a standard 50mm tow ball coupling hitch.
- ✗ Breakdowns or accidents to the caravan or trailer itself.
- ✗ Breakdowns from not maintaining the vehicle properly or servicing it as recommended.
- ✗ Extra costs if your vehicle can't be fixed at the roadside because you don't have things like a spare wheel, jack, aerosol repair kit or the locking mechanism for the wheels is not available to remove them. This exclusion does not apply to vehicles which are not able to carry spare wheels or where the aerosol repair kit cannot repair the puncture.
- ✗ Breakdowns caused by overloading of the vehicle or carrying more passengers than it is designed to carry.
- ✗ Call-outs for the same problem within 28 days, unless it's been properly repaired.
- ✗ Using the vehicle for racing, rallies, rental, hire, courier services or speed trials.
- ✗ The cost of any parts or materials used to fix your vehicle.
- ✗ Labour costs over 60 minutes at the roadside.
- ✗ Specialist equipment needed because of your vehicle's location or modifications.
- ✗ Storage charges, except when we arrange repatriation from Europe.
- ✗ Breakdowns before the policy started or the vehicle was added.
- ✗ More than six call-outs per vehicle per year.
- ✗ More than two misfuelling claims per year.
- ✗ More than £3,000 in any one period of insurance.
- ✗ Fuel, oil or other consumables when hiring a vehicle.
- ✗ Accommodation or alternative travel if repairs can be done near the scene of the breakdown on the same day

OPTIONAL EUROPEAN COVER

- ✗ Bringing your vehicle back to the UK if the cost is more than the market value of your vehicle.
- ✗ The cost of recovery from a European motorway over £250.00.
- ✗ Repatriation of the vehicle or passengers to the UK within 48 hours of the original breakdown, regardless of pre-arranged appointments you have.
- ✗ Import duties unrelated to the vehicle for example, for items carried in the vehicle.
- ✗ Trips to Europe longer than 31 days in a row and more than 90 days in total.



Are there any restrictions on cover?

- ! Cover only applies to the vehicle(s) shown in your policy schedule which do not exceed the following gross vehicle weight and dimensions: weight 7,500kg; length 8m including tow bar, height 3m; width 2.3m including wing mirrors; or carrying more persons including the driver than the vehicle is designed to carry.
- ! You are not covered for any incident which occurs during the first 24 hours of your initial purchase of this policy
- ! Repatriation to the UK area of the Insured Vehicle will be limited to its current market value



Where am I covered?

- UK Cover applies in: Great Britain, Northern Ireland, the Isle of Man and (for residents only) Jersey and Guernsey.
- European Cover applies in: Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Guernsey (for non-residents) Hungary, Italy, Jersey (for non-residents), Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, and Vatican City.



What are my obligations?

You are required to:

- Take reasonable care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim
- Contact us as soon as possible when an incident arises which may be the subject of a claim and before incurring expenses
- Contact Grove & Dean if anything you have told them when you have taken out this insurance changes



When and how do I pay?

You will need to pay your premium before taking out or renewing the insurance. If you do not pay your premium when it becomes due, cover will not be provided.



When does the cover start and end?

All benefits will start and end on the dates specified in your policy schedule. Please note that there is no cover for any incident occurring within 24 hours following your initial purchase of this policy.



How do I cancel the contract?

You can cancel your policy within 14 days from the date you receive the policy documentation at the start of your insurance or the renewal policy documentation for subsequent periods of insurance.

Should you decide to exercise this cancellation right, you will be entitled to a refund of premium paid as long as you have not made any claims. Should any claim occur prior to the exercise of the cancellation right where the claim terminates the insurance cover, you may not receive a refund of any of the premium paid. To exercise this cancellation right, please contact Grove & Dean.

INTRODUCTION

Thank **you** for choosing **Breakdown** Insurance.

It's important that **you** read this wording and **your policy schedule** to make sure that everything **you** told **us** is correct. Please read this policy wording carefully so that **you** understand the cover **we** are giving **you**. **You** must follow the terms and conditions set out in this policy wording. Please make sure that **you** keep this policy wording and **your policy schedule** in a safe place in case **you** need to look at them later.

This insurance is arranged by Grove & Dean and underwritten by Collinson Insurance. Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708613.

Grove and Dean (FCA number 307002) are authorised and regulated by the Financial Conduct Authority. These details can be checked on the Financial Services Register by visiting: www.fca.org.uk.

In return for the payment of **your** premium **we** will provide the insurance cover detailed in this policy document, subject to the terms, conditions, and limitations shown below or as amended in writing by **us** and during the **period of insurance**.

CONSUMER INSURANCE ACT

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- a) Supply accurate and complete answers to all the questions **we** may ask as part of **your** application for cover under the policy.
- b) To make sure that all information supplied as part of **your** application for cover is true and correct.
- c) Tell Grove & Dean of any changes to the answers **you** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **your** policy is invalid, and **you** won't be able to make a claim.

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 **vehicle breakdown**.

DEFINITIONS

Breakdown

An electrical or mechanical failure, lack of fuel, lack of charge, misfuel, flat battery, puncture, vandalism, fire, theft or attempted theft or accident to the **vehicle**, meaning it cannot be driven.

Callout

Us sending a **recovery operator** to the **vehicle**.

Home address

The address on **our** system in the UK where **you** normally live and where the **vehicle** is normally kept.

Passenger(s)

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 period this policy is in force for as shown on **your policy schedule**.

Policy schedule

The separate document **we** send **you** that contains details about **you** and what **you** are covered for.

Recovery operator

The independent technician appointed to attend the **breakdown**.

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, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Guernsey (for non-residents) Hungary, Italy, Jersey (for non-residents), Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, and Vatican City.

Territorial limits (UK)

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

Trip

A journey to the **territorial limits (Europe)** which is planned to start during the **period of insurance**. The **trip** start date shall be the date of **your** departure from the **territorial limits (UK)** and the **trip** end date shall be the date of **your** intended return to the **territorial limits (UK)**.

Us, We, Our

Collinson Insurance

Vehicle

The **vehicle(s)** specified on **your policy schedule** and of a size up to the dimensions below

- Gross vehicle weight – 7.5 tonnes
- Length – 8 metres including tow bar
- Width – 2.3 metres including wing mirrors
- Height – 3 metres

You, Your

The person named as the policyholder in the **policy schedule**

WHAT TO DO IF YOU BREAKDOWN

Claims will be handled on **our** behalf by Call Assist

If **your vehicle** breaks down, please call **our** 24-hour Control Centre on:

01206 812730

These calls usually cost the same as local calls from both landlines and mobiles. They're often included in phone plans' "free minutes".

Please have this information ready for **our** rescue co-ordinator:

- **Your** telephone number
- **Your** policy number and **vehicle** registration
- What has happened to **your vehicle**
- Where **you** are (postcode, GPS coordinates, or What3Words)

Please tell **us** about any special circumstances, like if **you're** towing something, have animals with **you**, are in bad weather, or if any **passengers** have special needs.

If **you're** deaf, hard of hearing, or have trouble speaking, **our** app or website might be best. If **you** can't use those, text **your** full name, policy number, **vehicle** registration, and **your** postcode to **07537 404890**.

If **you** need a **recovery operator**, **we** will tell **you** who's coming and how long they will take. Keep **your** phone handy for updates.

You need to be with **your vehicle** when help arrives. If **you** can't wait there or it's not safe, let **our** coordinator know. They will arrange to call **you** when help is close so **you** can return to **your vehicle**. Stay safe and follow the rules in the Highway Code. Tell **our** coordinator if **you** feel unsafe staying near **your vehicle**.

If **you** break down on a motorway and can't contact **us** or don't know where **you** are, use an SOS box. Tell emergency services **our** number and they will contact **us**. If police or highway workers are there, tell them **you've** contacted **us** and give them **our** number to call for **you**.

YOUR COVER

The following service is provided as standard.

UK Breakdown

If **your vehicle** breaks down anywhere in the UK including at **your** home address, **we** will send a **recovery operator** to help. They will try to fix **your vehicle** for up to 60 minutes.

UK Recovery

If they can't fix **your vehicle** in 60 minutes, they will either:

- Take **your vehicle** and everyone in it to a suitable garage that can fix it within 20 miles, or
- If that's not possible, they will take **you** all to **your** original destination or **home address**.

They will only move **your vehicle** and **passengers** once; any additional moves will incur an extra charge. When **your vehicle** is recovered, please inform **us** immediately where **you** want it taken. Once **your vehicle** is dropped off, it becomes **your** responsibility and **we** will not cover any further recovery costs for that **breakdown**.

Alternative Travel UK

If you **breakdown** more than 20 miles from home, **we** will pay up to £100 for:

- A rental car (economy class, including insurance)

This is to help **you** finish one journey - either to where **you** were going or back home.

We will only pay this if:

- **Your vehicle** can't be fixed the same day
- **You** must choose to have **your vehicle** taken to the nearest **suitable garage**

This is meant for moving **passengers**, not for hiring vans or work vehicles.

Emergency Overnight Accommodation UK

If **you're** eligible for Alternative Travel but want to stay near where **your vehicle** is being fixed, **we** will pay for overnight accommodation:

- Up to £80 per person for one night for all **passengers**

The most **we** will pay in total is £500.

Caravans and Trailers

If **you breakdown** while a caravan or trailer is attached to **your vehicle**, **we** will recover it too at no extra cost, as long as:

- It has a standard 50mm tow ball hitch
- Length – 8 metres
- Width – 2.55 metres
- Height – 3.5 metres

Keys

If **you** lose, break, or lock **your** keys in **your vehicle**, **we** will pay for:

- The **callout**
- Mileage back to the **recovery operator's** base or **your** preferred nearby destination.

You'll have to pay for any special equipment needed to move the **vehicle**.

Misfuel Assist

If **you** put the wrong fuel in **your vehicle**, **we** will pay up to £250 (including VAT) for:

- Draining and flushing the fuel tank at the roadside, or
- Taking **your vehicle** and **passengers** to a nearby garage (within 10 miles) to drain and flush the tank
- 10 litres of the correct fuel

We will only cover two misfuelling claims per year.

Using the wrong fuel can cause severe damage that draining alone cannot repair. This policy does not cover repairs for such damage.

Driver Illness/Injury

If **you** are unable to continue **your** journey due to illness or injury (**we** will need to see a medical certificate), **we** will pay up to £500 total for:

- Recovering **your vehicle and passengers** to your original destination or home address.

OPTIONAL COVERS

The following covers are optional and only apply if **you** have paid the extra premium and are shown on **your policy schedule**.

European Recovery

Roadside Assistance Abroad

If **you breakdown** in the **territorial limits (Europe)**, **we** will send a **recovery operator** to help. They will try to fix **your vehicle** for up to 60 minutes.

If they can't fix **your vehicle** in 60 minutes, they will:

- Transport **your vehicle** and all **passengers** to the nearest **suitable garage** that can perform the necessary repairs.

In some countries this might mean storing **your vehicle** first and delivering it to the **suitable garage** later.

When we recover **your vehicle**, tell **us** right away where **you** want it taken. Once **we** drop it off, it's **your** responsibility and **we** won't cover more recovery costs for that **breakdown**. **We** can help **you** find a **suitable garage** and help with translation if needed, but **we're** not responsible for the **suitable garage's** work. Garages may charge fees to give **you** a quote - **we** don't cover those.

Some motorways and main roads in Europe only allow private tow trucks. If that happens **you** will need to get help using an SOS phone by the roadside. **You** will have to pay them first, then **we** will refund up to £250 of that cost if **you** give **us** proof of payment.

Recovery and Repatriation Abroad

If **your vehicle** can't be fixed within 48 hours or before **you** were meant to go home (whichever happens last), **we** will

- Pay to transport **your vehicle** and **passengers** back to **your home address**, or
- If it's closer, **we** will take **you** to **your** original destination in the **territorial limits (Europe)**

We will decide how to transport **you** and **your passengers**.

Getting **your vehicle** back to the UK from abroad can be a long process, often taking weeks. If **you** want to arrange the return of **your vehicle** yourself or stay abroad until it's fixed, talk to **our** rescue co-ordinator. **We** may be able to contribute towards those costs.

Alternative Travel Abroad

If **you** break down in the **territorial limits (Europe)**, **we** will pay £70 per day or up to £750 in total for:

- A rental car (economy class, including insurance)

Emergency Overnight Accommodation Abroad

If **you breakdown** in the **territorial limits (Europe)** and **your vehicle** cannot be repaired the same day and **you** cannot stay in **your** pre-booked accommodation **we** will pay for overnight accommodation:

- Up to £80 per person for one night for all **passengers**

The most **we** will pay in total is £500

This does not include any costs for traveling to **your** accommodation, these costs may be covered under the Alternative Travel Abroad Section above.

Shipping of Spare Parts

If it's more efficient and cheaper, **we** will pay the reasonable cost to ship replacement parts to the garage fixing **your vehicle** in Europe. **You** will have to pay for the actual replacement parts themselves.

Theft or attempted theft emergency repairs

If **your** vehicle is stolen or damaged following an attempted theft in the UK or Europe, we will pay up to £200 for replacement parts which are needed for emergency roadside repairs to make **your vehicle** secure.

Repair costs greater than the vehicles market value

If the cost of repairing **your vehicle** is more than the market value **we** will pay **you** up to £500 towards:

- Scrapping the **vehicle** and buying a replacement
- Repatriating the **vehicle** to the UK
- Costs for **you** to collect the **vehicle yourself**

This can be claimed on a cost reimbursement basis, within 90 days of us recovering **your vehicle** to a place of repair. If **you** chose to scrap **your vehicle** **you** will need to provide evidence **your vehicle** has been scrapped and there are no outstanding storage or other charges in relation to the **vehicle**, before reimbursement can be made. **We** will aim to pay **you** within 30 days of receiving receipts and request for reimbursement.

GENERAL NOTES RELATING TO THE TERRITORIAL LIMITS (EUROPE)

Your trip in the **territorial limits (Europe)** cannot be longer than 31 days in a row or not more than 90 days in total during the **period of insurance**.

Because standards and services are different in Europe, help might take longer to arrive when **you're** there. **We** will need details of **your** travel plans, and **you** may have to show proof of **your** outbound and return dates to make a **claim**.

You also need to be available to take **our** calls, otherwise there could be delays. And during busy times like holidays, garages and other services might be fully booked or closed.

Before You Travel – Checklist

To make sure this cover is right for **you**, and **you** know how **claims** work outside the UK, read the policy terms and **your policy schedule** before you go.

Make sure **you** have these things with you:

- Credit card (for hiring cars and some hotels)
- Driving licence
- V5C document for **your vehicle**
- International Driving Permit (if needed for the countries **you'll** drive in)
- Proof of **your** travel dates in and out
- **Your** travel itinerary

We won't pay for extra costs if **you** don't have these things ready.

For help in Europe, call **us** on **0044 1206 812730**.

GENERAL NOTES

Change of Vehicle

This policy only covers the **vehicle** registered on our database, therefore any change must be notified immediately by contacting Grove & Dean. Please provide them with **your** policy number, the new registration, make, and model of **your vehicle** and the date **you** wish to make the change.

Governing Law

This insurance will be governed by the laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance.

Garage Repairs

Any repairs undertaken either by a separate garage or a **recovery operator** at their premises are provided under a separate contract, which is between **you** and the repairer.

Signing Documentation

The **recovery operator** might ask **you** to sign some documents about the service they're providing. **You** don't have to sign them, but if **you** don't, they may refuse to help further.

Before **you** sign anything, make sure **you** read and understand it fully. By signing, **you're** usually saying **you're** happy with the service and that they took care of **your vehicle** properly.

If **you** need help understanding the documents or aren't satisfied with the service, contact **us** at **01206 812730** before signing.

Estimated Arrival Times

When **we** arrange a **recovery operator** to come help **you**, **we** will give **you** an estimated arrival time. This can change based on how busy the **recovery operator** is at the time. **We** can't guarantee they will arrive by a specific time. If **you** want to organise **your** own assistance, please let **our rescue co-ordinator** know before arranging this.

Emergency Repairs

Repairs done at the roadside by **recovery operators** can't be guaranteed, and they may not even try in some cases. Due to the nature of roadside assistance, **recovery operators** can't always properly diagnose the problem or say if **your vehicle** is safe to drive. Recovery companies can't do full **vehicle** inspections.

EXCLUSIONS

applying to all sections unless otherwise stated

This insurance does not cover the following:

1. Any **claims** in the first 24 hours after buying the policy.
2. Caravans/trailers longer than 8m, or where it is not attached to the **vehicle** with a standard 50mm tow ball coupling hitch.
3. **Breakdowns** or **accidents** to the caravan or trailer itself.
4. Any costs for electric windows, sunroofs, windows/windcreens or locks that don't stop **you** parking safely, unless it happened during **your** journey and made it unsafe.
5. **Breakdowns** from not maintaining the **vehicle** properly or servicing it as recommended.
6. Extra costs if **your vehicle** can't be fixed at the roadside because **you** don't have things like a spare wheel, jack, aerosol repair kit or the locking mechanism for the wheels is not available to remove them. This exclusion does not apply to **vehicles** which are not able to carry spare wheels or where the aerosol repair kit cannot repair the puncture.
7. **Specialist equipment**, extra manpower or recovery further than 10 miles if **your vehicle** is stuck in snow, mud, sand, water, ice or a flood.
8. **Breakdowns** caused by overloading of the **vehicle** or carrying more **passengers** than it is designed to carry.
9. Call-outs for the same problem within 28 days, unless it's been properly repaired.
10. Taking **you** and **your vehicle** further than the nearest **suitable garage** if it can be fixed within the timescales of this policy.
11. Any **vehicle** not listed on **your policy schedule**.
12. Using the **vehicle** for racing, rallies, rental, hire, courier services or speed trials.
13. Assistance if the **vehicle** is dangerous to transport or cannot lawfully be driven on the public highway, for example where the **vehicle** isn't roadworthy, insured, taxed (unless exempt) or doesn't hold a valid MOT (unless exempt).
14. The cost of any parts or materials used to fix **your vehicle**.
15. Labour costs over 60 minutes at the roadside.
16. **Specialist equipment** needed because of **your vehicle's** location or modifications.
17. Storage charges, except when **we** arrange repatriation from Europe.
18. **Breakdowns** before the policy started or the **vehicle** was added.
19. More than six call-outs per **vehicle** per year.
20. More than £3,000 in any one **period of insurance**.
21. Costs **we** didn't agree to beforehand. **We** may not authorise costs where **we** can make arrangements more cost effectively.
22. The cost of food, drinks, phone calls or other extras.
23. Charges for assistance **you** arranged yourself, without **our** agreement.
24. Any damage or loss to the **vehicle** or its contents (including any personal possessions, loads, tools and equipment).
25. Any cost that would have been incurred if no **claim** had arisen.
26. Fuel, oil or other consumables when hiring a **vehicle**.
27. Accommodation or alternative travel if repairs can be done near the scene of the **breakdown** on the same day.
28. Transport costs to collect the **vehicle** once it has been inspected or repaired (unless expressly covered under applicable Alternative Travel benefit) or recovery of the **vehicle** once it has been inspected or repaired.
29. Any loss due to **you** not having access to **your vehicle**. For example, **we** will not pay for any loss of earnings, missed appointments, loss in value of goods carried, or loss of income.
30. Costs due to **you** not staying in touch with **us** or not following **our** requests.
31. Damage cause to **your vehicle** on purpose.

32. Fines and penalties imposed by courts.
33. Any cost recoverable under any other insurance policy that **you** may have. **You** agree to assign **your** rights of recovery against any third party for **claims** costs paid by **us** in relation to this policy and **you** shall co-operate with **us** to achieve this where reasonably required.
34. Any **claim** resulting from:
 - a) Ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste which results from burning nuclear fuel.
 - b) Radioactive, toxic, explosive, or other dangerous properties of any nuclear machinery or any part of it.
 - c) Any results of war or terrorism as defined by the Terrorism Act 2000.
 - d) Large scale computer malfunction or malicious cyber activity.

Additional exclusions applying to the European Assistance

1. Bringing **your vehicle** back to the UK if the cost is more than the market value of **your vehicle**.
2. The cost of recovery from a European motorway over £250.00.
3. Repatriation of the **vehicle** or **passengers** to the UK within 48 hours of the original **breakdown**, regardless of pre-arranged appointments **you** have.
4. Import duties unrelated to the **vehicle** for example, for items carried in the **vehicle**.
5. All costs relating to a **claim** if customs found illegal items in **your vehicle**.
6. Trips to the **territorial limits (Europe)** longer than 90 days.

GENERAL CONDITIONS APPLYING TO ALL SECTIONS

1. **We** are not responsible for any costs if **you** can't get through on the numbers provided.
2. This policy can't be transferred to someone else.
3. If **you** cancel a **callout** after **we** have sent a **recovery operator**, **we** recommend **you** wait for them to check **your vehicle** works properly. If it breaks down again within 12 hours, **you'll** be charged for the second and any further **callouts**.
4. **We** can charge **you** for any costs from **you** giving **us** the wrong location.
5. **We** can refuse service or cancel **your** policy if **you** or **your passengers** are obstructive or abusive.
6. The **vehicle(s)** must be registered to and ordinarily kept at an address within Great Britain and Northern Ireland.
7. **Vehicles** must be located within the **territorial limits (UK)** when you buy and start this policy.
8. If **we** think **your vehicle** can't be economically repaired, **we** can pay **you** its market value and cover reasonable travel costs for **you** and **your passengers** to get home. **You'll** have to arrange for **your vehicle's** storage and disposal. **We** can arrange for **your vehicle** to be transported to **your home address** or original destination, but **you** will have to pay any costs above the market value of the **vehicle**. **You** must tell **us** within one week how **you** want **us** to transport or dispose of **your vehicle**. If **you** do not contact us within one week **you** agree to **us** disposing of the **vehicle**.
9. If **you** use the service but it turns out not to be covered, **we** can reclaim the money from **you**.
10. **We** may decline service if **you** have an outstanding debt with **us**.
11. The **recovery operator** decides if they can transport any pets or livestock – **we** will try to help find alternative transport but won't cover any extra costs.
12. **We** shall not provide cover or be liable to pay any **claim** or other sums, including return premiums, where this would expose **us** to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where **we** transact business.

CANCELLATION BY YOU

You have the right to cancel this policy within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. **We** will refund to **you** any premium **you** have paid to **us**. **You** can cancel this policy after 14 days, but **we** will not give **you** back any premium.

Please contact Grove & Dean to discuss:

- Phone 01708 925059 all vehicles except Motorhomes
01708 770450 Motorhome only
- Email: Customer.care@grove-dean.co.uk

CANCELLATION BY US

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance policy by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address.

Valid reasons may include but are not limited to:

- a) Where **we** reasonably suspect fraud.
- b) Non-payment of premium.
- c) Threatening and abusive behaviour.
- d) Non-compliance with policy terms and conditions.
- e) **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

Where **our** investigations provide evidence of fraud or a serious non-disclosure, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information, which may result in **your** policy being cancelled from the date **you** originally took it out.

If **we** cancel the policy and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover, unless the reason for cancellation is fraud and/or **we** are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

FRAUD

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- Fails to reveal or hides a fact likely to influence whether **we** accept your proposal, **your** renewal, or any adjustment to **your** policy.
- Fails to reveal or hides a fact likely to influence the cover **we** provide.
- Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false.
- Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false.
- Makes a **claim** under the policy, knowing the **claim** to be false or fraudulent in any way.
- Makes a **claim** for any loss or damage **you** caused deliberately or with **your** knowledge.

If **your claim** is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you**, and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent **claim**. **We** may also take legal action against **you** and inform the appropriate authorities.

Our Promise To You

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

We always strive to provide excellent service. However, if **you** have a complaint, please follow these steps.

If **your** complaint is about the sale of **your** policy, contact Grove & Dean:

Email: customer.care@grove-dean.co.uk
Tel: 01708 925059

If **your** complaint is about a claim **you** have made, please contact Call Assist:

Email: customerservices@call-assist.co.uk
Tel: 01206 771 788

We will respond to **your** complaint within four weeks of receiving it. **Our** response will be **our** final decision based on the information provided. If there's a delay in **our** investigations, **we** will explain the reason and give **you** an estimated timeframe for reaching a decision.

If, for any reason, **you're** still dissatisfied or haven't received a final answer within eight weeks, **you** have the right to escalate **your** complaint to an independent authority called the Financial Ombudsman Service (FOS). **You** can contact them using the details below:

The Financial Ombudsman Service
Exchange Tower, 1 Harbour Exchange Square, London, E14 9SR
Telephone: 08000 234 567 (free for people calling from a landline) or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk
Online: www.financial-ombudsman.org.uk

Following this complaints procedure does not stop **you** from taking legal action.

Financial Services Compensation Scheme

The Financial Services Compensation Scheme covers this policy. **You** may be entitled to compensation from this scheme if **we** cannot meet **our** liabilities under this policy. Further information about compensation scheme arrangements is available at www.fscs.org.uk or by telephoning 0207 741 4100.

YOUR PERSONAL INFORMATION

Grove & Dean collects and maintain personal information in order to administer this policy. For their Privacy Policy please follow this link <https://www.grove-dean-insurance.co.uk/>

COLLINSON INSURANCE PRIVACY POLICY

How We Use the Information About You

As a data controller, **we** collect and process information about **you** so that **we** can provide **you** with the products and services **you** have requested. **We** also receive personal information from **your** agent on a regular basis while **your** policy is still live. This will include **your** name, address, risk details and other information which is necessary for **us** to:

- Meet **our** contractual obligations to **you**.
- Issue **you** this insurance policy.
- Deal with any **claims** or requests for assistance that **you** may have.
- Service **your** policy (including **claims** and policy administration, payments, and other transactions).
- Detect, investigate, and prevent activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed.
- Protect **our** legitimate interests.

In order to administer **your** policy and deal with any claims, **your** information may be shared with trusted third parties. This will include members of The Collinson Group, third party administrators, contractors, investigators, crime prevention organisations and **claims** management organisations where they provide administration and management support on **our** behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, **we** will have strict contractual terms in place to make sure that **your** information remains safe and secure.

We will not share your information with anyone else unless **you** agree to this, or **we** are required to do this by **our** regulators (e.g., the Financial Conduct Authority) or other authorities.

The personal information **we** have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify **your** identity. If fraud is detected, **you** could be refused certain services, finance, or employment. Further details of how **your** information will be used by **us** and these fraud prevention agencies and databases, and **your** data protection rights, can be found by visiting <https://cifas.org.uk/fpn> and <https://insurancefraudbureau.org/privacy-policy>.

Processing your data

Your data will generally be processed on the basis that it is:

- Necessary for the performance of the contract that **you** have with **us**.
- Is in the public or **your** vital interest: or.
- For **our** legitimate business interests.

If **we** are not able to rely on the above, **we** will ask for **your** consent to process **your** data.

How we store and protect your information

All personal information collected by **us** is stored on secure servers which are either in the United Kingdom or European Union. **We** will need to keep and process **your** personal information during the **period of insurance** and after this time so that **we** can meet **our** regulatory obligations or to deal with any reasonable requests from **our** regulators and other authorities.

We also have security measures in place in **our** offices to protect the information that **you** have given **us**.

How you can access your information and correct anything which is wrong.

You have the right to request a copy of the information that **we** hold about **you**. If **you** would like a copy of some or all of **your** personal information, please contact **us** by email or letter as shown below:

Email address: data.protection@collinsongroup.com

Postal Address: 3 More London Riverside, London, SE1 2AQ

This will normally be provided free of charge, but in some circumstances, **we** may either make a reasonable charge for this service or refuse to give **you** this information if **your** request is clearly unjustified or excessive.

We want to make sure that **your** personal information is accurate and up to date. **You** may ask **us** to correct or remove information **you** think is inaccurate.

If **you** wish to make a complaint about the use of **your** personal information, please contact **our** Complaints manager using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk>.