

# CBC Breakdown Cover

UK & European Breakdown Cover with assistance by National Breakdown.



Policy Section	Cover Limit	What is Not Covered
<b>Cover Level A: Bronze</b>	<ul style="list-style-type: none"> <li>Roadside assistance for <b>your vehicle</b> if it is one mile or more away from <b>your home address</b>.</li> <li>Local recovery to nearest <b>suitable garage</b> within 10 miles if <b>your vehicle</b> cannot be repaired at the roadside.</li> <li>Onward travel (after receiving local recovery), which consists of a choice of:                             <ol style="list-style-type: none"> <li>Rail, bus, coach, or equivalent costs of more convenient travel allowing <b>you</b> to continue <b>your</b> journey, or</li> <li>Overnight hotel accommodation up to £150 for a lone person (£75 per person, up to £500 in total for multiple passengers) or</li> <li>Replacement <b>vehicle</b> hire up to £250</li> </ol> </li> </ul>	<ul style="list-style-type: none"> <li>Any <b>breakdown</b> assistance within 24 hours of purchase.</li> <li><b>Vehicles</b> exceeding the maximum age limit for their category at the date <b>you</b> buy the policy.</li> <li><b>Vehicles</b> which exceed the weight, length, height, width, or maximum number of seats for their category.</li> <li><b>Breakdowns</b> or <b>accidents</b> relating to a caravan or trailer.</li> <li>The cost of any parts, components or materials used to repair the <b>vehicle</b>.</li> <li>Assistance following an accident, theft, fire, or vandalism</li> <li>The cost of draining or removing contaminated fuel.</li> <li><b>Breakdowns</b> caused by failure to maintain the <b>vehicle</b> in a roadworthy condition including maintenance of proper levels of oil, water, or tyres</li> <li>Assistance on certain Auto Routes in Europe - <b>you</b> must use the official SOS boxes to arrange assistance. Once the <b>vehicle</b> has been recovered from the Auto Route, <b>you</b> should contact <b>us</b>, and <b>we</b> will make any further arrangements for <b>you</b>.</li> <li>Service where glass or windscreens have been damaged.</li> <li>More than six <b>callouts</b> in any one <b>period of insurance</b>.</li> <li>Claims totalling more than £15,000.00 in any one <b>period of insurance</b>.</li> <li>Any claim where <b>you</b> have continued to drive the <b>vehicle</b> after becoming aware of an incident of <b>misfuelling</b>;</li> <li>Any claim for <b>misfuelling</b> outside of the <b>Territorial Limits (UK)</b>.</li> <li>Any <b>excess</b> as shown on <b>your</b> certificate of insurance.</li> </ul>
<b>Cover Level B: Silver</b> <i>Offers the following in addition to Cover Level A: Bronze</i>	<ul style="list-style-type: none"> <li>National recovery of <b>your vehicle</b> to <b>your home address</b> (or original destination if <b>you</b> prefer and it is closer) within the Territorial Limits, if repair cannot be made at the roadside or at a <b>suitable garage</b> on the same working day.</li> </ul>	
<b>Cover Level C: Gold</b> <i>Offers the following in addition to Cover Level B</i>	<ul style="list-style-type: none"> <li>Home start - assistance at or within 1 mile of <b>your home address</b>.</li> </ul>	
<b>Cover Level D: Europe</b> <i>Offers the following in addition to Cover Level C</i>	<ul style="list-style-type: none"> <li>Cover in <b>Territorial Limits (Europe)</b>.</li> <li>Repatriation from Europe to a single destination in <b>Territorial Limits (UK)</b>, up to the UK market value of <b>your vehicle</b>.</li> </ul>	
<b>Cover Level E: Platinum</b> <i>Offers the following in addition to Cover Level C</i>	<ul style="list-style-type: none"> <li><b>Misfuelling</b> <ol style="list-style-type: none"> <li>Draining incorrect fuel.</li> <li>Repair of affected engine parts.</li> </ol> </li> </ul>	
<p><b>You are covered for up to 6 callouts during the period of insurance.</b></p> <p><b>For full terms and conditions please read this policy document together with your certificate of insurance.</b></p>		<p><b>Please also refer to the general exclusions, terms and conditions</b></p>

## Thank you for purchasing CBC Breakdown Cover with assistance by National Breakdown

Your certificate of insurance shows the sections of this policy that are applicable and any special terms or conditions that may apply. It is very important that **you** read the whole of the relevant sections of this policy together with the certificate of insurance.

If there is anything **you** do not understand **you** should call CBC on 01483 347355 or write to Eversure Limited, Bury House, 1-3 Bury Street Guildford, GU2 4AW.

CBC Breakdown Cover with assistance by National Breakdown has been designed to help protect **you** against the costs incurred in the event of a **breakdown**/immobilisation of the **vehicle** occurring within the area of cover.

This document gives **you** full details of **your** cover. Please keep it together with **your** certificate of insurance in a safe place. All the details of how to make a claim together with conditions of **your** insurance cover are set out in the following pages.

### Important Information

#### Eligibility for cover

If **your vehicle** suffers a **breakdown** which occurs during the course of a journey, service will be provided. **We** will provide cover for any **breakdown** in accordance with the policy wording and any costs involved with the roadside assistance or recovery to the nearest **suitable garage** (not including parts and labour) during the period of cover and within the Territorial Limits selected.

**We** will provide cover if:

- You** have met all the terms and conditions within this policy.
- The information provided to **us**, as far as **you** are aware, is correct.

Please note that this policy is not transferable to another person. The driver of the **vehicle** must remain with or nearby the **vehicle** until help arrives

### 24-hour Motoring Breakdown Service

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

**0330 320 4552**  
OR  
**+44 330 320 4552**

Please have the following information ready to give to our **rescue controller** who will use this to validate **your** policy:

- Your** return telephone number with area code.
- Your vehicle** registration.
- The precise location of **your vehicle** (or as accurate as **you** can be in the circumstances)

**We** will take **your** details and ask **you** to remain by the telephone **you** are calling from. Once **we** have made all the arrangements **we** will contact **you** to advise who will be coming out to **you** and how long they are expected to take. **Your** mobile phone must therefore be switched on and available to take calls at all times. **You** will then be asked to return to **your vehicle**.

Please remember to always guard **your** safety but remain with or nearby **your vehicle** until the **recovery operator** arrives. Once the **recovery operator** arrives at the scene please be guided by their safety advice.

## Regulatory information

This policy is sold by Eversure Limited, trading as CBC (Financial Services Register No. 501311), registered at Bury House, 1-3 Bury St, Guildford, Surrey, GU2 4AW.

This policy is underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Eversure Limited is authorised and regulated by the Financial Conduct Authority.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. **You** can check Our details on the Financial Services Register <https://register.fca.org.uk/>.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

These details can be checked on the Financial Services Register by visiting the FCA's website on [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0800 111 6768.

National Breakdown are authorised by UK General Insurance Limited to handle all claims under this policy.

If **you** are broken down on a motorway and have no means of contacting **us** or are unsure of **your** location, please use the nearest SOS box and advise the Emergency Services of **our** telephone number, they will then contact **us** to arrange assistance.

If the Police or Highways Agency are present at the scene, please advise them that **you** have contacted **us** or give them **our** telephone number to call **us** on **your** behalf.

If **you** have broken down on a European motorway or major public road, **we** are generally unable to assist **you** and **you** will often need to obtain assistance via the SOS phones.

The local services will tow **you** to a place of safety and **you** will be required to pay for the service immediately. **You** can then contact **us** for further assistance.

**We** will pay a maximum of £150.00 towards reimbursement of the costs, but **we** will only reimburse claims when **we** are in receipt of a valid invoice/receipt.

Payment will be made in accordance with the exchange rate on the date of the claim.

## The Financial Services Compensation Scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if Great Lakes Insurance SE cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk). **You** may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or **you** can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY.

## Law and legal proceedings applicable

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **your** main residence is situated.

## European Auto Route restrictions

If **you** require assistance on certain Auto Routes in Europe, **you** must use the official SOS boxes at the side of the road to arrange initial assistance or recovery. As these roads are privatised, **we** will not be allowed to enter the road to provide assistance. Once **you** have been recovered from the Auto Route, **you** should contact **us** if **you** require further assistance, or to discuss how to reclaim any costs **you** have incurred for recovery.

## Uninsured Service

**We** can provide assistance for faults that are not covered under this insurance policy or where **you** would like **us** to assist additional passenger numbers who exceed the maximum of 7, stated within this policy. All costs (including an administration fee) must be paid for immediately by credit or debit card.

## Change of vehicle

Unless **personal cover** has been selected, **our** policy only covers the **vehicle** registered on **our** database, therefore any change must be notified immediately by contacting the organisation **you** purchased this policy from. Please include **your** policy number, the new registration, make, model and colour of **your vehicle** and the date **you** wish to make the change. If **you** do not notify **us** of the new **vehicle** details, **we** may not be able to supply **you** with a service.

## Measurements

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

## Garage Repairs

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

## Fraudulent Claims/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; or
- 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.

## Your Responsibility

**You** must take reasonable care to:

- Supply accurate and complete answers to all the questions Eversure may ask as part of **your** application for cover under the policy
- Make sure that all information supplied as part of **your** application for cover is true and correct
- Tell Eversure of any changes to the answers **you** have given as soon as possible.

**You** must take reasonable care to provide information that is accurate and complete answers to the questions Eversure ask when **you** take out, make changes to and renew **your** policy. If any information **you** provide is not accurate and complete, this may mean **your** policy is invalid and that it does not operate in the event of a claim or **we** may not pay any claim in full.

If **you** become aware that information **you** have given Eversure is inaccurate or has changed, **you** must inform them as soon as possible.

## Definitions applying to this policy

When any of the following words and phrases appear in this policy document or certificate of insurance, they will have the same meaning wherever they appear. These words are highlighted using bold print.

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

**Breakdown** - An electrical or mechanical failure, lack of fuel, **misfuelling**, flat battery, or puncture to the **vehicle**, which immediately renders the **vehicle** immobilised.

**Callout** - The deployment of a **recovery operator** to **your vehicle**.

**Excess** – any compulsory amount that must be paid as part of a claim, as specified on **your** certificate of insurance.

**Home address** - The address stated on **your** certificate of insurance where **your vehicle** is ordinarily kept.

**Home assist** - Assistance within a one-mile radius of **your home address**.

**Misfuel, misfuelling, misfuelled** - means the introduction of the wrong fuel into the **vehicle's** fuelling system due to human error, including Diesel BSEN 590, Unleaded BSEN 228 or Super Unleaded BS7800. **We** do NOT cover bio-diesel, Leaded fuel (4 Star), red diesel or ethanol.

**Period of insurance** - The duration of this policy as indicated on **your** policy certificate of insurance.

**Personal cover** - If **you** have opted and paid for **personal cover**, any **vehicle** in which **you** are travelling will be covered in the event of a **breakdown**. **You** must be with the **vehicle** at the time the assistance arrives and be able to provide photographic identification if this is requested. Service will only be provided in accordance with the level of cover **you** have purchased, as indicated on **your** policy schedule and in accordance with the policy wording.

**Recovery operator** - The independent technician National Breakdown appoints to attend **your breakdown**.

**Rescue controller** - The telephone operator employed by National 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)** - Albania, Andorra, Austria, Balearics, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Serbia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey (West of Bosphorus) and Vatican City.

**Territorial Limits (UK)** – England, Scotland, Wales and Northern Ireland.

**Us, we, our, insurers** - UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

**Vehicle** - The **vehicle** and vehicle category shown on your certificate of insurance as being eligible for cover unless **your** policy schedule states **you** purchased **personal cover**. If **you** have purchased **personal cover**, **you** will be covered when travelling in one of the following types of **vehicle**:

- Private cars up to a maximum age of 15 years;
- Private motorcycles up to a maximum age of 15 years;

**You, your** - The person who took out this policy and is named on the certificate of insurance. If **personal cover** is selected, this also includes any additional drivers named on the certificate of insurance, but all drivers must be permanently resident at the **home address**. **You** must be able to show **your** driving licence to confirm **your** address if requested.

## Cover Level A: Bronze

The following service is provided with all levels of cover:

### Roadside Assistance & Recovery

In the event of a **breakdown** which occurs within the **Territorial Limits (UK)**, and more than a one-mile radius/straight line from **your home address**, **we** will send help to the scene of the **breakdown** and arrange to pay **callout** fees and mileage charges needed to repair or assist with the **vehicle**.

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

Either:

- Arrange and pay for **your vehicle, you** and up to 7 passengers to be recovered to the nearest garage which can undertake the repair within 10 miles from the scene of the **breakdown**.

Or:

- If the above is not possible at the time or the repair cannot be made within the same working day, **we** will arrange for **your vehicle, you** and up to 7 passengers to be transported to **your** chosen destination up to 10 miles from the scene of the **breakdown**.

Any recovery must take place at the same time as the initial **callout** otherwise **you** will have to pay for subsequent **callout** charges.

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

#### Alternative Transport\*

**We** will pay up to £250 (up to £750 in the **Territorial Limits (Europe)**) towards the reasonable cost of alternative transport or vehicle hire. **we** will also pay up to £100 towards the reasonable cost of alternative transport for one person to return and collect the repaired **vehicle**.

#### Emergency Overnight Accommodation\*

**We** will pay a maximum of £150 for a lone traveller or £75 per passenger when not travelling alone for one night on a bed and breakfast basis. The maximum payment per incident is £500.

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

Emergency Overnight Accommodation and Alternative Transport benefits are available under the following conditions:

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

#### Caravans and Trailers

If **your vehicle** suffers a **breakdown** and **your** caravan/trailer is attached, providing the caravan/trailer is fitted with a standard towing hitch and does not exceed 7 metres/23 feet in length (not including the length of the A-frame and hitch), **your** caravan/trailer will be recovered with **your vehicle** at no extra cost.

#### Keys

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

#### Message Service

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

Please also refer to the general exclusions, terms and conditions

### Cover Level B: Silver

If **you** have opted and paid for Cover level B it includes the same benefits as Cover Level A, with the addition of nationwide recovery.

#### Nationwide Recovery

If **your vehicle** cannot be repaired within the same working day in accordance with Cover level A, **we** will arrange for **your vehicle**, **you** and up to 7 passengers to be transported to **your home address**, or if **you** would prefer and it is closer, **your** original destination within the **Territorial Limits (UK)**. Any recovery must take place at the same time as the initial **callout** otherwise **you** will have to pay for subsequent **callout** charges.

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

Please also refer to the general exclusions, terms and conditions

### Cover Level C: Gold

If **you** have opted and paid for Cover level C, it includes all of the same benefits as Cover level B, with the addition of **home assist**.

#### Home Assist

**we** will send help to **your home address** or within a one-mile radius of **your home address** in the event **your vehicle** suffers a **breakdown**.

If, in the opinion of the **recovery operator**, they are unable to repair **your vehicle** at the roadside, **we** will arrange and pay for **your vehicle**, **you** and up to 7 passengers to be recovered to the nearest garage which is able to undertake the repair.

Any recovery must take place at the same time as the initial **callout** otherwise **you** will have to pay for subsequent **callout** charges.

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

Please also refer to the general exclusions, terms and conditions

### Cover Level D: Europe

If **you** have opted and paid for Cover level D, it includes all of the same benefits as Cover Level C, with the addition of assistance within the **Territorial Limits (Europe)**.

**For assistance in Europe, call us on: +44 330 320 4552**

**We** will send help to the scene of the **breakdown** and arrange to pay **callout** fees and mileage charges needed to repair or assist with the **vehicle**.

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

- Arrange and pay for **your vehicle**, **you** and up to 7 passengers to be recovered to the nearest garage able to undertake the repair.
- If the **vehicle** cannot be repaired within 48 hours or by **your** intended return, whichever is the later, **we** will arrange for **your vehicle**, **you** and up to 7 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)**.

## General Notes Relating to Europe

If **you** have broken down on a European motorway or major public road, **we** are generally unable to assist **you** and **you** will often need to obtain assistance via the SOS phones. The local services will tow **you** to a place of safety and **you** will be required to pay for the service immediately. **you** can then contact **us** for further assistance. **we** will pay a maximum of £150.00 towards reimbursement of the costs, but **we** will only reimburse claims when **we** are in receipt of a valid invoice/receipt. Payment will be made in accordance with the exchange rate on the date of the claim.

If **you** have broken down in a European country during a public holiday, many services will be closed during the holiday period. In these circumstances, **you** must allow **us** time to assist **you** and effect a repair to **your vehicle**. **We** will not be held liable for any delays in reaching **your** destination.

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

Please ensure **you** carry **your** V5C registration document with **you** during **your** journey. Due to local regulations and customs, **you** may be required to provide copies of **your** V5C registration document. **you** will be held liable for any costs incurred if copies of **your** V5C registration document are not immediately available. Regulations are different when **you** **breakdown** in Europe and help may take longer in arriving. **We** will require detailed information from **you** regarding the location of **your vehicle**. **We** will need to know if **you** are on an outward or inward journey and details of **your** booking arrangements. When **we** have all the required information **we** will liaise with **our** European network. **You** will be kept updated and therefore, **you** will be asked to remain at the telephone number **you** called from.

Please also refer to the general exclusions, terms and conditions

## Cover Level E: Platinum

If **you** have opted and paid for Cover Level E, it includes all of the same benefits as Cover Level C, with the addition of **Misfuelling**.

### Draining incorrect fuel

If **you** have misfuelled the **vehicle**, **we** will arrange and pay for **our recovery operator** to provide the following assistance:

- to drain and remove the incorrect fuel, which will become the property of **our recovery operator**; or
- if it is not possible to do this at the location where the **vehicle** is at the time that **you** make **your** claim, **we** will arrange and pay for **your vehicle**, **you** and up to 7 passengers to be recovered to the nearest **suitable garage** which can undertake the drainage within 10 miles; and
- to refuel the **vehicle** with up to £10 of fuel of the correct type.

### Repair of affected engine parts

**We** will pay all labour costs associated with fitting parts affected by **misfuelling** as specified by the repairer and agreed by **Us**. The maximum amount payable under this policy is £500.00 (inc vat).

Please also refer to the general exclusions, terms and conditions

## General Exclusions

This policy will not apply for any claim caused by, arising from, or relating to, the following:

1. a) Any caravan/trailer where the total length exceeds 7 metres/23 feet (not including the length of the A-frame and hitch) and where it is not attached to the **vehicle** with a standard towing hitch.  
b) **Breakdowns** or accidents relating to the caravan or trailer itself.
2. Assistance following an accident, theft, fire, or vandalism.
3. Service where glass or windscreens have been damaged.
4. **Vehicles** that are not secure or have faults with electric windows, sun roofs or locks not working, unless the fault occurs during the course of a journey and **your** safety is compromised.
5. **Breakdowns** caused by failure to maintain the **vehicle** in a roadworthy condition including maintenance or proper levels of oil and water.
6. Costs incurred in addition to a standard **callout** where service cannot be undertaken at the roadside because the **vehicle** is not carrying a serviceable spare wheel it is capable of carrying, an aerosol repair kit, appropriate jack, or the locking mechanisms for the wheels are not immediately available to remove the wheels.
7. **Specialist equipment**, additional manpower and/or recovery **vehicles**, or a recovery further than 10 miles from the scene of the **breakdown** if **your vehicle** is immobilised due to snow, mud, sand, water, ice, or a flood.
8. Overloading of the **vehicle** or carrying more passengers than it is designed to carry.
9. Any subsequent **callouts** for any symptoms related to a claim which has been made within the last 28 days, unless **your vehicle** has been fully repaired at a **suitable garage**, declared fit to drive by the **recovery operator** or is in transit to a pre-booked appointment at a **suitable garage**.
10. 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**.
11. Any **vehicle** which is not listed on **your** policy certificate of insurance as being eligible for **breakdown** cover with **us**, unless **personal cover** has been selected.
12. Any request for service if the **vehicle** is being used for motor racing, rallies, rental or any contest or speed trial or practice for any of these activities.
13. Any claim relating to a **vehicle** which is not of the category shown on **your** certificate of insurance
14. Any claim relating to a vehicle from one of the following categories:
  - **Category A:** Car, van, motorcycle or kit car aged 20 years or more at the date this policy inceptioned, and/or exceeding 3,500 kg (3.5 tonnes) gross weight, 5.18 metres (17 feet) long, 2.25 metres (7 feet 4 inches) wide and 2.44 metres (8 feet) high.
  - **Category B:** Driving tuition vehicles aged 15 years or more at the date this policy inceptioned, and/or exceeding 3,500 kg (3.5 tonnes) gross weight, 5.18 metres (17 feet) long, 2.25 metres (7 feet 4 inches) wide, and 2.44 metres (8 feet) high.
  - **Category C:** Taxi/private hire or courier vehicles aged 15 years or more at the date this policy inceptioned, and/or exceeding 3,500 kg (3.5 tonnes) gross weight, 5.18 metres (17 feet) long, 2.25 metres (7 feet 4 inches) wide, and 2.44 metres (8 feet) high.
  - **Category D:** Motorhome aged 20 years or more at the date this policy inceptioned, and/or exceeding 11.89 metres (39 feet) long.
  - **Category E:** Minibus aged 15 years or more at the date this policy inceptioned, and/or exceeding 16 seats including the driver.
  - **Category F:** Commercial vehicle aged 10 years or more at the date this policy inceptioned, and/or exceeding 44,000 kg (44 tonnes) gross weight.
15. Any claims for a **vehicle** under **personal cover** which is a:



- a) Private car or motorcycle aged 16 years or more and/or exceeding 3,500 kg (3.5 tonnes) gross weight, 5.18 metres (17 feet) long, 2.25 metres (7 feet 4 inches) wide and 2.44 metres (8 feet) high.
16. Assistance if the **vehicle** is deemed to be illegal, untaxed, uninsured, unroadworthy or dangerous to transport.
17. The cost of any parts, components or materials used to repair the **vehicle**.
18. Repair and labour costs other than half an hour roadside labour at the scene.
19. 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.
20. The cost of draining or removing contaminated fuel.
21. Storage charges.
22. Any claim within 24 hours of the time the policy is purchased.
23. Any **breakdown** that occurred before the policy commenced, the **vehicle** was placed on cover, or before the policy was updated.
24. More than six **callouts** in any one **period of insurance**.
25. Claims totalling more than £15,000 in any one **period of insurance**.
26. Any costs or expenses not authorised by **our rescue controllers**.
27. The cost of food (other than breakfast when overnight accommodation is provided), drink, telephone calls or other incidentals.
28. Claims not notified and authorised prior to expenses being incurred.
29. The charges of any other company (including Police recovery) other than the **recovery operator**, a car hire agency or accommodation charges which have been authorised by **us**.
30. Any charges where **you**, having contacted **us**, effect recovery or repairs by other means unless **we** have agreed to reimburse **you**.
31. Any cost that would have been incurred if no claim had arisen.
32. The cost of alternative transport other than to **your** destination and a return trip to collect **your** repaired **vehicle**.
33. The cost of fuel, oil or insurance for a hire **vehicle**.
34. Overnight accommodation or car hire charges if repairs can be carried out at or near the scene of the **breakdown** within the same working day.
35. Recovery of the **vehicle** or **your** transport costs to return the **vehicle** to **your home address** once it has been inspected or repaired.
36. Any damage or loss to **your vehicle** or its contents and any injury to **you** or any third party caused by **us** or the **recovery operator**. It is **your** responsibility to ensure personal possessions are removed from the **vehicle** prior to **your vehicle** being recovered.
37. **we** will not pay for any losses that are not directly covered by the terms and conditions of this policy. For example, **we** will not pay for **you** to collect **your vehicle** from a repairer or for any time that has to be taken off work because of a **breakdown**.
38. Failure to comply with requests by **us** or the **recovery operator** concerning the assistance being provided.
39. A request for service following any intentional or wilful damage caused by **you** to **your vehicle**.
40. Fines and penalties imposed by courts.
41. Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
42. Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation
43. Any direct or indirect consequence of:
  - a) Irradiation, or contamination by nuclear material; or
  - b) The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
  - c) Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
44. Any consequence, howsoever caused, including but not limited to computer virus in electronic data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this policy, electronic data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this policy, computer virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.
45. Any cover which is not specifically detailed within this policy.
46. Repair costs where in the opinion of the repairer the fault existed prior to the commencement of the policy or is not related to the **misfuelling** of the **vehicle**.
47. Any **excess** as shown on your certificate of insurance.

#### Additional exclusions applying to the European Assistance

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

### General Terms and Conditions

The following terms and conditions apply to all sections of this policy:

1. The **excess** will be requested from you at the time of the incident, deducted from any pay/claim incident or if you have a credit account with Us, invoiced on your next statement. Any Monies due to **Us** arising from an incident must be settled in full according to the Terms of Invoice. Any account which has an outstanding balance including failure to pay a previous excess will result in an insured service being offered on a pay/claim basis pending further investigation.
2. Details of **your** cover may not reach **us** by the time assistance is required. In this unlikely event, **we** will assist **you** however before assistance can be provided **we** will ask to take a pre-authorisation on a credit or debit card for the estimated cost of the assistance. If **we** receive confirmation that **you** have adequate cover the reserved funds will be released. If **we** receive confirmation that **you** do not have adequate cover, **we** will take payment for any uninsured costs.
3. The driver of the **vehicle** must remain with or nearby the **vehicle** until help arrives.
4. If a **callout** is cancelled by **you** and a **recovery operator** has already been dispatched, **you** will lose a **callout** from **your** policy. **We** recommend **you** wait for assistance to ensure the **vehicle** is functioning correctly. If **you** do not wait for assistance and the **vehicle** breaks down again within 12 hours, **you** will be charged for the second and any subsequent **callouts**.
5. **We** reserve the right to charge **you** for any costs incurred as a result of incorrect location details being provided.
6. **We** have the right to refuse to provide the service if **you** or **your** passengers are being obstructive in allowing **us** to provide the most appropriate assistance or are abusive to **our rescue controllers** or the **recovery operator**.
7. **Your vehicle** must be registered to and ordinarily kept at an address within the **Territorial Limits (UK)**.
8. **Vehicles** must be located within the **Territorial Limits (UK)** when cover is purchased and commences.
9. **We** can request proof of outbound and inbound travel dates.

10. If in **our** opinion the **vehicle** is beyond economical repair or the cost of the claim is likely to exceed the market value of the **vehicle** in its current condition following the **breakdown**, **we** have the option to pay **you** the market value of the **vehicle** in its current condition and pay **your** transportation costs to **your home address**. It will be **your** responsibility to apply for a Certificate of Destruction or other such document and **you** will be required to pay for any storage costs whilst this is obtained. If **you** would prefer the **vehicle** to be transported to **your home address** or original destination, this can be arranged but **you** will need to pay any costs which exceed the market value of the **vehicle** in its current condition.
11. **We** will only pay ferry and toll fees within the confines of the United Kingdom of Great Britain and Northern Ireland.
12. **We** must be advised immediately at the time of contacting **us** for assistance, if **your vehicle** is fitted with alloy wheels. If **we** are not advised and **we** are unable to provide the service promptly or efficiently through the agent who will be assisting **you**, **you** will be charged for any additional costs incurred.
13. If **we** are able to repair **your vehicle** at the roadside, **you** must accept the assistance being provided and immediately pay for any parts supplied and fitted by debit or credit card.
14. The repair must be carried out if the **vehicle** is recovered to a dealership and the dealership can repair the **vehicle** within the terms stated. **you** must have adequate funds to pay for the repair immediately. If **you** do not have funds available, any further service related to the claim will be denied.
15. **You** must have adequate funds to pay for alternative transport or overnight accommodation costs immediately. If **you** do not have funds available, any further service related to the claim will be denied.
16. In the event **you** use the service and the claim is subsequently found not to be covered by the policy **you** have purchased, **we** reserve the right to reclaim any monies from **you** in order to pay for the uninsured service.
17. **We** may decline service if **you** have an outstanding debt with **us**.
18. If **you** have a right of action against a third party, **you** shall co-operate with **us** to recover any costs incurred by **us**. If **you** are covered by any other insurance policy for any costs incurred by **us**, **you** will need to claim these costs and reimburse **us**. **We** reserve the right to claim back any costs that are recoverable through a third party.
19. **Recovery operators** comply with laws and regulations limiting the number of hours they can drive for. Regular breaks and 'changeovers' may be required when transporting **your vehicle**.
20. The transportation of livestock (including dogs) will be at the discretion of the **recovery operator**. **We** will endeavour to help arrange alternative transport, but **you** will need to pay for this service immediately by credit or debit card.
21. Regardless of circumstances, **we** will not be held liable for any costs incurred if **you** are unable to make a telephone connection to any numbers provided.
22. The policy is not transferable.
23. If, in **our** opinion, the **vehicle** is found to be unroadworthy due to lack of maintenance, unless servicing records can be provided, **we** may terminate **your** policy immediately notifying **you**, by letter to **your home address**, of what action **we** have taken.
24. **We** will provide cover if
  - a) **You** have met all the terms and conditions within this insurance.
  - b) The information provided to **Us**, as far as **you** are aware, is correct.

#### **Renewal of your insurance cover**

If **you** have annual multi-trip cover, **your** policy will automatically renew at the expiry of **your period of insurance**, upon receipt of **your** renewal premium, unless **you** inform **us** otherwise. **You** may stop **your** automatic renewal at any time by contacting Eversure Limited prior to the expiry date on **your** certificate of insurance.

If **we** do not receive **your** renewal premium within 14 days of the expiry date on **your** certificate of insurance, **your** cover under the terms of this policy will automatically cease at the expiry date on **your** certificate of insurance.

Eversure Limited will send **you** a renewal notice prior to the expiry of the **period of insurance** as shown on **your** certificate of insurance. The terms of **your** insurance cover and the premium rates may be varied by **us** at the renewal date. **we** will give **you** at least 21 days written notice before the renewal date should this happen.

#### **Making changes to your policy**

**Your** selected annual cover level cannot be changed midterm and can only be adjusted at the renewal date.

## Complaints Procedure

We aim to provide **you** with a first-class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

If your complaint relates to the sale of your policy:	If your complaint relates to your claim:
<p>CompareBreakdownCover, a trading name of Eversure Limited;</p> <p>Registered address:</p> <p>Eversure Limited Bury House, 1-3 Bury Street, Guildford, Surrey, GU2 4AW</p> <p>email: <a href="mailto:complaints@eversure.com">complaints@eversure.com</a></p> <p>Registered in England no.6751893. Authorised and regulated by the Financial Conduct Authority.</p> <p>If <b>your</b> complaint about the sale of <b>your</b> policy cannot be resolved by the end of the third working day Eversure will pass it to:</p> <p>Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ</p> <p>Telephone: 0345 218 2685 Email: <a href="mailto:customerrelations@ukgeneral.co.uk">customerrelations@ukgeneral.co.uk</a></p>	<p>If <b>you</b> have a complaint regarding the service offered by National Breakdown, please contact:</p> <p>National Breakdown The Old Clock House Odsal Road Bradford West Yorkshire BD61AQ</p> <p>Telephone: 01274 288 488</p> <p>Please supply <b>us</b> with <b>your</b> name, address, policy number and claim number where applicable and provide copies of any relevant documentation in order to help <b>us</b> to process <b>your</b> complaint.</p> <p>If <b>your</b> complaint about <b>your</b> claim cannot be resolved by the end of the third working day, National Breakdown will pass it to:</p> <p>Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ</p> <p>Telephone: 0345 218 2685 Email: <a href="mailto:customerrelations@ukgeneral.co.uk">customerrelations@ukgeneral.co.uk</a></p>
<p>If it is not possible to reach an agreement, <b>you</b> have the right to make an appeal to the Financial Ombudsman Service. This also applies if <b>you</b> are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. <b>You</b> may contact the Financial Ombudsman Service at:</p> <p>The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.</p> <p>Tel: 0300 123 9 123 Email: <a href="mailto:complaint.info@financial-ombudsman.org.uk">complaint.info@financial-ombudsman.org.uk</a></p> <p>The above complaints procedure is in addition to <b>your</b> statutory rights as a consumer. For further information about <b>your</b> statutory rights contact <b>your</b> local Citizens Advice Bureau.</p> <p>If <b>you</b> have purchased the insurance policy online, <b>you</b> may also raise <b>your</b> complaint via the EU Online Dispute Resolution Portal at <a href="http://ec.europa.eu/consumers/odr/">http://ec.europa.eu/consumers/odr/</a>. This will forward <b>your</b> complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling <b>your</b> complaint than if <b>you</b> contact the Financial Ombudsman Service directly.</p>	

### UK GENERAL INSURANCE LTD PRIVACY NOTICE

**We** are UK General Insurance Ltd, referred to as "**we/us/our**" in this notice. Our data controller registration number issued by the Information Commissioner's Officer is Z7739575. This privacy notice is relevant to anyone who uses **our** services, including policyholders, prospective policyholders, and any other individuals insured under a policy. **We** refer to these individuals as "**you/your**" in this notice. **We** are dedicated to being transparent about what **we** do with the information that we collect about **you**. **We** process your personal data in accordance with the relevant data protection legislation.

#### Why do we process your data?

The provision of **your** personal data is necessary for **us** to administer **your** insurance policy and meet our contractual requirements under the policy. **You** do not have to provide **us** with your personal data, but **we** may not be able to proceed appropriately or handle any claims if **you** decide not to do so.

#### What information do we collect about you?

Where **you** have purchased an insurance policy through one of **our** agents, **you** will be aware of the information that **you** gave to them when taking out the insurance. The agent will pass **your** information to **us** so that **we** can administer **your** insurance policy.

For specific types of insurance policies, for example when offering **you** a travel insurance policy, **we** may process some special categories of **your** personal data, such as information about **your** health.

**We** have a legitimate interest to collect this data as **we** are required to use this information as part of **your** insurance quotation or insurance policy with us. **We** may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.



### **UK General's full privacy notice**

This notice explains the most important aspects of how **we** use **your** data. **You** can get more information about this by viewing our full privacy notice online at <http://ukgeneral.com/privacy-notice> or request a copy by emailing **us** at [dataprotection@ukgeneral.co.uk](mailto:dataprotection@ukgeneral.co.uk). Alternatively, **you** can write to **us** at: Data Protection, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

### **GREAT LAKES INSURANCE SE INFORMATION NOTICE**

Personal Data provided in connection with this policy will be used and processed in line with the Information Notice. A copy of this is available at <https://www.munichre.com/en/service/privacy-statement/index.html>.

## **Your Right to Cancel**

If **you** decide that for any reason, this policy does not meet **your** insurance needs then please contact Eversure within 14 days from the day of purchase or the day on which **you** receive **your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, Eversure will then refund **your** premium in full.

**You** may cancel the insurance cover after 14 days by informing Eversure however no refund of premium will be payable.

**We** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document 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 accurate and complete answers to the questions Eversure asked.

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.

Where **our** investigations provide evidence of fraud or misrepresentation, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided Eversure with incomplete or inaccurate information. This may result in **your** policy being cancelled from the date **you** originally took it out and **we** will be entitled to keep the premium.

If **your** policy is cancelled because of fraud or misrepresentation, this may affect **your** eligibility for insurance with **us**, as well as other insurers, in the future.

***This policy is available in large print, audio, and Braille. Please contact Us on 01483 347355 and we will be pleased to organise an alternative version for you.***