

START 

RESCUE.CO.UK


POLICY SUMMARY

The following summary for **startrescue.co.uk** Breakdown Cover does not contain the full terms and conditions of your breakdown policy contract. For a full explanation of the terms and conditions, please refer to the main policy wording.





How to make a claim

If your vehicle breaks down please call our 24 hour Control Centre on **08450 948440**. If you are unable to make a connection, please contact us on **01206 714831**. Please have your return telephone number, policy number, vehicle registration and precise location available when requesting assistance. For assistance in mainland Europe please call us on **00 44 1206 714831**.

If your vehicle breaks down due to mechanical or electrical failure, which occurs during the course of a journey or at your home, service will be provided in accordance with the policy wording. We will provide cover for any breakdown and any costs involved with the roadside assistance or recovery to a local garage (excluding parts and labour) during the period of insurance and within the territorial limits detailed within the policy wording.

Features & Benefits	Additional notes (Please see policy terms & conditions for full details of the below)
<p> One Star Summary: Roadside/Recovery up to 10 miles</p>	<p>We will arrange and pay for your vehicle, you and up to 6 passengers to be recovered to the nearest garage able to undertake the repair, your home or original destination up to 10 miles from the scene of the breakdown.</p>
<p>Alternative Travel</p>	<p>We will pay up to £100 (maximum) towards the cost of alternative transport or car hire. We will also pay the cost of a single standard rail ticket for one person to return and collect the vehicle.</p>
<p>Emergency Overnight Accommodation</p>	<p>We will pay a maximum of £60 for a lone traveller or £40 per person for one night for you and up to 6 passengers. The maximum payment per incident is £240.</p>
<p>Message Service</p>	<p>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.</p>
<p>Caravans & Trailers</p>	<p>Maximum length 7 metres (23 feet) recovered with the vehicle if the vehicle cannot be repaired roadside.</p>
<p>Keys</p>	<p>Call out and mileage back to our recovery operator's base. All other costs incurred will be at your expense.</p>

Available for an additional premium

Features & Benefits	Additional notes (Please see policy terms & conditions for full details of the below)
 Two Star Summary: Roadside/Recovery	<p>Two Star cover must be indicated on the policy schedule. In addition to the benefits provided with One Star, your vehicle can be recovered nationwide.</p>
 Three Star Summary: Roadside/Recovery/Home	<p>Three Star cover must be indicated on the policy schedule. In addition to the cover provided with Two Star, your vehicle will be covered at your registered home address or within a one mile radius of your home address.</p>
 Four Star Summary: Roadside/Recovery/Europe	<p>Four Star cover must be indicated on the policy schedule.</p> <p>In addition to the cover provided with Two Star, your vehicle will also be covered in the following European countries:</p> <p>Countries & Territories Covered: Albania, Andorra, Austria, Balearics, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Canary Isles, Corsica, Croatia, Northern 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 Bosphorous) and Vatican City.</p> <p>If you break down on a European Motorway or major public road where private contractors are dispatched to assist you, we will pay a maximum of £60 towards the reimbursement of your costs. Please refer to the General Notes Relating to Europe in your Policy Wording.</p>
 Five Star Summary: Roadside/Recovery/ Home/Europe plus assistance following Theft, Vandalism and Illness.	<p>Five Star cover must be indicated on the policy schedule. In addition to the cover provided with Four Star, your vehicle will be covered at your registered home address or within a one mile radius of your home address.</p> <p>Cover extends to service being provided in the event of you being unable to continue your journey due to illness or injury, or if the vehicle registered under your name within the Policy Schedule, is rendered immobile due to theft or vandalism. In the event of illness, injury, theft or vandalism claims, alternative transport is provided up to the value of £1,000 on a pay and claim basis.</p>
Personal Cover	<p>Personal Cover must be indicated on the policy schedule. As well as the vehicle registered under your name being covered for any driver, any other vehicle in which you are travelling will be covered for breakdown and accident cover. Service will only be provided in accordance with the level of cover you have purchased, as indicated on your policy schedule and in accordance with the policy wording. To ensure Personal Cover extends to a vehicle in which you intend to travel, please refer to the General Notes section within the main policy wording for limitations and exclusions.</p> <p>To qualify for Personal Cover, you must register the main vehicle you drive with startrescue.co.uk. You must also pay the appropriate premium for the level of cover required. Personal cover is restricted to the UK only, but if you have purchased the appropriate level of cover, you will be covered in Europe (see Territorial Limits within the Policy Wording) in the vehicle registered under your name on the policy schedule.</p>

Significant Exclusions (For a full list of exclusions, please refer to the policy terms and conditions)

Additional notes <small>(Please see policy terms & conditions for full details of the below)</small>	Exclusion # in policy wording
The cost of parts, components or materials used to repair the vehicle.	5
The cost of alternative transport other than to your destination and a return trip to collect your repaired vehicle.	9
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.	12
Overnight accommodation or car hire charges if repairs can be carried out at or near the scene of the breakdown within an agreed time.	13
Vehicles running out of fuel.	15
Where service cannot be effected because the vehicle does not carry a serviceable spare wheel, aerosol repair kit, appropriate jack, or the locking mechanisms for the wheels are not immediately available to remove the wheels.	16
Any request for service if the vehicle is being used for motor racing, rallies, rental, hire, public hire, private hire, courier services or any contest or speed trial or practice for any of these activities.	18
Any damage to your vehicle or its contents whilst being recovered, stored or repaired and any liability arising from any act performed in the execution of the assistance services provided. 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 .	22
More than six callouts per policy per year.	31
Claims totalling more than £15,000 in any one year	32
Any claim within 24 hours of the time the policy is purchased	45

Your right to Cancel

This policy has a cooling off period of 14 days from the time you receive the policy terms and conditions. If you do not wish to continue with the insurance, we will provide a refund of premium paid, less a £10.00 administration fee. If you exercise your right to cancel, the policy will be regarded as not taken up, and cancelled from inception. You may cancel your policy after this period, but no refund of premium is available. Please call 0845 437 9690.

Policy Duration

This Policy does not exceed 12 months unless otherwise stated in the policy terms and conditions.

Choice of Law

This contract is governed by the laws of England and Wales and all communication will be conducted in English.

What to do if you have a complaint

Any enquiry or complaint you have regarding your policy should be addressed in the first instance to the policy administrator: startrescue.co.uk c/o Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex CO1 1UX. If you are still not satisfied, please write to the policy underwriter: The Customer Service Manager, Groupama Insurance Company Limited, One America Square, 17 Crosswall, London, EC3N 1LB. If you remain dissatisfied, short of court action, you have the right to ask The Financial Ombudsman Service to review your case provided the policy is not of commercial nature. The right to apply to the Ombudsman must be exercised within six months of the date of the Company's final decision. He can be contacted at the following address: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone: 0845 080 1800.

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

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. For claims against the insurers, 90% of the insurance claim is covered, with no upper limit. For compulsory classes of insurance, insurance arranging is covered for 100% of the claim, without any upper limit. For further information visit www.FSCS.org.uk.

Service Provider and Insurer

This service is provided on behalf of startrescue.co.uk by Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex CO1 1UX, Registered Company Number 3668383 and is underwritten by Groupama Insurance Company Limited, One America Square, 17 Crosswall, London, EC3N 1LB. Registered Company Number 995253.

Authorised and regulated by the Financial Services Authority.