



START 

RESCUE.CO.UK

VEHICLE RESCUE POLICY

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Please check **your** Policy Schedule to ensure **you** have the level of cover **you** need and read the following to help **you** use the service.

1. WHAT TO DO IF YOU BREAKDOWN

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 the following information ready to give to our Rescue Controller, who will use this to validate your policy.

1. **Your** return telephone number with area code.
2. **Your** policy number and **vehicle** registration.
3. The precise location of **your vehicle** (or as accurate as **you** are able 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 telephone 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 guard **your** safety at all times but remain with or nearby **your vehicle** until **our** recovery operator arrives. Once **our** recovery operator arrives at the scene please be guided by their safety advice.

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

2. YOUR COVER as shown in your Policy Schedule



One Star

Summary: Roadside/Recovery
up to 10 miles

If **your vehicle** breaks down due to **mechanical** or **electrical** failure or has been involved in an accident, which occurs during the course of a journey and more than a one-mile radius from **your** home, 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 a local garage (not including parts and labour) during the period of insurance and within the **Territorial Limits**.

The following service is provided with all levels of cover:

Roadside Assistance & Recovery

We will send help to the scene of the **breakdown** and arrange to pay call out fees and mileage charges needed to repair or assist with the **vehicle**. If, in the opinion of **our** 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 6 passengers to be recovered to the nearest garage within 10 miles from the scene of the breakdown, able to undertake the repair.

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 6 passengers to be transported to **your** chosen destination up to 10 miles from the scene of the breakdown.

Alternative Travel[†]

If **our** repairing recovery operator is unable to repair **your vehicle** within the same working day or a period agreed between **you** and **our** Rescue Controller, **we** will pay up to £100.00 (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. This service can only be used to complete a journey whilst **your vehicle** is being repaired a minimum of 20 miles away from **your** home address.

Emergency Overnight Accommodation[†]

If **we** decide to provide alternative accommodation **we** will pay a maximum of £60.00 for a lone traveller or £40.00 per person for one night for **you** and up to 6 passengers. The maximum payment per incident is £240.00.

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 group 1 hire car rate. **We** will only reimburse claims when **we** are in receipt of a valid invoice/receipt.

Caravans and Trailers

If **your vehicle** breaks down 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, **your** caravan/trailer will be recovered with **your vehicle** at no extra cost.

Keys

If **you** lose or break **your** keys **we** will pay the call out and mileage back to **our** recovery operator's base or **your** home if closer. All other costs incurred 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.

2. YOUR COVER (continued)



Two Star

Summary: Roadside/Recovery

If **you** have opted and paid for **Two Star** cover it includes the same benefits as **One Star** cover, with the addition of nationwide recovery to **your** home or original destination, whichever is nearer.



Three Star

Summary: Roadside/Recovery/Home

If **you** have opted and paid for **Three Star** cover, it includes all of the same benefits as **Two Star** cover, with the addition of Home Assistance. **Your vehicle** will be covered at **your** registered home address or within a one mile radius of **your** home address.



Four Star

Summary: Roadside/Recovery/Europe

If **you** have opted and paid for **Four Star** cover it includes the same benefits as **Two Star** cover with the addition of being covered in Europe.

We will provide service in a number of European countries where the maximum **duration** of any single trip does not exceed 90 days. Please ensure that **you** carry **your** V5 registration document with **you** during **your** journey. 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.

Countries covered by our insurance: -

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.

For assistance in Europe, call us on: 00 44 1206 714831

We will send help to the scene of the **breakdown** and arrange to pay call out fees and mileage charges needed to repair or assist with the **vehicle**. If, in the opinion of **our** 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 6 passengers to be recovered to the nearest garage able to undertake the repair.

If the vehicle cannot be repaired within 48 hours or any other time that **we** can agree, **we** will arrange for **your vehicle**, **you** and up to 6 passengers to be transported either to **your** home or original destination. During the 48 hours **we** will pay for the costs of alternative accommodation and alternative transport (to be agreed and authorised with **our** Rescue Controllers).

Please note: Any repairs undertaken by our Recovery Operators at their premises are provided under separate contract, which is between you and the garage. Multi vehicle policies must be registered to one address within the United Kingdom.

2. YOUR COVER (continued)



Five Star

Summary: Roadside/Recovery/
Home/Europe plus assistance
following Theft, Vandalism and Illness

Please note: Any repairs undertaken by our Recovery Operators at their premises are provided under separate contract, which is between you and the garage. Multi vehicle policies must be registered to one address within the United Kingdom.

If **you** have opted and paid for **Five Star** cover it includes the same benefits as **Four Star** cover with the addition of Home Assistance. **Your vehicle** will be covered at **your** registered home address or within a one mile radius of **your** home address.

Illness[†] - If **you** are unable to continue **your** journey due to illness or injury (a medical certificate will be required), provided none of **your** passengers are able to drive, **we** will provide an alternative driver to return the **vehicle** to **your** nominated destination. If **you** are unable to accompany **your vehicle**, **we** will provide alternative transport up to the value of £1000.00 on a pay and claim basis.

Theft and Vandalism[†] - If **your vehicle** is rendered immobile due to theft or vandalism, **we** will recover **your vehicle** to **your** home address or nominated garage within a five mile radius of the home address. Should this occur whilst **you** are one mile or more away from **your** home address, **we** will assist with alternative transport up to the value of £1000.00 on a pay and claim basis.

Accident Cover[†] - If **your vehicle** is involved in an **accident** rendering it immobile or illegal **we** will transport **your vehicle** to a nominated address within the United Kingdom. **We** will assist with alternative transport up to the value of £1000.00 on a pay and claim basis if **you** are on a journey more than one mile away from your home address.

Only one claim of up to £1000.00 will be paid per incident.

[†]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 group 1 hire car rate. **We** will only reimburse claims when **we** are in receipt of a valid invoice/receipt.

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 £60.00 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.

Personal Cover

If **you** have opted and paid for Personal Cover, 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. **You** must be with the **vehicle** at the time of the breakdown and when help arrives. 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 for limitations and exclusions.

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 limited to a maximum of 4 persons in any one household and all vehicles must be registered at the same address. 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**) in the vehicle registered under **your** name on the policy schedule.

3. GENERAL NOTES

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 6, stated within this policy. All costs (including an administration fee) must be paid for immediately by credit or debit card.

If **you** wish to use this service please call **08450 948440** and request the "pay on use service".

Change of Vehicle

Our policy only covers the **vehicle** registered on **our** database, therefore any change must be notified immediately either by fax, telephone, writing or email. Please include **your** policy number, the new registration, make, model and colour of **your vehicle** and the date you wish us 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.

Governing Law

English Law governs this insurance.

Language

We have chosen to use the English language in all documents and communication relating to this policy.

Definitions:

US, WE, OUR	means startrescue.co.uk/Call Assist Ltd
YOU, YOUR	the person named as 'the insured' in the schedule
VEHICLE	the vehicle(s) registered with startrescue.co.uk / Call Assist Ltd
BREAKDOWN	an electrical or mechanical failure to the vehicle , which immediately renders the vehicle immobile
ACCIDENT	a collision immediately rendering the vehicle immobile or unsafe to drive
TERRITORIAL LIMITS	means Great Britain, Northern Ireland, Scotland and Wales. Extended to certain European countries for Four and Five Star cover. Please refer to the section entitled Your Cover for details of the countries covered
DURATION	commences from the date of your departure from the UK and ceases upon your return to the UK for a period not exceeding 90 days

Exclusions applying to all sections unless otherwise stated:

This insurance does not cover the following: -

- a) Any caravan/trailer where the total length exceeds 7 metres (23 feet) and where it is not attached to the **vehicle** with a standard towing hitch.
- b) **Breakdowns** or **accidents** to the caravan or trailer itself.
- Vehicles** not registered with **us**.
- Vehicles** aged 16 to 19 years old for cover in the UK or **vehicles** over 10 years old for cover in Europe. Vans or commercial vehicles over 8 years old.
- Minibuses, limousines, motorhomes and cover in Europe for vans and commercial vehicles.
- The cost of any parts, components or materials used to repair the **vehicle**.
- Repair and labour costs other than half an hour roadside labour at the scene.
- Any costs or expenses not authorised by **our** Rescue Controllers.
- The cost of food, drinks, telephone calls or other incidentals.
- The cost of alternative transport other than to **your** destination and a return trip to collect **your** repaired **vehicle**.
- The cost of fuel, oil or insurance for a hire **vehicle**.
- Service if **you** already owe **us** money.
- 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**.
- Overnight accommodation or car hire charges if repairs can be carried out at or near the scene of the **breakdown** within an agreed time.
- Breakdowns** caused by failure to maintain the **vehicle** in a roadworthy condition including maintenance or proper levels of oil and water.
- Vehicles** running out of fuel.
- 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.
- Any request for service if the **vehicle** cannot be reached or is immobilised due to snow, mud, sand or flood or where the vehicle is not accessible or cannot be transported safely and legally using a standard transporter.
- 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.
- Overloading of the **vehicle** or carrying more passengers than it is designed to carry.
- Claims not notified and authorised prior to expenses being incurred.
- The charges of any other company (including police recovery) other than **our** Recovery Operator or of car hire or accommodation charges except those authorised by **us**.

3. GENERAL NOTES (continued)

22. 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**.
23. Direct or indirect loss, damage or liability caused by, contributed to or arising from: -
 - a) Ionising radiation or contamination by radioactivity from an irradiated nuclear fuel or from nuclear waste from the combustion of nuclear fuel.
 - b) The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component thereof.
 - c) Any results of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, military or usurped power.
24. Any false or fraudulent claims.
25. Failure to comply with requests by **us** or **our** Recovery Operators concerning the assistance being provided.
26. Fines and penalties imposed by courts.
27. Any charges where **you**, having contacted **us**, effect recovery or repairs by other means unless **we** have agreed to reimburse **you**.
28. Ferry and Toll charges outside of mainland UK.
29. Any claims relating to the following: -
 - a) **Vehicles** in excess of 3,500 kg (3.5 tonnes).
 - b) **Vehicles** more than 5.18 metres (17 feet) long, 1.905 metres (6 feet 3 inches) wide and 2.44 metres (8 feet) high.
 - c) Non standard, customised or modified **vehicles** unless declared and agreed with **us** prior to taking the insurance.
30. Any request for service where remedial action has not been taken within 2 working days following a previous **breakdown** or temporary repair being made, unless in transit between a temporary repair and a repairing garage.
31. More than six callouts per policy per year.
32. Claims totalling more than £15,000 in any one year.
33. Any cost recoverable under any other insurance policy that **you** may have.
34. Storage charges.
35. **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.
36. Assistance if the **vehicle** is deemed to be illegal, untaxed, uninsured, unroadworthy or dangerous to transport.
37. Recovery of the **vehicle** or **your** transport costs to return the **vehicle** to **your** home once it has been inspected or repaired.
38. Any cost that would have been incurred if no claim had arisen.
39. The cost of draining or removing contaminated fuel.
40. A request for service following any intentional or wilful damage caused by **you** to **your vehicle**.
41. Service where glass or windscreens have been damaged or broken as a result of an accident, theft or act of vandalism unless Five Star Cover has been purchased.
42. Any cover which is not specifically detailed within this policy.
43. Any claim where the **duration** of a single trip is planned to or subsequently exceeds 90 days.
44. The cost of any non standard, specialist equipment, required to manoeuvre or transport the **vehicle**.
45. Any claim within 24 hours of the time the policy is purchased

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 £60.00.
3. Repatriation to the UK within 48 hours of the original breakdown, regardless of ferry or tunnel bookings for the home bound 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.

General Conditions applying to all sections

1. **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.
2. The policy is not transferable.
3. The driver of the **vehicle** must remain with or nearby the **vehicle** until help arrives.
4. **We** can request proof of outbound and inbound travel dates.
5. **We** may cancel the policy by sending 7 days notice to **your** last registered address.
6. **We** may decline service if **you** have an outstanding debt with **us**.
7. **We** will only pay ferry and toll fees within the confines of the United Kingdom and Northern Ireland.
8. **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.
9. **Vehicles** unable to carry a serviceable spare wheel or an aerosol repair kit will be recovered to an appropriate local garage only. An excess of £40.00 must be paid immediately by credit card before assistance can be provided.

3. GENERAL NOTES (continued)

10. If **we** are able to repair **your vehicle** roadside, **you** must accept the assistance being provided and immediately pay for any parts supplied and fitted by debit or credit card.
11. If a call out is cancelled by **you** and a recovery operator has already been dispatched, **you** will lose a call out from your policy. **We** recommend **you** to 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 call outs.
12. **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 **our** Recovery Operators.
13. 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** registered address, of what action **we** have taken.
14. In the event **you** use the service and the fault 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.
15. 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.
16. **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.
17. If the **vehicle** is beyond economical repair **we** have the option to offer the market value of the **vehicle** to **you** and pay for alternative transport home.
18. **We** reserve the right to recover **your** immobilised **vehicle** in accordance with and subject to any legislation, which affects drivers' working hours.
19. The transportation of livestock (including dogs) will be at the discretion of the recovery operator. Alternative transport can be arranged but **you** will need to pay for this service immediately by credit or debit card.
20. 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.
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. This policy has a cooling off period of 14 days from the time **you** receive this information. 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.
23. **We** reserve the right to charge **you** for any costs incurred as a result of incorrect location details being provided.
24. Should **you** wish to contact **us**, write to:

startrescue.co.uk Customer Services, c/o Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex CO1 1UX.

Alternatively, we can be contacted by email at enquiries@startrescue.co.uk or facsimile on 01206 364268.

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 breakdown. As with any insurance, it does not cover all situations and you should read the terms and conditions of this policy to make sure that it meets your specific needs.

4. 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

Any enquiry or complaint you have regarding your policy should be addressed in the first instance to the policy administrator: startrescue.co.uk Customer Services, 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.

Please have ready the details of your policy and in particular your policy number, to help your enquiry to be dealt with speedily.

If you remain dissatisfied, short of court action, you:

a) 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.

b) can approach the Association of British Insurers for assistance. The address and telephone number of the London Headquarters of the Association are as follows: 51 Gresham Street, London EC2V 7HQ. Telephone: 020 7600 3333.

The Association can also be contacted at one of its regional offices for which the address and telephone numbers can be found in local telephone directories. If you write to or ring the London Headquarters, please direct your complaint to the Consumer Information Department.

Financial Services Compensation Scheme

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 startrescue.co.uk's behalf 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 9955253.

Call Recording

To help us provide a quality service, your telephone calls may be recorded.

Cover Levels:

- One Star = Roadside/Recovery up to 10 miles
- Two Star = Roadside/Recovery
- Three Star = Roadside/Recovery/Home
- Four Star = Roadside/Recovery/Europe
- Five Star = Roadside/Recovery/Home/Europe/Theft/Vandalism/Illness
- Personal = Optional upgrade with all Policies

Call Assist Ltd, Firm Reference Number 304838, and Groupama Insurance Company Limited, Firm Reference Number 202124, are authorised and regulated by the Financial Services Authority.

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