

BREAKDOWN POLICY - MAIN CHANGES DOCUMENT

We would like to inform you that due to the changes in our Terms and Conditions there is a new startrescue.co.uk policy wording.

This document is a record of the main changes to your Breakdown cover for the forthcoming policy period.

For your convenience, we have clearly noted where there is an increase or a decrease in the cover or benefit. We ask you to read through the list below to ensure that the amended startrescue.co.uk policy still meets your demands and needs.



Please find below a list of main changes where there is an increase in cover or benefit:

NEW Definition of Passengers

'Passengers' is a new definition that replaces previous references within the policy wording of '... up to 6 passengers...' and now reads as: 'All non-fare paying persons travelling with the vehicle at the time of the breakdown, up to the legal carrying capacity of the vehicle'.

NEW Benefit of Pre-Departure Cover (for Four and Five Star Policies Only)

Pre-Departure Cover is a new benefit added to our Four and Five Star covers. In the event of a breakdown within the territorial limits (UK), which occurs no more than 7 days prior to a pre-booked trip to the territorial limits (Europe), providing the vehicle cannot be repaired by your intended departure date and we are immediately notified of the breakdown, we will reimburse up to £500.00 towards one of the following:

- the rental of a hire vehicle which we deem is appropriate for your requirements for the purpose of carrying out your original trip within the territorial limits (Europe);
- the cost of rebooking your original sea or motorail crossing to the nearest available date, once the vehicle has been repaired.

NEW Benefit of Shipping of Spare Parts (for Four and Five Star Policies Only)

Shipping of spare parts is a new benefit added to our Four and Five Star covers. If it is more cost effective to do so, we will pay the reasonable cost of shipping replacement parts to the repairing garage within the territorial limits (Europe). You will be responsible for the cost of the spare parts; we will only arrange the shipping.

New Text Message Service

A new text message service is now available for the deaf, hard of hearing or speech impaired to report a breakdown. The number to use is 07537 404890.

Increased Scope of a Breakdown

The definition of a breakdown has been extended further than an electrical or mechanical failure to the vehicle or accident, which immediately renders the vehicle immobilised, and now also includes:

- lack of fuel;
- misfuel;
- flat battery; and
- puncture.

The new definition now reads as: 'An electrical or mechanical failure, lack of fuel, misfuel, flat battery, puncture to the vehicle or accident, which immediately renders the vehicle immobilised'.

Increased Labour Time at the Roadside

The amount of time that our Recovery Operator will spend providing assistance at the roadside has been doubled and has increased from 30 minutes to 60 minutes.

Increased Benefits for Alternative Travel in the Territorial Limits (UK)

The amount payable for Alternative Travel in the territorial limits (UK) has increased from £100.00 towards the cost of alternative transport or car hire to up to £250.00.

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Increased Benefits for Alternative Travel in the Territorial Limits (Europe)

The amount payable for the Alternative Travel in the territorial limits (Europe) has changed from one claim of up to £100.00 per incident, to up to £500.00 towards the reasonable cost of alternative transport, or a hire vehicle up to 1600cc to allow you to continue your trip. We will also pay up to £200.00 towards the reasonable cost of Alternative Travel for two people to return and collect the repaired vehicle.

Increased Benefits for Emergency Overnight Accommodation in the Territorial Limits (UK)

The amount payable for a lone traveller has increased from £60.00 to £150.00 towards the reasonable cost of overnight accommodation including breakfast, with a maximum payment of £500.00 per incident.

The amount payable for a vehicle carrying the driver and passengers has increased from £40.00 per person up to a maximum of 7 persons for one night, to £75.00 per person up to the legal carrying capacity of the vehicle, towards the reasonable cost of Emergency Overnight Accommodation including breakfast, with a maximum payment of £500.00 per incident.

Increased Benefits for Emergency Overnight Accommodation in the Territorial Limits (Europe)

The amount payable for a lone traveller has increased from £60.00 to £150.00 towards the reasonable cost of Emergency Overnight Accommodation including breakfast, with a maximum payment per incident increasing from £280.00 to £500.00.

The amount payable for a vehicle carrying the driver and passengers has increased from £40.00 per person up to a maximum of 7 persons for one night, to £75.00 per person up to the legal carrying capacity of the vehicle, towards the reasonable cost of Emergency Overnight Accommodation including breakfast, with a maximum payment per incident of £1000.00.

Assistance due to Snow, Mud, Sand, Water, Ice or a Flood

We have increased your cover by removing an exclusion which prevented assistance if you were immobilised due to snow, mud, sand, water, ice or a flood. You are now covered in these events and are entitled to Roadside Assistance and/or Recovery of up to 10 miles.



Please find below a list of main changes where there is a decrease in cover or benefit:

Set Figure Applied for a Cost of a Single Return Rail Ticket within Alternative Travel

In conjunction with the Alternative Travel benefit, the cost of a single rail ticket for one person to return to a vehicle that is being repaired a minimum of 20 miles away from your home address, now has a set figure of £150.00, instead of the unspecified cost of the single rail ticket for one person.

Criteria Defined for Eligibility of Emergency Overnight Accommodation in the Territorial Limits (UK)

In conjunction with the Emergency Overnight Accommodation benefit there is now a need to meet specific conditions to be eligible for this benefit and gain authorisation from one of our Rescue Co-ordinators, the conditions are:

- 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 the most cost effective option for us.

Defined Criteria of Towing Equipment for Caravans and Trailers

The standard towing hitch has been further detailed as a standard 50mm tow ball coupling hitch throughout the wording.

Decreased Coverage in the Territorial Limits (Europe)

The following countries are no longer included within our definition of territorial limits (Europe) for renewal customers or customers purchasing a new policy:

- Albania, Belarus, Macedonia, Moldova, Morocco, Serbia and Montenegro and Turkey (west of Bosphorus).

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The following countries are still included in the definition of territorial limits (Europe):

- Andorra, Austria, Balearics, 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, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Serbia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland and Vatican City.

SRBPMC062018