

MAIN CHANGES DOCUMENT

The purpose of this document is to notify you of some important changes to your Breakdown Insurance Policy and Legal Expenses and Uninsured Loss Recovery / Accident Assistance and Legal Protection Policy.

BREAKDOWN POLICY

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 the changes. 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:

New Benefit - Five Star Level of Cover – Theft /Break In Benefit†

The following new benefit has been added to our Five Star cover.

In the event of a theft (or attempted theft) of the insured vehicle or the contents contained in the insured vehicle during the trip, we will pay up to £200 in total under this policy, for immediate emergency repairs and/or replacement parts, which are necessary to place the insured vehicle in a secure condition to continue the trip. You must obtain a Police Report within 24 hours of the incident giving rise to a claim.

If the vehicle cannot be repaired the same working day, we will cover the cost of alternative transport up to the total value of £1,000 for you to continue your trip.

†Only one claim of up to £1000.00 will be paid per incident for alternative transport. 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 co-ordinator. The policy will only pay for a service 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. 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.

The specific exclusions applying to European Assistance for Theft/Break In Benefit:

- a) damage to paintwork or other cosmetic items;
- b) costs incurred following your return home;
- c) trips solely within the territorial limits (UK);
- d) the theft or attempted theft, if it occurred within 20 miles of your home address;
- e) anything mentioned in the General Exclusions.

Amendments to 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:-

- Bosnia and Herzegovina

The following countries are now included within our definition of Territorial Limits (Europe) for renewal customers or customers purchasing a new policy:

- Jersey
- Guernsey

The definition now reads:

Territorial Limits (Europe)

Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Guernsey, Hungary, Italy, Jersey, 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.

Amendments to Coverage in the Territorial Limits (UK)

The following countries are no longer included within our definition of Territorial Limits (UK) for renewal customers or customers purchasing a new policy:-

- Jersey
- Guernsey

The definition now reads:

Territorial Limits (UK)

Great Britain, Northern Ireland and for non-residents the Isle of Man.

Amended General Condition 19

Previously the vehicle must have been registered and ordinarily kept at an address within the Territorial Limits (UK) as defined within the policy wording.

This has changed and the vehicle must be registered and ordinarily kept at an address within Great Britain and Northern Ireland.

Amended General Condition 20

Previously the vehicle must have been located within Territorial Limits (UK) as defined within the policy wording, when cover was purchased and commenced.

This has changed and the vehicle must be located within Great Britain and Northern Ireland, when cover is purchased and commences.

Amended Ageas Privacy Notice

The Ageas Privacy Notice has been updated and now reads;

For the purposes of this notice only, the defined words we/us/our mean Ageas Insurance Ltd.

We are part of the Ageas group of companies. The details provided here are a summary of how we collect, use, share, transfer and store your information. For our full Privacy Policy please visit our website www.ageas.co.uk or contact our Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA or by emailing thedpo@ageas.co.uk.

Your insurance adviser will have their own uses for your personal information please ask your insurance adviser if you would like more information about how they use your personal information.

Collecting your information

We collect a variety of personal information about you such as your name, address, contact details, date of birth, credit history, criminal offences, claims information, financial details such as bank account and card details and IP address (which is a unique number identifying your computer). Where relevant, we will also collect special categories of personal information (which was previously known as sensitive personal information) such as details regarding your health.

We also collect information from a number of different sources for example: publically available sources such as social media and networking sites; third party databases available to the insurance industry; firms, loss adjudicators and/or suppliers appointed in the process of handling a claim.

Using your information

We collect your personal information and/or special categories of personal information because we need it to provide you with the appropriate insurance quotation, policy and price as well as to manage your policy such as handling a claim or issuing documentation to you. Our assessment of your insurance application may involve an automated decision to determine whether we are able to provide you with a quotation and/or the price. If you object to this being done, then we will not be able to provide you with insurance.

We will also use your information where we feel there is a justifiable reason for doing so for example: to prevent and detect fraud and financial crime (which may include processes which profile you); collecting information regarding your past policies; carrying our research and analysis (including profiling); and recording and monitoring calls.

Please note if you have given us such information about someone else, you would have confirmed that you had their permission to do so.

Sharing your information

We share your information with a number of different organisations which include, but are not limited to: other insurers; regulatory bodies; carefully selected third parties providing a service to us or on our behalf or where we provide services in partnership with them; fraud prevention and credit reference agencies and other companies, for example, when we are trialling products and services which we think may improve our service to you or our business processes.

Unless required to by law, we will never share your personal data without the appropriate care and necessary safeguards being in place.

Keeping your information

We will only keep your information for as long as is necessary to provide our products and services to you and/or to fulfil our legal, regulatory, tax and accounting obligations. We also keep your information for several years after the expiry of your policy in order to respond to any queries or concerns that may be raised at a later date with respect to the policy or handling of a claim. Please refer to our full Privacy Policy for more information.

Use and storage of your information overseas

Your information may be transferred to, stored and processed outside of the United Kingdom (UK). We or our service providers may use cloud based computer systems (i.e. network of remote servers hosted on the internet which process and store your information) to which foreign law enforcement agencies may have the power to access. However, we will not transfer your information outside the UK unless it is to a country which is considered to have sound data protection laws or we have taken all reasonable steps to ensure the third party has suitable standards in place to protect your information.

Your rights

You have a number of rights in relation to the information we hold about you. These rights include but are not limited to: asking for access to and a copy of your personal information; objecting to the use of your personal information or to an automated decision including profiling; asking us to correct, delete or restrict the use of your personal information; withdrawing any previously provided permission for the use of your personal information; and complaining to the Information Commissioner's Office if you object to the way we use your personal information.

Please note that there are times when we will not be able to delete your information. This may be as a result of fulfilling our legal and regulatory obligations or where there is a minimum statutory period of time for which we have to keep your information. If we are unable to fulfil a request, we will always let you know our reasons.

Legal Expenses and Uninsured Loss Recovery Policy / Accident Assistance and Legal Protection Policy

You were previously provided with a Legal Expenses and Uninsured Loss Recovery / Accident Assistance and Legal Protection Policy Free of Charge. We are no longer able to offer this product to you and it has been withdrawn as an available benefit for the forthcoming policy period. As a result of this, you will need to make alternative Legal Expenses Insurance arrangements to ensure that you remain protected in the future.