

START 

RESCUE.CO.UK

VEHICLE RESCUE POLICY

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## CONTENTS

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1. What to do if you break down	02
2. Your Cover	03
★ One Star - UK	03
★★ Two Star - UK	04
★★★ Three Star - UK	04
★★★★ Four Star - European	04
★★★★★ Five Star - European	05
Personal Cover	06
3. General Notes	06-12
4. Our promise to you	13

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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 BREAK DOWN

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

01206 785 999

If you are unable to make a connection, please contact us on:

0333 320 0975

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 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 guard **your** safety at all times 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.

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 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 behalf.

## 2. YOUR COVER as shown in your policy schedule



### One Star

Summary: Roadside/Recovery  
up to 10 miles

If **your vehicle** suffers a **breakdown** due to a mechanical or electrical failure or has been involved in an **accident**, which occurs more than a one-mile radius from **your home address**, service will be provided. **We** will provide cover as detailed below for any **breakdown** in accordance with the policy wording and the cover level **you** have chosen. Cover will apply during the **period of insurance** and within the **territorial limits (UK)**.

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 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: -

**Either:** Arrange and pay for **your vehicle**, **you** and up to 6 passengers to be recovered to the nearest garage which is able to 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 6 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 Travel†

If the **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 £280.00.

†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** 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, 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.

## 2. YOUR COVER

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### 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.

#### Nationwide Recovery

If **your vehicle** cannot be repaired within the same working day in accordance with **One Star** cover, **we** will arrange for **your vehicle, you**, and up to 6 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.



### Three Star

Summary: Roadside/Recovery/Home

If **you** have opted and paid for **Three Star** cover, cover, it includes all of the same benefits as **Two Star** cover, 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 **your home address** or at the roadside, **we** will arrange and pay for **your vehicle, you** and up to 6 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.



### 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 assistance within the **territorial limits (Europe)**.

**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.

For assistance in Europe, call us on: 00 44 1206 785 999

## 2. YOUR COVER

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 6 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 6 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)**. 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**).



### Five Star

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

If **you** have opted and paid for **Five Star** cover it includes all of the same benefits as **Four Star** cover with the addition of **Home Assist**, Theft and Vandalism, Illness, and Accident Cover.

**Illness<sup>†</sup>** - 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 cover the cost of an alternative driver to return the **vehicle** to **your** nominated destination. If **you** are unable to accompany **your vehicle**, we will provide alternative transport to the same destination as **your vehicle** up to the value of £1000.00 on a pay and claim basis.

**Theft and Vandalism<sup>†</sup>** - 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 cover the cost of alternative transport to the same destination as **your vehicle** up to the value of £1000.00 on a pay and claim basis.

**Accident Cover<sup>†</sup>** - If **your vehicle** is involved in an **accident** rendering it immobile or illegal we will transport **your vehicle** to a nominated address within the **territorial limits (UK)**. We will cover the cost of alternative transport to the same destination as **your vehicle** up to the value of £1000.00 on a pay and claim basis.

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

<sup>†</sup>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 £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.

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

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### 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** or **accident**. **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. 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 pay the appropriate premium for the level of cover required.

Personal Cover is limited to a maximum of 4 persons in any one household.

Personal Cover is restricted to the **Territorial Limits (UK)** only and cannot be purchased for our **Four** or **Five Star** policies, however, if cover is also required in the **Territorial Limits (Europe)**, Short Term European Cover for a nominated **vehicle** can be purchased from [startrescue.co.uk](http://startrescue.co.uk).

## 3. GENERAL NOTES

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### 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.

### Change of Vehicle

Unless Personal Cover has been purchased, **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.

### 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**.

### Multiple Vehicle Policies

Multiple **vehicle** policies must be registered to one address within the **territorial limits (UK)**.

### Definitions:

#### Accident

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

#### Breakdown

An electrical or mechanical failure to the **vehicle** or **accident**, which immediately renders the **vehicle** immobilised.

#### 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.

#### Home Address

The last known address recorded on **our** system where **your** **vehicle** is ordinarily kept.

#### Home Assist

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

#### Period of Insurance

The **duration** of this policy as indicated on **your** policy schedule for a period not exceeding twelve months.

#### Recovery Operator

The independent technician Call Assist Ltd appoints to attend **your** **breakdown**.

#### Rescue Controller

The telephone operator employed by Call Assist Ltd.

#### 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.

## 3. GENERAL NOTES

### 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)

Great Britain and Northern Ireland.

### Us, We, Our

startrescue.co.uk/Call Assist Ltd.

### Vehicle

The car(s), motorcycle(s), or van(s) registered with us.

### You, Your

The person named as 'the insured' in the policy schedule.

### Exclusions:

Applying to all sections unless otherwise stated:

This insurance does not cover 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** to the caravan or trailer itself.
2. Any **vehicle** which is not listed on **your** policy schedule as being eligible for **breakdown** cover with **us** unless Personal Cover has been purchased.
3. **Vehicles** over 10 years old at the date this policy inception for travel in the **Territorial Limits (Europe)**.  
Vans or commercial **vehicles** over 8 years old at the date this policy inception.
4. Minibuses, limousines, motorhomes, horseboxes.
5. Cover in the **Territorial Limits (Europe)** for vans and commercial **vehicles**.
6. The cost of any parts, components or materials used to repair the **vehicle**.
7. Repair and labour costs other than half an hour roadside labour at the scene.
8. Any costs or expenses not authorised by **our rescue controllers**.
9. The cost of food, drinks, telephone calls or other incidentals.
10. The cost of alternative transport other than to **your** destination and a return trip to collect **your** repaired **vehicle**.
11. The cost of fuel, oil or insurance for a hire **vehicle**.
12. Assistance following theft, illness, or vandalism unless Five Star cover has been purchased.
13. 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**.
14. 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.
15. **Breakdowns** caused by failure to maintain the **vehicle** in a roadworthy condition including maintenance or proper levels of oil and water.
16. **Breakdowns** caused by insufficient fuel.
17. 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.
18. 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.
19. 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.
20. Overloading of the **vehicle** or carrying more passengers than it is designed to carry.
21. Claims not notified and authorised prior to expenses being incurred.
22. 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**.
23. 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.
24. **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**.
25. 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.
26. Any false or fraudulent claims.
27. Failure to comply with requests by **us** or the **recovery operator** concerning the assistance being provided.
28. Fines and penalties imposed by courts.
29. Any charges where **you**, having contacted **us**, effect recovery or repairs by other means unless **we** have agreed to reimburse **you**.
30. Any claims relating to the following:
  - a) **Vehicles** exceeding 3,500 kg (3.5 tonnes) gross **vehicle** weight.
  - 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.
31. 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**.
32. More than six callouts in any one **period of insurance**.
33. Claims totalling more than £15,000 in any one **period of insurance**.
34. Any cost recoverable under any other insurance policy that **you** may have.
35. Storage charges.
36. **Vehicles** that are not secure or have faults with electric windows, sun



### 3. GENERAL NOTES

- roofs or locks not working, unless the fault occurs during the course of a journey and **your** safety is compromised.
37. Assistance if the **vehicle** is deemed to be illegal, untaxed, uninsured, unroadworthy or dangerous to transport.
  38. Recovery of the **vehicle** or **your** transport costs to return the **vehicle** to **your home address** once it has been inspected or repaired.
  39. Any cost that would have been incurred if no claim had arisen.
  40. The cost of draining or removing contaminated fuel.
  41. A request for service following any intentional or wilful damage caused by **you** to **your vehicle**.
  42. Service where glass or windscreens have been damaged.
  43. Any cover which is not specifically detailed within this policy.
  44. Any winching charges or 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.
  45. Any claim within 24 hours of the time the policy is purchased.
  46. Any **breakdown** that occurred before the policy commenced, the **vehicle** was placed on cover, or before the policy was upgraded.

#### 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.

#### General Conditions applying to all sections

1. 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.
2. **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.
3. The policy is not transferable.
4. The driver of the **vehicle** must remain with or nearby the **vehicle** until help arrives.
5. **We** can request proof of outbound and inbound travel dates.
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 of Great Britain 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. 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.
10. 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** 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.
11. **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**.
12. 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.
13. 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.
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. 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.
17. **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**.
18. 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.
19. 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.
20. 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.
21. **We** reserve the right to charge **you** for any costs incurred as a result of incorrect location details being provided.
22. **Your vehicle** must be registered to and ordinarily kept at an address within the **territorial limits (UK)**.
23. **Vehicles** must be located within the **territorial limits (UK)** when cover is purchased and commences.

### 3. GENERAL NOTES

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Should you wish to contact us, we can be contacted by:

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

Email: [enquiries@startrescue.co.uk](mailto:enquiries@startrescue.co.uk)

Telephone: 01206 655000

Facsimile: 01206 364268

#### Automatic Renewal Protection

Where Automatic Renewal Protection is available and **you** have selected to renew **your** policy using this method, **your** policy will automatically renew when it is due to expire. This protects **you** to ensure that there is no break in insurance cover.

**You** can choose to opt in or out of Automatic Renewal Protection at any time during the **period of insurance** by calling **our** Customer Services Department, or changing the settings online within the Customer Lounge.

**We** will notify **you** at least 21 days before **your** policy is due to expire of any changes to **your** cover, the renewal premium and the Terms and Conditions of the policy.

To automatically renew **your** policy, **your** previous year's card payment details will be stored by **our** Secure Payment Provider and processed in accordance with the Automatic Renewal Protection process detailed within this wording. Payment for **your** renewal will be taken from **your** card up to 2 days before the policy is due to expire. By choosing this method of renewal, **you** understand that it is **your** responsibility to ensure that **you** keep us up to date with valid card payment details and that there are sufficient funds available to pay for the automatic renewal of **your** policy. Failure to do so will mean that **your** policy will not renew, cover will expire and **you** will not be entitled to any service under this policy.

If **you** have not chosen the Automatic Renewal Protection process, **you** will need to contact **our** Customer Services Department or log in online to our website's Customer Lounge to renew **your** policy.

#### Cancellation Rights

If **we** have reason to believe this policy is not being used in the spirit it was designed for or it becomes apparent there is a **breakdown** in the relationship between **us** and **you**, **we** may cancel the policy by sending 7 days notice to **your** home address. In such situations, providing no claim has been made, **we** will refund the unexpired portion of **your** premium.

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, providing no claim has been made.

**You** may cancel **your** policy after the 14 day cooling off period but no refund of premium is available.

A refund of premium is not available if the **period of insurance** of the policy is for a period of less than one month.

Please call 01206 655 000. If **you** are unable to make a connection, please contact **us** on 0333 3202076.

#### 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 need.

## 3. GENERAL NOTES

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### Your Personal Information

We (defined in the Policy Wording as startrescue.co.uk which is a trading style of Call Assist Ltd) collect and maintain personal information in order to administer this Policy and provide the services detailed within this Policy Wording.

This Policy is underwritten by Ageas Insurance Limited who is part of the Ageas group of companies and who acts as independent Data Controller in its own right. Its purpose for collecting, using, sharing, transferring and storing your information differs from our purposes, so make sure that you read the summaries of both Privacy Policies below with care.

Please note that all personal data that is held by the Data Controllers is safeguarded with appropriate levels of security and in accordance with prevailing Data Protection Legislation which includes the Data Protection Act 1998, the General Data Protection Regulation (EU) 2016/679 (the GDPR) and all other Applicable Laws and any successor or replacement legislation relating to the processing of personal data.

### Full Privacy Policy

The details provided here are only a summary of how **we** and Ageas collect, use, share, transfer and store **your** information.

For **our** full Privacy Policy please follow this link - <https://www.startrescue.co.uk/info/privacy>. Enquiries in relation to data held by **us** should be directed to the Data Protection Officer, Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex CO1 1UX or by emailing [DPO@call-assist.co.uk](mailto:DPO@call-assist.co.uk).

For Ageas full Privacy Policy please follow this link – [www.ageas.co.uk/legal/privacy-policy](http://www.ageas.co.uk/legal/privacy-policy). Enquiries in relation to data held by them should be directed to the Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA or by emailing [thedpo@ageas.co.uk](mailto:thedpo@ageas.co.uk).

### Our Privacy Policy

### Sharing your information

**We** will only share **your** information in the following circumstances:

- it has been authorised by **you**;
- it is with regulatory bodies, including but not limited to the Financial Conduct Authority (“FCA”), Financial Services Authority (“FSA”), and the Financial Services Commission (“FSC”);
- it is with fraud prevention and credit reference agencies;
- it is required by law;
- it is provided to **Recovery Operators** or other suppliers as required to fulfil **our** contractual and legal obligations in this Policy Wording and in which case **your** personal data will be limited to the minimum ordinarily required for service provision only: additionally, these suppliers will only be able to use **your** data to provide the specific services described in this Policy.

### Your rights

Under the terms of Data Protection Legislation, **you** have a number of rights in relation to the information **we** hold about **you**:

- the right to ask for a free copy of any personal data **we** hold about **you**;
- the right to ask for correction of any inaccurate information held;
- object to the use of **your** personal data for direct marketing;
- withdraw any permission **you** have previously given to **us** to process **your** personal data;
- complain to the Information Commissioner’s Office if **you** are not satisfied with **our** use of **your** data;
- ask for your personal data to be deleted from our system/database. Please note that there are times when we will not be able to delete your data. This may be as a result of us 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.

Should **you** wish to exercise any of **your** rights under the Data Protection Legislation, please direct **your** enquiry to the Data Protection Officer, Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex CO1 1UX; email [DPO@call-assist.co.uk](mailto:DPO@call-assist.co.uk).

## 3. GENERAL NOTES

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### Collecting your information

When you apply for **breakdown** cover with us, we will collect a variety of information about you including your personal data such as your name, address, contact details, date of birth and IP address (which is a unique number identifying your computer). Where relevant, we will also collect special categories of data (sensitive data) about you such as details regarding your health.

We will 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; and firms, loss adjusters and/or suppliers appointed in the process of handling a claim.

### Using your information

The main reason we collect your personal and/or special categories of data is because we need it to provide you with the appropriate policy quotation as well as to manage your policy which may include handling a claim or issuing documentation to you. Our assessment of your policy application may also involve an automated decision to determine whether we are able to provide you with a quotation. If you object to your data being processed by automated decision-making, then we will not be able to provide you with a **breakdown** cover.

We will also use your data where we feel there is a justifiable reason for doing so for example: to collect information regarding your past policies; carry out research and analysis (including profiling); and record and monitor calls.

We would also like to stay in contact with you, and will therefore send marketing communications to you but only where you have given us specific consent to do so.

### Keeping your information

Your data is considered to be an important asset to us and as such we make every effort to ensure the necessary measures are in place to prevent unauthorised or inappropriate access, use, modification, disclosure or destruction.

Measures we take to keep your data secure include, but are not limited to:

- making regular backups of files;
- protecting file servers and workstations with virus scanning software;
- using a system of passwords so that access to data is restricted;
- allowing only authorised staff into certain computer areas;
- using data encryption techniques to code data when in transit;
- ensuring that staff are only given sufficient rights to any systems to enable them to perform their job function.

### Use and storage of your information

We will only keep your data for as long as is necessary to provide our products and services to you and/or to fulfil our legal and regulatory obligations.

Your data may be transferred to, stored or processed outside the European Economic Area (EEA) - see [startrescue.co.uk](http://startrescue.co.uk) online Privacy Policy for full details. We will not transfer your information outside the EEA unless it is to a country which is considered to have equivalent data protection laws or where we have taken all reasonable steps to ensure the recipient company has suitable standards in place to protect it.

### Ageas Privacy Notice

#### Collecting your information

Ageas will collect a variety of information about you including your personal data such as your name, address, contact details, date of birth and IP address (which is a unique number identifying your computer). Where relevant, Ageas will also collect special categories of data (sensitive data) about you such as details regarding your health, credit history and/or criminal convictions.

Ageas will also collect data 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.

## 3. GENERAL NOTES

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### Using your information

The main reason Ageas collects **your** personal and/or special categories of data is because it is needed to provide **you** with the appropriate insurance quotation, policy and price as well as to manage **your** policy which includes handling a claim or issuing documentation to **you**. The assessment of **your** insurance application may involve an automated decision to determine whether Ageas is able to provide **you** with a quotation and/or the price. If **you** object to this being done, then Ageas will not be able to provide **you** with insurance.

Ageas will also use **your** information where it feels there is a justifiable reason for doing so for example: to collect information regarding **your** past policies; carry out research and analysis (including profiling); and record and monitor calls.

There might be situations where Ageas will only use **your** information if **you** have given them permission such as using or collecting special categories of data. If **you** have given Ageas such information about someone else, **you** would have confirmed that **you** had their permission to do so.

### Sharing your information

Ageas will 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 Ageas or on its behalf; fraud prevention and credit reference agencies and other companies, for example, when Ageas is trialling products and services which Ageas thinks may improve its service to **you** or its business processes.

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

### Keeping you information

Ageas will only keep **your** information for as long as is necessary to provide its products and services to **you** and/or to fulfil its legal and regulatory obligations.

### Use and storage of your information overseas

**Your** information may be transferred to, stored and processed outside the European Economic Area (EEA) - see Ageas' online Privacy Policy for full details. Ageas will not transfer **your** information outside the EEA unless it is to a country which is considered to have equivalent data protection laws or where Ageas has taken all reasonable steps to ensure the recipient company has suitable standards in place to protect it.

### Your rights

**You** have a number of rights in relation to the information Ageas holds about **you**. These rights include but are not limited to: the right to request a copy of the personal data Ageas holds about **you**; object to the use of **your** personal data; withdraw any permission **you** have previously provided; and complain to the Information Commissioner's Office if **you** are not satisfied with Ageas' use of **your** information. Please note that there are times when Ageas will not be able to delete **your** data. This may be as a result of Ageas fulfilling its legal and regulatory obligations or where there is a minimum statutory period of time for which Ageas has to keep **your** information. If Ageas is unable to fulfil a request, Ageas will always let **you** know its reasons.

## 4. OUR PROMISE TO YOU

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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 complaint you have regarding your policy should be addressed to the policy administrator:

Customer Services, Call Assist Limited, Axis Court, North Station Road, Colchester, Essex CO1 1UX.

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

### We promise to:

- acknowledge your complaint within five working days of receiving it;
- have your complaint reviewed by a senior member of staff;
- tell you the name of the person managing your complaint when we send our acknowledgement letter; and
- respond to your complaint within 20 working days. If this is not possible for any reason, we will write to you to let you know when we will contact you again.

If you remain dissatisfied, short of court action, you can 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. The Financial Ombudsman Service can be contacted at the following address:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

By telephoning: 0800 023 4567 or 0300 123 9123.

Or by visiting: [www.financial-ombudsman.org](http://www.financial-ombudsman.org).

### 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.

Further information about the compensation scheme arrangements is available from the FSCS by telephoning 0800 678 1100 or by visiting [www.fscs.org.uk](http://www.fscs.org.uk).

### Service Provider and Insurer

This service is provided on [startrescue.co.uk](http://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 Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA, Registered Company Number 354568 (Home State: United Kingdom).

### 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 = Available for One, Two and Three Star cover levels only

Call Assist Ltd, Firm Reference Number 304838, is authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited, Firm Reference Number 202039, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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