

START 
RESCUE.CO.UK

BREAKDOWN REPAIR
INSURANCE - POLICY
SUMMARY

This policy summary does not contain the full terms and conditions of the contract, which can be found in the policy document GP02316.

INSURER AND ADMINISTRATION PROVIDERS

Pinnacle Insurance plc is the underwriter of this policy. Pinnacle Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

startrescue.co.uk is the administration provider for general policy enquiries, amendments, cancellations and complaints on behalf of Pinnacle Insurance plc. startrescue.co.uk is a trading style of Call Assist Limited. Call Assist Limited is authorised and regulated by the Financial Conduct Authority.

startrescue.co.uk Warranty Claims is the administration provider for claims enquiries and complaints on behalf of Pinnacle Insurance plc.

ELIGIBILITY

Your vehicle can only be considered as the insured vehicle under this policy if it:

- is less than 10 years old at the start date;
- has covered less than 100,000 miles at the start date;
- is a car or light commercial vehicle (LCV) weighing less than 3,500 kg Gross Vehicle Weight (GVW). This does not include scooters, motorcycles, buses, coaches, LCVs greater than 3,500 kg GVW, trucks, heavy goods vehicles (HGVs) or taxis;
- has been serviced within the 12 month period prior to the start date; and
- is taxed, insured and has a valid MOT test certificate in accordance with United Kingdom law and maintained in a safe and roadworthy condition and serviced in line with the manufacturer's recommendations during the period of insurance.

You must also have startrescue.co.uk breakdown cover in relation to the insured vehicle throughout the term of this policy.

The tables below provide you with basic details of your Breakdown Repair Insurance policy which is designed to help with the repair costs for parts and labour required after the breakdown of an insured vehicle.

MAIN FEATURES/BENEFITS OF BREAKDOWN REPAIR INSURANCE	POLICY REFERENCE
<p>Breakdown Repair Insurance pays towards the cost of repairs/replacements of the insured part(s) following their mechanical or electrical failure for which you have received assistance under the terms of your breakdown cover:</p> <p>In order for your cover to apply, the insured vehicle must as a result of the breakdown or failure:</p> <ul style="list-style-type: none"> • have been attended by a vehicle rescue operator; and • need the repair or replacement of the insured part(s) to enable the journey to be resumed or, if applicable, commenced safely. <p>For a list of parts covered, please refer to your policy document.</p>	Section 4
SIGNIFICANT EXCLUSIONS OR LIMITATIONS OF BREAKDOWN REPAIR INSURANCE	POLICY REFERENCE
<ul style="list-style-type: none"> • your cover is limited to a claim limit of £500 (including VAT) per paid claim, subject to a £25 excess (maximum amount payable per claim £475.00 (including VAT)); • you are limited to five paid claims per period of insurance; • your vehicle is covered in the United Kingdom for breakdowns as the result of mechanical or electrical failures only; • if you change the insured vehicle, you will not be able to make a claim for 14 days after the notification date; • this policy does not cover exhaust systems, wheels and tyres, sunroof motors and mechanisms, lights and bulbs, faulty connections, electric window mechanism (mechanical and electrical), air conditioning components, speedometers and odometers, audio equipment and aerials, batteries, car phones, all body parts, locks and keys, ignition locks and barrels are excluded unless specifically listed as covered, all windows, paint, trim, upholstery, cosmetic finishes, folding roof motors, frame and fabric, fuel gauge; worn out clutch/friction materials, surfaces or release bearings; discs, brake pads or brake shoes; • any other damage that is indirectly caused by the mechanical or electrical failure of an insured part which led to your claim, unless specifically stated as covered in this policy; and • storage charges for the insured vehicle. <p>For full list of which parts and what is not covered, please refer to your policy document.</p>	Sections 4, 5, 7 and 8
CONTACT DETAILS	POLICY REFERENCE
<p>For sales, general policy enquiries, amendments, cancellations and complaints:</p> <p>Please contact your policy administrator at:</p> <p>Customer Services, startrescue.co.uk c/o Call Assist Limited Axis Court, North Station Road, Colchester CO1 1UX Telephone: 01206 714808</p> <p>Or, log on to: www.startrescue.co.uk</p> <p>For claims enquiries and claims complaints:</p> <p>Please contact: startrescue.co.uk Warranty Claims c/o Warranty Direct Limited Quadrant House, 20 Broad Street Mall, Reading RG1 7QE Telephone: 0333 320 2495</p>	Section 1
YOUR RIGHT TO CANCEL	POLICY REFERENCE
<p>You may cancel this cover within 14 days of receiving it ("cooling-off period"). If you have not made a claim under this policy your policy will be cancelled and any premium(s) paid will be refunded.</p> <p>Outside the "cooling-off" period - if you cancel outside the initial 14 day "cooling-off period", in view of the small amount of premium and the immediate risk that Pinnacle Insurance plc accepts, no refund is payable.</p> <p>To cancel, please use the contact details as set out in Section 1 of the policy.</p>	Section 10

OUR RIGHT TO CANCEL	POLICY REFERENCE
<p>We may cancel cover immediately where there is evidence of dishonesty or exaggerated behaviour by you (or someone acting on your behalf) or where you have misrepresented or when asked, failed to disclose something at the time of application which would have caused the cover to be declined.</p>	<p>Section 11</p>
PREMIUMS	POLICY REFERENCE
<p>You will pay the premium and, subject to the terms and conditions of the policy, be covered for the period of insurance as shown in your schedule. You must pay the premium on or before the start of the period of insurance for this policy to be valid.</p>	<p>Section 12</p>
TERMS AND CONDITIONS	POLICY REFERENCE
<p>Pinnacle Insurance plc may vary or waive the terms and conditions of this policy. This may be to:</p> <ul style="list-style-type: none"> • improve your cover; • comply with any applicable laws or regulations; or • correct any typographical or formatting errors that may occur. <p>You will be given at least 30 days' written notice of any alteration to the terms and conditions of cover under this policy unless the change is due to legislative, tax or regulatory requirements.</p> <p>Such changes may have the effect of increasing or reducing the cover previously provided under this policy. If you do not wish to continue your cover you can cancel as set out in Section 10 "Your right to cancel".</p>	<p>Section 13</p>
WHEN DOES THIS INSURANCE END?	POLICY REFERENCE
<p>This policy and all benefits will automatically end on the expiry of 12 months from the start date, the date you or Pinnacle Insurance plc cancel your insurance as set out under the terms of your policy or the date your startrescue.co.uk breakdown cover ends (unless both Breakdown Cover and Breakdown Repair Insurance are renewed), whichever happens first.</p>	<p>Sections 10, 11 and 14</p>
CLAIMS	POLICY REFERENCE
<p>Please contact startrescue.co.uk Warranty Claims, using the contact details as set out in Section 1 of the policy.</p> <p>For full details of how to claim please refer to your policy document.</p>	<p>Section 15</p>
COMPENSATION	POLICY REFERENCE
<p>Pinnacle Insurance plc is covered by the Financial Services Compensation Scheme (FSCS). If Pinnacle Insurance plc is unable to meet its liabilities to you, you may be entitled to compensation from the FSCS. Further information is available from their website: www.fscs.org.uk</p>	<p>Section 16 (i)</p>
ENQUIRIES AND COMPLAINTS	POLICY REFERENCE
<p>Step 1: Please use the contact details as set out in Section 1 of the policy.</p> <p>Step 2: If your complaint is not resolved to your satisfaction, you may be entitled to complain to:</p> <p>The Financial Ombudsman Service. Exchange Tower, Harbour Exchange Square, London E14 9SR</p> <p>Telephone: 0300 123 9 123 or 0800 023 4567 E-mail: complaint.info@financial-ombudsman.org.uk Website: www.financial-ombudsman.org.uk</p>	<p>Section 17</p>