

The following summary does not contain the full terms and conditions of your breakdown policy contract. For a full explanation of the terms and conditions, please refer to the main policy wording.

How to make a claim

If your vehicle breaks down please call our 24 hour Control Centre on **0845 260 9910**. Please have your return telephone number, policy number and precise location available when requesting assistance.

If your vehicle breaks down due to mechanical or electrical failure, which occurs during the course of a journey and more than a one-mile radius from your home, service will be provided in accordance with the policy wording. We will provide cover for any breakdown 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 detailed within the policy wording.

Features & Benefits	Additional notes – Please see policy terms & conditions for full details of the below.
Roadside Assistance & Nationwide Recovery	We will arrange and pay for your vehicle, you and up to 6 passengers to be recovered to the nearest garage able to undertake the repair, your home or original destination.
Alternative Travel	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.
Emergency Overnight 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.
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.
Caravans & Trailers	Maximum length 7.0104 metres (23 feet) recovered with the vehicle if the vehicle cannot be repaired roadside.
Keys	Call out and mileage back to our recovery operator's base. All other costs incurred will be at your expense.

Significant Exclusions – For a full list of exclusions, please refer to the policy terms and conditions	Exclusion number in policy wording
The cost of parts, components or materials used to repair the vehicle.	4
The cost of alternative transport other than to your destination and a return trip to collect your repaired vehicle.	8
The recovery of the vehicle and passengers if repairs can be carried out at or near the scene of the breakdown within a reasonable time. If recovery takes effect we will only recover to one address in respect of any one breakdown.	11
Overnight accommodation or car hire charges if repairs can be carried out at or near the scene of the breakdown within an agreed time.	12
Vehicles running out of fuel.	14
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.	15
Any request for service if the vehicle is being used for motor racing, rallies, public hire, private hire, courier services or any contest or speed trial or practice for any of these activities.	17
Any damage to your vehicle or its contents whilst being recovered, stored or repaired and any liability or consequential loss arising from any act performed in the execution of the assistance services provided.	21
More than six callouts per policy per year.	30
Claims totalling more than £15,000 in any one year.	31

Your right to Cancel – Please see policy terms and conditions for full details.

This policy has a cooling off period of 14 days from the time you receive the policy terms and conditions. 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.

Policy Duration

This Policy does not exceed 12 months unless otherwise stated in the policy terms and conditions.

Choice of Law

This contract is governed by the laws of England and Wales and all communication will be conducted in English.

What to do if you have a complaint

Any enquiry or complaint you have regarding your policy should be addressed in the first instance to the policy administrator: 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 Chairman and Chief Executive, Groupama Insurance Company Limited, 24 – 26 Minories, London, EC3N 1DE. If you remain dissatisfied, short of court action, you 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.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the 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. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For further information visit www.FSCS.org.uk

Service Provider and Insurer

This service is provided 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, 24 – 26 Minories, London, EC3N 1DE, Registered Company Number 995253. Authorised and regulated by the Financial Services Authority.

MAPS Legal Assistance

Motor Accident Protection Services Limited t/a MAPS Legal Assistance, incorporated in the UK, company number 3105784, at Rufford House, 52 Bath Street, Southport PR9 0DH is authorised and regulated by the Financial Services Authority, firm No. 304973 and is a member of the Financial Services Compensation Scheme and Financial Ombudsman Service.