

# Summary of Cover

This document provides the main points relating to your breakdown membership so please also read the Breakdown Terms and Conditions, together with your Schedule of Cover, to ensure you are happy with the policy you have purchased.

## Type of Cover Provided

Breakdown Assistance and Recovery for motor vehicles 24 hours a day, 365 days a year. Please see your Schedule of Cover for the level of cover and type of membership you have taken out.

## Period of Cover

This policy is valid between the inception and renewal date as stated in your Schedule of Cover.

## Eligible Vehicles

- Only vehicles registered on the policy are covered unless a personal membership has been purchased
- Vehicles originally manufactured with 7 seats or less

## Significant Features and Benefits

- Up to six callouts in any one year of cover
- Up to one hours assistance at the roadside, and if you have paid the additional premium up to one hours labour at your home address
- If necessary and provided you have paid for the service we can recover you, the vehicle and passengers to a nearby garage
- If repairs cannot be carried out within 24hours we will recover your vehicle to either your home, original destination or we may authorise up to £100 for car hire, alternative accommodation or onward travel providing you have paid for the service

## Significant Exclusions or Unusual Limitations

For a full list of exclusions please see the Breakdown Cover Terms and Conditions. However, the main exclusions are:

- If applicable, the membership excess as shown on your Schedule of Cover
- Faults that occurred prior to the commencement of your cover
- Fraudulent claims
- The first £40 of any claim made within 72 hours of cover being purchased
- Claims caused by careless or deliberate acts
- Cost of replacement parts
- Running out of fuel (unless caused by a mechanical or electrical failure)
- Vehicles that have not been maintained correctly
- Vehicles in an un-roadworthy condition
- Winching or specialist recovery equipment charges
- Vehicles with a laden weight in excess of 3,500 kg (3.5 tonnes)
- Vehicles more than 5.18 metres (17 feet) long, 1.905 metres (6 feet 3 inches) wide and 2.44 metres (8 feet) high
- Vehicles with modifications which affect our ability to assist in the normal roadside repair or recovery of your vehicle, unless declared and agreed with us prior to taking the cover and declared at the time of notifying an incident

## Making a Claim

In the event of a breakdown or accident please call **0845 203 4700** (01423 535 786) for 24 hour assistance.

## Cancelling your Policy

This cover has a cooling off period of 14 days from the time your cover details are sent to you. If you do not wish to continue with the cover, we will provide a refund of premium paid, less a £15.00 administration fee. If you exercise your right to cancel, the cover will be regarded as not taken up, and cancelled from inception. You may cancel your cover after this period, but no refund of premium is available.

## Making a Complaint

If you are not satisfied with the service we have provided then please write to Customer Service Department, Rescuemycar.com, NCI, 4th Floor, Clarendon House, Victoria Avenue, Harrogate, North Yorkshire, HG1 1JD

The full complaints procedure is detailed in the Breakdown Cover terms and conditions document.