



(Up to 3.5T) Road Rescue Policy

STATUS DISCLOSURE

This policy is administered by Auto Legal Protection Services Limited (ALPS).

ALPS registered address is Sunnyside Mill, Highfield Road, Congleton, CW12 3AQ and company registration number is 3676991.

ALPS is authorised and Regulated by the Financial Conduct Authority (FCA) (FCA register number 300906).

This policy is underwritten by Astrenska Insurance Limited which is authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FCA Register Number 202846).

You can check this on the FCA's register by visiting the website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

Benefits and services under this policy are provided by Intana, a trading style of Collinson Insurance Services Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN. Our registered Head Office is located at Cutlers Exchange, 123 Houndsditch, London, EC3A 7BU. Registered in England and Wales No. 00758979. Collinson Insurance Services Limited is authorised and regulated by the Financial Conduct Authority.

This insurance is governed by the laws of England and Wales.

IMPORTANT INFORMATION

This document sets out the terms and conditions of **Your** cover and it is important that **You** read it carefully. There are different levels of cover available. The cover **You** hold will be set out in the accompanying policy schedule. If changes are made, these will be confirmed to **You** separately in writing.

Each section of cover explains what is and is not covered. There are also general exclusions (things that are not included) that apply to all sections of the cover, and there are general conditions that **You** must follow for the policy to work.

CANCELLATION

If **You** find that this cover does not meet **Your** needs, please contact ALPS on 01260 241555 within 14 days of receiving this document and they will arrange for **Us** to cancel this policy. **You** will receive a refund of **Your** premium provided **You** have not made any claims.

If **You** cancel this policy after 14 days, no premium will be refunded.

If **You** fail to satisfy the terms of **Your** policy, **We** may choose to cancel it by giving **You** 14 days written notice of cancellation to the last address **You** provided

Us with. Examples of when **We** might do this includes **You** not paying a Premium instalment when due, **Us** discovering that **Your Vehicle** is no longer eligible for cover, etc.

If **We** cancel **Your** policy, provided there have been no claims, **You** will receive a pro rata refund for the unexpired period of **Your** policy. No refund will be allowed if **You** have made any claims during the current period of insurance.

MEANING OF WORDS

Wherever the following words and phrases appear in bold in this document, they will always have the following meanings.

We, Us, Our

Astrenska Insurance Limited. Registered in England No. 1708613. Registered Office: Cutlers Exchange, 123 Houndsditch, London EC3A 7BU
Services are provided by Intana, a trading style of Collinson Insurance Services Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN. In the Data Protection Act and Alternative format sections of this policy '**We**' also means ALPS.

Vehicle Policy

The eligible **Vehicle(s)**, details of which have been supplied to **Us**, normally kept at the Policyholder's address shown on the policy schedule.

You, Your, Driver

Respectively, the policyholder(s) named on the schedule or any person driving an insured **Vehicle**, and any passengers in the insured **Vehicle**. (**We** will only assist up to eight people including the **Driver**. This increases to 17 for minibuses.)

Vehicle(s)

Vehicle means the car, motorcycle, minibus or light van which is:

- no longer than 7 metres;
- no heavier than 3,500 kilograms;
- not higher than 3 metres;
- no wider than 2.25 metres;
- under 16 years old since first registration for European assistance;
- shown on **Your** policy schedule.

If the **Vehicle You** are in breaks down while **You** are towing a caravan or trailer, **We** will recover the **Vehicle** and the caravan or trailer, as long as the caravan or trailer is not more than:

- 8 metres long;
- 3 metres high; and
- 2.3 metres wide.

The **Vehicle You** are travelling in must carry a serviceable spare tyre and wheel, and a key that will let **Us** remove a wheel secured by wheel nuts for the **Vehicle**, caravan or trailer, if it is designed to carry one.

Your Home

The last address (in the UK) **You** gave to ALPS as being where **You** permanently live or where **You** keep **Your Vehicle**.

Breakdown

Not being able to use the **Vehicle** because of:

- a mechanical **Breakdown**;
- an accident;
- vandalism;
- a fire;
- a theft or an attempted theft;
- a flat tyre;
- a flat battery;
- it having no fuel;
- **Misfuelling**;
- missing or broken keys. **We** will arrange for roadside assistance and local recovery if appropriate.

Please Note: **You** will be responsible for any costs not explicitly covered in **Your** policy documents.

Territorial Limits

UK: Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
For European **Breakdown** cover (section F only) this also includes Andorra, Austria, Belgium, Bulgaria, Croatia, Denmark, Finland, France, Germany, Greece, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, Republic of Ireland, San Marino, Spain, Sweden, Switzerland, Estonia, Latvia, Lithuania, Poland, Czech Republic, Slovakia, Hungary, Slovenia, Malta, the Republic of Cyprus, the Vatican City and other islands that belong to these countries and that are in Europe and are considered part of the European mainland.

Period of Insurance

The 12 month period starting from the commencement date shown on the policy schedule. Please note that there is no cover for an Insured Incident within the first 24 hours following **Your** initial purchase of this policy.

If **You** have paid for European Motoring Assistance, cover under Section F commences up to seven days before **Your** planned departure date providing **You** have not purchased this Policy within ten days of start of **Your** planned Trip. Cover for all

other sections applies for the length of each eligible trip.

Journey

A trip between **Your Home** in the UK and a place in Europe, specifically mentioned in the **Territorial Limits**. The trip within or to Europe must not exceed 90 consecutive days in total.

Luggage

Suitcases or other bags that contain personal belongings for **Your Journey**.

How to claim

To get UK emergency help phone: 0333 333 9711

PLEASE NOTE THAT YOU MAY INCUR A CHARGE IF YOU USE A MOBILE PHONE TO CALL

If **You** need **Breakdown Assistance** in Europe, please call: 01444 442044

Text messaging is available for use by deaf, hard of hearing or speech-impaired customers. Please text the word "**Breakdown**" to +44 (0) 7786 202671

You should have the following information available:

- The **Vehicle's** registration number.
- **Your** name, home postcode and contact details.

Misfuelling

Accidental and involuntary filling of the fuel tank with inappropriate fuel for the insured **Vehicle**.

The cover provided under each section is subject to the General Conditions and General Exclusions detailed in sections G and H.

- **Your** policy number.
- The make, model and colour of the **Vehicle**.
- The location of the **Vehicle**.
- An idea of what the problem is.
- SOS Box number (where applicable).

Help on Motorways

If **You** break down on the motorway, go to the nearest SOS emergency phone box. Ask the police to contact the 24-hour emergency helpline on the above number. **You** will only be able to claim the services **We** provide by contacting the emergency helpline number.

SECTION A – UK ONLY ROADSIDE ASSISTANCE & LOCAL RECOVERY

The cover in this section will only apply if the premium has been paid in full

What is covered

- If the **Vehicle** breaks down more than 1 mile from **Your Home**, **We** will arrange and pay for a **Breakdown Vehicle** to come to the **Vehicle** (for up to one hour) to try to get it working again.
- If the **Vehicle** cannot be made safe to drive at the place **You** have broken down, **We** will arrange and pay for the **Vehicle**, the **Driver** and up to seven passengers to be taken to a suitable local garage (normally within 15 miles) for it to be repaired. **You** must pay the costs of any

repairs.

What is not covered

- A **Breakdown** at or within 1 mile from **Your Home**.
- Roadside labour charges in excess of one hour.
- Any labour charges incurred at the repairer's premises.
- The cost of Replacement Parts, fuel or other materials Used in the repair.
- Toll and sea transit charges for the Insured **Vehicle**.
- A **Breakdown** which occurs outside of the UK
- Anything mentioned in the general exclusions. (Please see section G.)

SECTION B – NATIONWIDE RECOVERY WITHIN THE UK

The cover in this section applies in addition to the cover shown in Section A. It will only apply if it is shown on **Your** current policy schedule and if the premium has been paid.

What is covered

If the **Vehicle** cannot be made safe to drive at the place **You** have broken down, and cannot be repaired the same day at a suitable local garage, **We** will arrange on **Your** behalf, having consulted with **You**, one of the following options:

Option 1: nationwide recovery: **We** will take the **Driver** and up to seven passengers, together with the **Vehicle**, at **Your** request, to either where **You** were originally travelling to or **Your Home** address. **We** will then arrange for the **Vehicle** to be taken to a suitable repairer for it to be repaired at **Your** cost, provided this can be done in one single uninterrupted trip.

Option 2: overnight accommodation: **We** will pay the costs for bed and breakfast for one night only.

We will pay up to £150 for each person (up to a maximum of £500).

Option 3: 24-hour UK hire **Vehicle:** **We** will pay for a hire **Vehicle** (with an engine of up to 1600cc, for up to 24 hours.) **You** will be responsible for returning the hire **Vehicle** and collecting **Your** repaired **Vehicle**. **You** must meet the conditions of the hire-car company to be able to hire a car.

Emergency Driver: In addition to the benefits above, if the **Driver** cannot drive because of an injury or illness acquired during a **Journey**, and there is no one else able or qualified to drive the **Vehicle**, **We** will provide, and pay for, a **Driver** to finish the **Journey** or return the **Vehicle** and passengers to the place **You** were originally travelling from. **You** will need to provide a medical certificate for the **Driver** before **We** provide this benefit.

What is not covered

- A **Breakdown** at or within 1 mile from **Your Home**.
- Anything mentioned in the general exclusions. (Please see section G.)

SECTION C – HOMESTART IN THE UK ONLY

The cover in this section applies in addition to the cover shown in Sections A and B. It will only apply if it is shown on **Your** current policy schedule and if the premium has been paid.

What is covered

- If the **Vehicle** breaks down anywhere at or within 1 mile from **Your Home**, **We** will arrange and pay for a **Breakdown Vehicle** to come to where **You** are for up to one hour to try to get the **Vehicle** working again.
- If the **Vehicle** cannot be made safe to drive at the place **You** have broken down, **We** will arrange and pay for the **Vehicle**, the **Driver** and

up to seven people to be taken to a suitable local garage (normally within 15 miles), for it to be repaired. **You** must pay the costs of any repairs.

What is not covered

- Roadside labour charges in excess of one hour.
- Any labour charges incurred at the repairer's premises.
- The cost of Replacement Parts, fuel or other materials Used in the repair.
- Toll and sea transit charges for the Insured **Vehicle**.
- A **Breakdown** which occurs outside of the UK
- Anything mentioned in the general exclusions. (Please see section G.)

SECTION D – MESSAGE SERVICE

We can get a message to a person **You** have chosen, if **Your Journey** has been delayed as a result of a **Breakdown**, an accident or an act of vandalism within the

Territorial Limits and within the period of cover. **You** can request up to two messages per **Breakdown**.

SECTION E – MISFUELLING IN THE UK

The cover in this section applies in addition to the cover shown in Sections A or B or C.

What is covered

- Draining and flushing the fuel tank on site Using a specialist roadside assistance or
- Recovery of the **Vehicle**, the **Driver** and up to seven passengers to the nearest repairer to drain and flush the fuel tank.
- Replenishing the fuel tank with 10 litres of the correct fuel.
- Up to a maximum number of 3 claims per annum, per **Vehicle**.
- Up to a maximum value of £250 per claim.
- If **You've** put the wrong fuel in and it has damaged the engine **We** will cover expenses up to £1500. For this benefit only, the maximum number of claims is 1 per period of insurance, per **Vehicle**

What is not covered

- Any costs in excess of £250 per claim (or £1,500 where the **Misfuelling** has damaged the engine).
- Fuel, other than the 10 litres of correct fuel to replenish the fuel tank after draining and flushing out the contaminated fuel.
- Any **Misfuelling** which occurs outside the UK.
- Any claim resulting from foreign matter entering the fuel system except for diesel or petroleum;
- The cost of hiring an alternative **Vehicle** or overnight accommodation in the event mechanical or component damage.
- Any defect which is deemed NOT to be a direct result of **Misfuelling** or a defect which existed before the incident of **Misfuelling**.
- More than three misfuellings or one payment towards the cost of engine

SECTION E2 – LOST OR BROKEN KEYS AND LOCKS

The cover in this section applies in addition to the cover shown in Sections A or B or C.

We will pay up to £50 towards the cost of replacing or repairing a lost or damaged key or lock.

What is not covered

- Any costs in excess of £50 per claim
- Any costs in respect of replacement batteries
- Any costs which do not result in a valid claim under Section A

SECTION F – EUROPEAN BREAKDOWN

The cover in this section will only apply if it is shown on **Your** current policy schedule and if the premium has been paid.

F1 - BEFORE TRAVEL ABROAD STARTS

The benefits shown under section F4 below also apply in the UK, as long as **You** break down during **Your Journey**.

F2 - HELP AT THE ROADSIDE AND TOWING IN EUROPE

What is covered

- If **Your Vehicle** breaks down, **We** will arrange and pay for a **Breakdown** assistance to come to where the **Vehicle** is for up to one hour to try to get the **Vehicle** working again.
- If **Your Vehicle** cannot be made safe to drive at the place **You** have broken down, **We** will arrange and pay for **Your Vehicle**, the **Driver** and up to seven passengers to be taken to a suitable local garage (normally within 15 miles) for it to be repaired. **You** must pay the costs of any repairs
- After the theft or attempted theft of the **Vehicle** or its contents, **We** will pay the costs of repairing the damage or pay for replacement parts up to £200, which are needed for emergency roadside repairs to make **Your Vehicle** secure.
- If **Your Vehicle** breaks down as a result of **Misfuelling**, **We** will arrange and pay for **Your Vehicle**, the **Driver** and up to seven passengers to be taken to a suitable local garage (normally within 15 miles) for it to be repaired at **Your** cost.

What is not covered

- Any **Breakdown** which occurs more than 90 days after the start of the **Journey**
- **We** will not pay any amounts for making the **Vehicle** secure or any other costs relating to the repair of **Your Vehicle** once **You** have returned to the UK.
- Roadside labour charges in excess of one hour.
- Any labour charges incurred at the repairer's premises (except as shown following the theft of attempted theft of **Your Vehicle**).
- The cost of Replacement Parts, fuel or other materials Used in the repair (except as shown following the theft of attempted theft of **Your Vehicle**).
- Toll and sea transit charges for the Insured **Vehicle**.
- The cost of draining or removing contaminated fuel.
- Anything mentioned in the general exclusions. (Please see section G.)

F3 - DELIVERING REPLACEMENT PARTS

What is covered

- If replacement parts are not available locally to repair the **Vehicle** after a **Breakdown**, **We** will arrange and pay to have the parts delivered to **You** or an agreed place as quickly as reasonably possible.

What is not covered

- Any **Breakdown** which occurs more than 90 days after the start of the **Journey**
- The actual cost of replacement parts and any customs duty. **You** must pay **Us** this Using a credit card or debit card or any other payment method **We** agree is suitable.
- Any amount for getting parts, if the replacement parts can be bought locally
- Anything mentioned in the general exclusions. (Please see section G.)

F4 - NOT BEING ABLE TO USE YOUR VEHICLE

What is covered

If during **Your Journey** **Your Vehicle** breaks down and it is not safe to drive, and it will take at least eight hours to repair, or if it is stolen and not recovered within

eight hours, **We** will arrange and pay for the most appropriate solution from one of the following options:

- To move **You**, **Your** passengers and **Luggage** to where **You** were originally travelling to, and then, once **Your Vehicle** has been repaired, take **You** back to **Your Vehicle** or bring **Your Vehicle** to **You**; or
- The cost of hiring another car (up to 1600cc) while **Your Vehicle** is being repaired. **We** will pay up to £70 a day and £750 in total, as long as **You** are able to meet the conditions of the hire-car company; or
- **We** will pay up to £500 for bed and breakfast costs of up to £40 for each person each day while **Your Vehicle** is being repaired, as long as **You** have already paid for **Your** original accommodation and **You** can't get **Your** money back.

What is not covered

- Any **Breakdown** which occurs more than 90 days after the start of the **Journey**
- The cost of fuel or lubricants **You** Use in the hire **Vehicle**.
- Replacement parts.
- Any insurance **You** have to pay to the hire-car company.
- Anything mentioned in the general exclusions. (Please see section G.)

F5- IF YOU BECOME ILL OR INJURED AND CAN'T DRIVE

What is covered

If, during the **Journey**, the **Driver** cannot drive because of an injury or illness, and there is no one else able or qualified to drive the **Vehicle**, **We** will provide, and pay for, a **Driver** to finish the trip or return the **Vehicle** and passengers to the place **You** were originally travelling from. **You** will need to provide a medical certificate for the **Driver** before **We** provide this benefit.

What is not covered

- Any **Breakdown** which occurs more than 90 days after the start of the **Journey**
- Anything mentioned in the general exclusions. (Please see section G.)

F6- IF YOU CAN'T USE YOUR OWN VEHICLE TO GET HOME

What is covered

If after a **Breakdown** **Your Vehicle** is still not repaired or safe to drive when it is time for **You** to go home, and **Your Vehicle** could not have been repaired before it was time for **You** to go home, **We** will:

- pay for suitable transport to get **You**, **Your** passengers and **Your Luggage** to **Your Home**.
- up to £150 towards other travel costs in the UK while **You** wait for **Your** own **Vehicle**.
- **We** will also pay storage charges (up to £100) while **Your Vehicle** is waiting to be repaired, collected or taken to the UK.

We will then arrange the most appropriate solution from the following options:

- take **Your Vehicle** to **Your Home** or **Your** chosen repairer in the UK or
- pay the cost of one rail or sea ticket (or an air ticket if the rail or sea trip would take more than 12 hours) for **You** to go to get **Your Vehicle** once it has been repaired.

What is not covered

- Any **Breakdown** which occurs more than 90 days after the start of the **Journey**
- Any costs **You** would have paid anyway for travelling home.
- The costs of returning **Your Vehicle** to the UK if **We** believe that the cost of doing so would be greater than the market value of **Your Vehicle** in the UK, after the **Breakdown**.
- The costs of returning **Your Vehicle** to the UK if repairs can be done locally and **You** are not willing to allow this to happen.
- Anything mentioned in the general exclusions. (Please see section G.)

SECTION G – GENERAL EXCLUSIONS THAT APPLY TO ALL PARTS OF THIS POLICY

1. Any **Breakdown** that happens during the first 24 hours after **You** take out cover for the first time, except for benefits shown under section A, which are available immediately.
2. The cost of paint-work and other cosmetic items.
3. **We** will not pay **You** any benefit unless **You** contact **Us** Using the emergency phone numbers provided.
4. Labour costs for more than one hour of roadside help, except the **Vehicle** has been stolen or an attempt has been made as shown in section F2.
5. The cost and guaranteeing the quality of repairs when the **Vehicle** is repaired in any garage the **Vehicle** is taken to.
6. Any costs for **Vehicles**, which have not been maintained and Used in line with the manufacturer's recommendations.
7. Any call-out or recovery costs after a **Breakdown** where the police or other emergency services insist on the **Vehicle** being picked up immediately by another organisation. **You** will have to pay any fees to store or release the **Vehicle**.
8. Any toll or ferry fees incurred by the **Driver** or the **Driver** of the recovery **Vehicle**.
9. Help or recovery if the **Vehicle** is partly or completely buried in snow,

- mud, sand or water.
10. Damage or costs that arise from **Us** trying to get into the **Vehicle** after **You** have asked for help.
 11. Losses of any kind that comes from providing, or delaying providing, the services this cover relates to, unless negligence on **Our** part can be shown. (For example, a loss of earnings, the cost of food and drink and costs **We** have not agreed beforehand.)
 12. Loss or damage to personal possessions **You** leave in **Your Vehicle**.
 13. Moving animals. **We** will decide whether or not to move any animal from the **Vehicle**, and if **We** agree to do this it will be completely at **Your** own risk and cost.
 14. Any costs for **Vehicles** that have broken down or were not safe to drive when cover was taken out.
 15. The costs of getting a spare wheel or tyre for a roadside repair if the **Vehicle** does not have one. This does not apply if the **Vehicle** is not designed to carry a spare wheel. **We** will not pay the costs of arranging for a wheel that is secured by locking wheel nuts to be removed, if the **Driver** is not able to provide a key to do this.
 16. Any costs if the **Vehicle** has been altered for, or is taking part in, racing, trials or rallying.
 17. Any cost that **You** can get back under any other insurance policy or under the service provided by any motoring organisation.
 18. Recovering the **Vehicle** when it is carrying more than a **Driver** and the recommended number of passengers according to the manufacturers' specifications, if there is more weight in the **Vehicle** than it was designed to carry or **You** are driving on unsuitable ground.
 19. Recovery or help if the **Vehicle** is heavier than 3,500 kilograms, longer than 8.0 metres, higher than 3.0 metres or wider than 2.25 metres.
 20. Recovery or help if **You** are hiring the **Vehicle** out to carry people in return for money, unless **We** have agreed this with **You**.
 21. **We** will not be responsible for any goods the **Vehicle** is carrying and it is **Your** responsibility to organise the recovery or removal of these goods.
 22. Any claim that comes from:
 - any person driving the **Vehicle**, if **You** know they do not have a valid licence to drive in the UK; or
 - any person driving the **Vehicle**, if they are not authorised by **You** to drive the **Vehicle** or are not keeping to the conditions of their driving licence.
 23. Any claim that occurs as a result of a poor-quality repair or a repair that has been attempted without **Our** permission during the same trip.
 24. Any loss or damage caused to the **Vehicle** or any loss or cost arising from or contributed to by:
 - ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste which results from burning nuclear fuel; or
 - the radioactive, toxic, explosive or other dangerous properties of any nuclear machinery or any part of it.
 25. Loss or damage caused by war, revolution or any similar event.
 26. Delays or failure in delivering service to **You** due to any extraordinary event or circumstance which are outside **Our** reasonable control, such as severe weather conditions or industrial action.
 27. Mobile phone, phone call and postage costs are not covered under **Your** policy in any circumstances.
 28. During any 12-month period **We** will not be responsible for more than two claims which arise from a common fault on the same **Vehicle**. **We** will not be responsible for more than six claims in total for a **Vehicle Policy**. These limits exclude UK **Misfuelling** claims (Section E), where the maximum limit is 3, unless **Misfuelling** caused damage to the engine where the maximum limit is 1. If **You** need **Our** help more than the number of claims allowed on **Your** policy in a 12- month period of cover or more than twice for the same fault on the same **Vehicle**, **You** will have to pay for the services **We** provide. **We** will ask for a credit-card number or debit-card number before **We** help **You**.

SECTION H – GENERAL CONDITIONS THAT APPLY TO ALL PARTS OF THIS POLICY

1. The **Vehicle** must be permanently registered in the UK and, if appropriate, have a current MOT certificate and valid road fund licence/tax disc on display. The **Vehicle** should be kept in a good condition and have been serviced regularly in line with the manufacturer's recommendations. It must be under 17 years old since first registration for European Assistance (Section F).
2. If **We** arrange for temporary roadside repairs to be carried out after damage **Breakdown** of the **Vehicle**, or **We** take the **Vehicle** to **Your** chosen place, **We** will not be legally responsible for any more help in the same incident.
3. **You** are responsible for keeping the **Vehicle** and its contents safe at all times. **You** must be with the **Vehicle** at the time **We** say **We** expect to be there.
4. **You** must quote **Your Vehicle** registration number when **You** call for help and be able to provide information relevant to **Your Breakdown** policy needed by the repairer, recovery specialist or **Our** chosen agent such as policy number, **Your** details etc as outlined at the beginning of the policy.
5. **You** will have to pay the cost of moving the **Vehicle** or a repair **Vehicle** coming out to **You** if, after asking for help which **You** are entitled to, the **Vehicle** is moved or repaired in any other way.
6. **We** are not responsible for any actions or costs of garages, recovery firms or emergency services carrying out work or acting on **Your** instructions or the instructions of any person acting on **Your** behalf.
7. If **We** pay a claim under any cover provided by this insurance, **We** will be entitled to ask for all reasonable help from **You** to take action in **Your** name to get back **Our** costs from another organisation.
8. The **Vehicle** must carry a serviceable spare tyre and wheel for the **Vehicle** and any caravan or trailer attached to the **Vehicle**. This condition does not apply if the **Vehicle** is not designed to carry a spare wheel.
9. **We** have the right to choose a suitable garage that is able to carry out a repair, which **You** must pay for, as long as the garage can carry out the repairs within the specified time limits
10. Where **You** agree to a temporary roadside repair, **You** will be responsible for any costs and/or any damage to the **Vehicle** **You** incur if **You** continue to drive the **Vehicle** as if a permanent repair had been carried out. **You** acknowledge that a temporary roadside repair is intended only to re-mobilise the **Vehicle** so it may be driven to a suitable facility to enable a permanent repair to be carried out.
11. If the **Vehicle** needs to be taken to a garage after a **Breakdown**, the **Vehicle** must be in a position that makes it reasonable for a recovery **Vehicle** to pick it up. If this is not the case, **You** will have to pay any specialist recovery fees.
12. **You** will have to pay for any parts or other products Used to repair the **Vehicle**.
13. **We** will not arrange for help if **We** think that it would be dangerous or illegal to repair or move the **Vehicle**.
14. If **You** are covered for **Breakdown** by any other insurance policy or warranty, **You** must tell **Us**.
15. **You** must give **Us** full details of the other supplier and **We** will only pay **Our** fair share of the claim.
16. **We** cannot guarantee that hire cars will always be available and **We** are not responsible if they are not available. **We** will do **Our** best to arrange a hire car (up to 1600cc), but **We** cannot guarantee that there will be tow bars, bike racks, roof boxes, or other accessories included. **You** must meet the conditions of a hire-car company to hire a **Vehicle**.
17. This insurance contract is between **You** and **Us**. Any person or company who is not party to this insurance policy has no right under the Contracts (Right of Third Parties) Act 1999 to enforce any condition of this insurance policy. This does not affect any other rights another organisation has apart from under that Act.

Our promise

We want to give **You** the best possible service. If **You** are not happy with **Our** service, the procedure below explains what **You** should do:

Complaints procedure

We are committed to providing **You** with the highest standard of service and customer care. **We** realise however, that there may be occasions when **You** feel **You** did not receive the standard of service **You** expect. Should **You** have cause for complaint about any aspect of the service **We** have provided to **You**, please contact **Us** at the address below, where **We** will work with **You** to resolve **Your** complaint.

If **You** wish to register a complaint, please contact **Us** in writing to:

The Complaints Department

Intana
Sussex House
Perrymount Road
Haywards Heath
West Sussex
RH16 1DN

Or contact **Us**:

by phone

by e-mail

If it is impossible to reach an agreement, **You** may have the right to make an appeal to the Financial Ombudsman Service by writing to:

01444 442010; or
complaints@intana-assist.com.

Or, You can phone 0300 123 9 123.

Further information can be found on their website: www.financial-ombudsman.org.uk.

We are a member of the Financial Services Compensation Scheme (FSCS). The FSCS offers protection for customers of financial services firms. You can get more information at www.fscs.org.uk.

Data Protection Act

We will keep details of You, Your Breakdown cover and claims to help Us deal with Your claims, prevent and detect fraud, money laundering or similar activity. We will use this information in line with the Data Protection Act 1998.

We may store, use and process Your personal information in order to administer Your policy and provide You with Our services, identify other products and services that might be suitable for You, renew Your policy with Us and keep Our records about You up to date. We may also use the information to prevent and detect fraud and/or money laundering or similar activity.

Upon payment of a statutory fee You can request a copy of the information that

Please let Us know if You think any information We hold about You is inaccurate, so that We can correct it. The information We hold about You is confidential. We will only ever disclose it to another party with Your consent, for the purposes of contacting You about other products or services, if the law requires Us to disclose it and/or to Our agents providing services to You.

We monitor and record phone calls to help maintain Our quality standards and for security purposes.

Alternative Format

Please contact ALPS on 01260 241555 if You would like a copy of these terms and conditions in alternative format such as large print or audio.



(Up to 3.5T) Road Rescue Summary

Road Rescue – (Up to 3.5T) Policy Summary		
Some important facts about Your ALPS Road Rescue Breakdown insurance are summarised below. This summary does not describe all the terms and conditions of Your policy, so please take time to read the policy document to make sure You understand the cover it provides. When reviewing Your policy it should be read in conjunction with Your Policy Schedule.		
Insurer: Astrenska Insurance Limited.		The Period of Cover is stated in Your Policy Schedule
Significant Features and Benefits	Significant and unusual exclusions or limitations	Relevant section in the policy document
<p>UK Only Roadside Assistance & Local Recovery</p> <p>If Your Vehicle is immobilised by a Breakdown We will arrange for a Vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed We will arrange for the Vehicle to be taken to a local garage to be repaired at Your cost.</p>	Transport to a local garage is for the Vehicle, Driver and up to 7 passengers. A Breakdown at or within 1 mile away from Your Home is not.	Section A
<p>Nationwide Recovery in the UK</p> <p>As Well as the benefits above, if Your Vehicle cannot be repaired at the roadside or at a local garage the same day We will arrange one of the following:</p> <ol style="list-style-type: none"> for the Vehicle, Driver and up to 7 passengers to be taken to Your destination or home; or bed and breakfast accommodation for one night; or hire of another Vehicle; emergency Driver is also available under this section <p>This will only apply if it is shown on Your current policy schedule and if the premium has been paid.</p>	<ul style="list-style-type: none"> A Breakdown at or within 1 mile away from Your Home is not covered. Bed and breakfast is limited to a maximum of £150 per person (£500 in total). The hire Vehicle is only up to 1600cc for a period of 24 hours. A medical certificate is required before an emergency Driver is provided. 	Section B
<p>Homestart in the UK</p> <p>If Your Vehicle is immobilised by a Breakdown at or within one mile from Your Home, We will arrange for a Vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed We will arrange for the Vehicle to be taken to a local garage to be repaired at Your cost. This will only apply if it is shown on Your current policy schedule and if the premium has been paid.</p>	Transport to a local garage is for the Vehicle, Driver and up to 7 passengers.	Section C
<p>Message Service</p> <p>We can get a message to a person You have chosen, if Your Journey has been delayed as a result of a Breakdown, an accident or an act of vandalism within the Territorial Limits and within the period of cover.</p>	You can request up to two messages per Breakdown.	Section D
<p>Misfuelling in the UK</p> <p>If You misfuel Your Vehicle We will arrange and pay for Your Vehicle to be drained and flushed of the contaminated fuel and refuelled with up to ten litres of the correct fuel. We will also pay for engine damages caused by Misfuelling up to £1500.</p>	<ul style="list-style-type: none"> Up to a maximum of £250. Mechanical or component damage to Your Vehicle whether or not caused as a result of Misfuelling. More than three misfuellings or more than one payment towards the cost of engine 	Section E

<p>Lost or Broken Keys & Locks If You have lost or broken Your keys and locks We will pay up to £50 towards the cost of replacing or repairing a lost or damaged key or lock</p>	<ul style="list-style-type: none"> • Any costs in excess of £50 per claim • Any costs in respect of replacement batteries • Any costs which do not result in a valid claim under Section A 	<p>Section E</p>
<p>European Assistance If Your Vehicle is immobilised by a Breakdown in Europe (including the UK part of Your Journey) We will arrange for a Vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed We will arrange for the Vehicle to be taken to a garage to be repaired at Your cost. It also includes:</p> <ol style="list-style-type: none"> 1. Delivery of replacement parts. 2. Alternative travel arrangements. 3. Emergency car hire. 4. Emergency accommodation. 5. Emergency Driver. 6. Vehicle recovery to the UK. <p>This will only apply if it is shown on Your current policy schedule and if the premium has been paid.</p>	<p>Any Breakdown which occurs more than 90 days after the start of the Journey. Transport to a local garage is for the Vehicle, Driver and up to 7 passengers. Labour charges and parts up to £200 are included to make Your Vehicle secure following theft or attempted theft of the Vehicle.</p> <ol style="list-style-type: none"> 1. The cost of the parts is not covered. 2. Limited travel for You and Your passengers to Your intended destination. 3. Car hire up to £70 per day and £750 in total. 4. B&B expenses up to £40 per person per day and £500 in total. 5. A medical certificate is required before this benefit is provided. 6. If Your Vehicle is not repaired before Your planned return to the UK, cover includes transport costs to get You, Your passengers and Your Vehicle home. 	<p>Section F</p>

Cancellation Rights

You have the right to cancel this policy within 14 days of buying it, or receiving **Your** policy documents, whichever is the later. If **You** wish to cancel this policy, please contact ALPS on 01260 241555. **You** will receive a refund of **Your** premium provided **You** have not made any claims.

If **You** subsequently give notice in writing or by telephone to **Us** to cancel this Policy, such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later.

Making a Claim

If **You** need **Breakdown** Assistance in the UK, please call: 0333 333 9711 or on 01444 442 044 if **You** require European **Breakdown** Assistance.

You should have the following information available: **Vehicle** registration number, **Your** name and home post code, **Your** policy number, **Vehicle** make, model and colour, **Your** location, an indication of the nature of the problem.

Complaints Procedure

If **You** are unhappy with **Our** service, please tell **Us** so that **We** can try to put it right. Should Collinson Insurance Services Limited be unable to resolve **Your** complaint satisfactorily, **You** may be able to refer **Your** complaint to the Financial Ombudsman Service. Further details are contained in **Your** policy document. Astrenska Insurance Limited and Collinson Insurance Services Limited are members of the Financial Services Compensation Scheme (FSCS).