



road rescue - hire or reward (up to 7.5T) policy wording

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 Services Authority (FSA) (FSA register number 300906).

This policy is underwritten by Inter Partner Assistance SA (IPA), which is fully owned by the AXA Group. Inter Partner Assistance is a Belgian firm of Avenue Louise, 166 bte1, 1050, Brussels, which has a branch office in the UK regulated by the Financial Services Authority (FSA) (FSA register number 202664). IPA's registered address in the UK is The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR. (Company number FC008998)

AXA Assistance (UK) Limited operates the 24-hour motoring assistance helpline.

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 0844 848 1200 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.

Meaning of words

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

1. We, Us, Our

Inter Partner Assistance SA and AXA Assistance (UK) Ltd both of The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR, UK.

In the Data Protection Act and Alternative format sections of this policy '**we**' also means ALPS.

2. Vehicle Policy

This policy covers breakdown assistance for the specific **vehicle(s)** shown on **your** policy schedule. These are the only **vehicle(s)** that this cover applies to.

3. 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).

4. Vehicle(s)

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

- no longer than 8.5 metres;
- no heavier than 7,500 kilograms;
- not higher than 3.5 metres;
- no wider than 2.5 metres;
- Under 16 years old since first registration
- 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:

- 8.5 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.

5. Your Home

The last address (in the UK) **you** gave to ALPS as being where **you** permanently live or where **you** keep **your vehicle**.

6. 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. However **you** will be responsible for paying any incremental costs.

7. Territorial Limits

UK: Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

8. Period of cover

The period of time which the insurance applies to and that is shown on **your** policy schedule.

9. Hire or Reward

Any public or private hire which includes any payment in cash or kind by (or on behalf of) passengers which gives them a right to be carried, excluding car sharing schemes.

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

How to claim

To get UK emergency help phone: **0845 600 5801** or **01737 815289**

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

Text messaging is available for use by deaf, hard of hearing or speech-impaired customers. Please text the word "breakdown" to **+44 (0) 7624 808 266**

You should have the following information available:

- The **vehicle's** registration number.
- **Your** name, home postcode and contact details.
- **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 – Roadside Assistance & Local Recovery

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

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.
- Anything mentioned in the general exclusions. (Please see section E.)

Section B – Nationwide Recovery in 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 choose the most appropriate solution from 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 journey.

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 E.)

Section C – Homestart in the UK

The cover in this section 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

- Anything mentioned in the general exclusions. (Please see section E.)

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 – 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 fuel or any spare parts needed to get the **vehicle** working again, or any costs that arise from not being able to get replacement parts. **You** will be responsible for the cost of draining or removing contaminated fuel
3. The cost of paint-work and other cosmetic items.
4. Labour costs for more than one hour of roadside help.
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 in the UK 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. (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. **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. This does not apply if the **vehicle** is not designed to carry a spare wheel.
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 manufacturer's 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 7,500 kilograms, longer than 8.5 metres, higher than 3.5 metres or wider than 2.5 metres
20. **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.
21. 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.
22. Any claim that comes from a poor-quality repair or a repair that has been attempted without **our** permission during the same trip.
23. 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.
24. Loss or damage caused by war, revolution or any similar event.
25. 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.
26. Mobile phone, phone call and postage costs are not covered under **your** policy in any circumstances.

Section F – General conditions applying 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.
2. If **we** arrange for temporary roadside repairs to be carried out after damage to 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. **We** will not pay **you** any benefit unless you contact us using the emergency phone numbers provided. **You** must not try to contact any agent or repairer direct.
4. **You** are responsible for keeping the **vehicle** and its contents safe, unless **you** are not able to or **you** have an arrangement with **us** or **our** agent. **You** must be with the **vehicle** at the time **we** say we expect to be there.
5. **You** must quote **your** vehicle registration number when **you** call for help and have the relevant documents needed by the repairer, recovery specialist or **our** chosen agent.
6. **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.
7. **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.

8. 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.
9. 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.
10. **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
11. 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.
12. 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.
13. **You** will have to pay for any parts or other products used to repair the **vehicle**.
14. **We** will not arrange for help if **we** think that it would be dangerous or illegal to repair or move the **vehicle**.
15. 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**. 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**.
16. If **you** are covered for **breakdown** by any other insurance policy or warranty, **you** must tell **us**.
17. If **you** are not willing to accept **our** decision or our agents decision on the most suitable type of help, **we** will not pay more than £100 for any one breakdown and **you** will be responsible for any additional costs incurred in the recovery and/or repair of **your vehicle**.
18. **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 **vehicle** of the same size as **yours**, 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.
19. 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.
20. **We** may cancel this policy by giving **you** 14 days notice by recorded delivery to **your** last known UK address and will refund the amount of **your** premium proportionate to the unexpired term of **your** policy provided **you** have not made a claim.

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.

Please write to: The Managing Director, Auto Legal Protection, PO Box 115, Congleton CW12 3FL. An acknowledgement that **your** complaint has been received will be sent to **you** within 5 working days following which **your** complaint will be investigated on behalf of the Managing Director. Please quote **your** Policy reference and Insured Vehicle registration number in any communication. If **you** have received **our** final response to **your** complaint or it has been 4 weeks since **your** complaint was made to **us**, and **you** remain unhappy, please write to the Quality Manager at:

Quality Manager, Inter Partner Assistance SA, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR, UK.

Or, **you** can phone: 0870 609 0023

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:

Financial Ombudsman Service

South Quay Plaza, 183 Marsh Wall, Docklands, London, E14 9SR, UK.

Or, **you** can phone 0845 080 1800.

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 **we** hold about **you**.

To request this, please write to:

Data Protection Officer
Inter Partner Assistance SA,
The Quadrangle, 106-118 Station Road,
Redhill, Surrey, UK
RH1 1PR,

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 0844 848 1200 if **you** would like a copy of these terms and conditions in alternative format such as large print or audio.



road rescue - hire or reward (up to 7.5T) policy summary

Road Rescue - Hire or Reward (Up to 7.5T) 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 : Inter Partner Assistance SA 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
Roadside Assistance & Local Recovery 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.	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 covered.	Section A
Nationwide Recovery in the UK 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 <u>one</u> of the following: 1. for the vehicle, driver and up to 7 passengers to be taken to your destination or home or 2. bed and breakfast accommodation for one night; or 3. hire of another vehicle; 4. emergency driver is also available under this section This will only apply if it is shown on your current policy schedule and if the premium has been paid.	1. A breakdown at or within 1 mile away from your home is not covered. 2. Bed and breakfast is limited to a maximum of £150 per person (£500 in total). 3. The hire vehicle is only up to 1600cc for a period of 24hours. 4. A medical certificate is required before an emergency driver is provided.	Section B
Homestart in the UK The cover in this section will only apply if it is shown on your current policy schedule and if the premium has been paid. 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.	Transport to a local garage is for the vehicle, driver and up to 7 passengers.	Section C
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 D

Cancellation Rights

If you find that this cover does not meet your needs, please contact ALPS on 0844 848 1200 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.

Making a Claim

If you need Breakdown Assistance in the UK, please call: 0845-600 5801 or 01737 815289 or on 00 44 1737 815289 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 Auto Legal Protection Services Limited and/or Inter Partner Assistance SA 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.

Inter Partner Assistance SA is a member of the Financial Services Compensation Scheme (FSCS).