

HALFORDS BREAKDOWN COVER - VEHICLE RESCUE POLICY - MAIN CHANGES DOCUMENT

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We've updated parts of our policy wording and improved clarity where necessary. This summary explains the main changes, but it does not include all changes or the full policy terms, conditions, general notes or exclusions. Please read this document carefully alongside the policy wording and your policy schedule to make sure you are happy with the changes. If anything below is unclear, please contact us.

Effective for any policy with a start date of 29/09/2026

Nationwide Cover	Details of Change
Complimentary Nationwide Cover - New	If you have received complimentary Nationwide Cover following a Full or Major Service by Halfords Limited then Nationwide Cover is provided and available to use as soon as the service is completed.
National Recovery - Updated	Customers can now be recovered to the home address or the nearest suitable garage to the home address

Home Cover	Details of Change
Home Assist - Updated	We have removed the requirement for a customer to be taken to a garage within 10 miles from the scene of the breakdown. Customers can now be recovered to the nearest suitable garage which is able to undertake the repair.

European Cover	Details of Change
Roadside Assistance Abroad - Updated	The following new paragraph has been added to the Roadside Assistance Abroad: Roadside repair capabilities in some countries are limited to wheel changes and jump starts. Therefore, if, in the opinion of the recovery operator, they are unable to repair the vehicle within 60 minutes at the roadside we will pay for the vehicle and passengers to be recovered to the nearest suitable garage, which is able to undertake the repair.
Before You Travel - Updated	The following has been added to the Before You Travel – Checklist: your car insurance certificate and documents

Full Cover	Details of Change
Accident, Theft and Vandalism Plus - Updated	Accident Cover Plus and Theft & Vandalism benefits have been amalgamated into Accident, Theft & Vandalism Cover Plus and is no longer available within the territorial limits (UK). You will be covered if the vehicle is involved in an accident or rendered immobile or illegal due to theft or vandalism within the territorial limits (Europe) only. We will pay for the vehicle to be transported to a nominated address within the territorial limits (UK). We will cover the cost of alternative transport to the same destination as the vehicle up to the value of £1,000 on a pay and claim basis.

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Full Cover	Details of Change
Driver Illness/Injury - Updated	This benefit has been updated to clarify that we reserve the right to obtain further medical information or verification where reasonably required to assess the claim, we will only reimburse costs actually incurred and supported by original receipts, invoices or other evidence requested by us and no benefit is payable where the illness or injury was known to the driver of the vehicle before the journey commenced and it would have been reasonable to expect that it could prevent completion of the journey Additionally, the following was removed: Only one claim of up to £1,000 will be paid per incident for alternative transport. These services may be offered on a pay/claim basis, which means that you must pay initially and we will send you a claim form to complete and return for reimbursement. Before arranging these services, authorisation must be obtained from our rescue co-ordinator. The policy will only pay for vehicle hire which we deem is appropriate for your requirements at the time and we cannot be held responsible if an appropriate hire vehicle is not available during peak months. We will only reimburse claims when we are in receipt of a valid invoice/receipt. Payment will be made in accordance with the exchange rate on the date of a claim.

General Notes	Details of Change
Reclaim Procedure - Updated	The following was added: This policy will only pay for a hire vehicle which we deem is appropriate for your requirements at the time and we cannot be held responsible if an appropriate hire vehicle is not available during peak months. We will only reimburse claims when we are in receipt of a valid itemised receipt. Please send copies of any itemised receipt(s) to reimbursements@call-assist.co.uk and we will reimburse valid costs once these have been verified/processed by us
Change of Vehicle - Updated	This general note clarifies if a customer has received complimentary Nationwide Cover following a Full or Major Service by Halfords Limited then this policy is not transferable to another vehicle.

Definitions	Details of Change
Breakdown – Updated	The below was added to the definition of breakdown: Or unsafe to drive provided such failure/event was not reasonably foreseeable prior to commencement of the journey. Cover applies based on when the breakdown occurs, not when it is reported to us.
Fuel - New	A definition of Fuel has been added Fuel The energy source used to power a vehicle/pedal cycle, such as but not limited to Petrol, Diesel, Electricity and Hydrogen.
Home Assist - New	A definition of Home Assist has been added Home Assist Assistance within a mile radius/straight line of your Home Address.
Trip – Updated	We have removed for a period not exceeding 90 days

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Vehicle - Updated	The age of vans covered under personal cover has increased from 8 to 10 Breakdowns to caravans and trailers are now covered and have been included in the definition of a vehicle
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Exclusions applying to all sections unless otherwise stated.	Details of Change
Exclusion 1 - Updated	b) Breakdowns or accidents to the caravan or trailer itself has been removed
Exclusion 3 – Updated	Any breakdown occurring or reported within 24 hours of the time the policy was purchased, amended or upgraded. The 24 hour inception delay does not apply when renewing a policy or if you have received complimentary Nationwide Cover following a Full or Major Service by Halfords Limited.
Exclusion 4 – Updated	Any costs incurred to attend the vehicle due to faults with electric windows, sun roofs, broken windows/windcreens or locks not working unless the fault occurs during the course of a journey and your safety is compromised.
Exclusion 5 – Updated	Breakdowns caused by a failure to maintain the vehicle/pedal cycle in a roadworthy condition including the routine servicing of the vehicle in accordance with the manufacturer's recommendations or maintaining proper levels of oil and water or where the breakdown was the direct result of an issue known to you that made continued use of the vehicle/pedal cycle likely to cause a breakdown.
Exclusion 10 - Updated	We have added at the time of the breakdown Breakdowns caused by overloading the vehicle/pedal cycle or carrying more passengers than it is designed to carry at the time of the breakdown.
Exclusion 11 - New	Recovery further than 10 miles from the scene of the breakdown if you have: a) added diesel exhaust fluid to the fuel or fuel to the diesel exhaust fluid. b) added the incorrect fluid when topping up fluid levels. c) exceeded the vehicle's recommended fluid levels.
Exclusion 12 - New	Assistance following a fire which causes extensive damage and has not been contained within the engine bay. Extensive damage should be reported to your motor insurer.
Exclusion 16 – New	Any breakdown that occurs while the vehicle/pedal cycle is being used for: a) motor racing, rallies, or any contest or speed trial b) rental, hire, public hire, private hire, courier services c) the carriage of refrigerated loads, horses/livestock or hazardous materials. We have removed previous exclusion 15; Vehicles with refrigerated loads, livestock, or hazardous chemicals, buses, coaches, minibuses, limousines or vehicles with more than ten seats, motorhomes, horseboxes, or agricultural machinery. – Relevant information from this exclusion is now covered by exclusion 16 above.

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Exclusion 17 – New	Any breakdown where the vehicle/pedal cycle: a) is dangerous or unlawful to transport; or b) cannot safely or lawfully be driven on the public highway; or c) is uninsured, SORN or untaxed (unless exempt); or d) did not have a valid MOT at the time of the breakdown (unless exempt) irrespective as to whether it was being driven to an MOT test centre; or e) is bearing trade plates or where we have reason to believe the vehicle has just been imported, bought at an auction or is being transported in connection with the motor trade. We have removed previous exclusion 16; Assistance if the vehicle is dangerous to transport or cannot lawfully be driven on the public highway, for example where the vehicle isn't roadworthy, insured, taxed (unless exempt) or doesn't hold a valid MOT (unless exempt). – Relevant information from this exclusion is now covered by exclusion 17 above.
Exclusion 18 - Updated	The cost of any parts, components or materials used to repair the vehicle/pedal cycle. If the vehicle/pedal cycle can be repaired at the roadside, you will need to pay for any parts supplied and fitted or if you do not wish to pay for the parts, you will need to pay for the vehicle/pedal cycle to be recovered.
Exclusion 21 – New	Claims not notified and authorised prior to expenses being incurred.
Exclusion 23 – New	Breakdowns reported to us outside the period of insurance.
Exclusion 25 – Updated	The charges of any other company (including Police recovery) other than the recovery operator, a car hire agency or accommodation charges which have been authorised by us.
Exclusion 26 – Updated	Any costs which were not expressly agreed by us prior to being incurred. We reserve the right not to authorise costs where we can make arrangements more cost effectively
Exclusion 28 - Updated	Any damage or loss to the vehicle/pedal cycle or its contents (including any personal possessions, loads, tools and equipment) caused by the recovery operator. It is your responsibility to ensure personal possessions are removed prior to the vehicle being transported.
Exclusion 33 – New	The cost of alternative transport other than to your destination and a return trip to collect the repaired vehicle.
Exclusion 37 - New	Any false or fraudulent or exaggerated claims. We reserve the right to repudiate the total claims where any aspect has been found to be exaggerated.
Exclusion 39 - New	Any charges where you, having contacted us, effect recovery or repairs by other means unless we have agreed to reimburse you.
Exclusion 41 – C & G New	c) Any effects as a result of geo-magnetic reversal g) Shortages of necessary supplies including fuel, electricity, gas and water

Additional Exclusions applying to the European Assistance	Details of Change
Exclusion 1 - Updated	Motorway recovery limit increased to £200
Exclusion 3 – New	Repatriation to the territorial limits (UK) if the vehicle can be repaired, but you do not have the adequate funds for the repair.
Exclusion 7 - New	Service where the repatriation costs exceed the market value of the vehicle in its current condition.

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Additional Exclusions applying to Cycle Rescue	Details of Change
Exclusions 1 – 6 - Removed	- Any breakdown within a mile, by public highway from your home address. - Any breakdown where the pedal cycle is being used for a use not specified in the design and manufacturers specifications, or arising directly out of the unreasonable use of the pedal cycle on unsuitable terrain. - Damage to tyres by road punctures capable of being repaired by a cycle emergency kit available to you at the time of the incident. - Assistance in the territorial limits (Europe). - Any claim arising from the use as a professional cyclist where you earn more than 50% of your taxable income from competitive cycling, sponsorship or endorsements. - Any claim while the pedal cycle is being used in connection with any trade or business.

General Conditions	Details of Change
General Condition 3 – Updated	The policy is not transferable to another person or policyholder
General Condition 5 - New	We will only pay ferry and toll fees within the confines of the territorial limits (UK).
General Condition 11 – New	All benefit and claims limits specified are inclusive of VAT.
General Condition 16 – Updated	The transportation of livestock (including dogs) will be at the discretion of the recovery operator. We will endeavour to help arrange alternative transport, but you will need to pay for this service immediately by credit or debit card.
General Condition 17 - New	We are unable to offer cover or process a claim if doing so would subject us to sanctions, prohibitions, or restrictions under United Nations resolutions. This also applies to any trade or economic sanctions, laws, or regulations of the United Kingdom, European Union, or United States. Should it be determined that you are subject to or involved with these sanctions, we reserve the right to cancel or void your policy.

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Administering Your Policy	Details of Change
Administering Your Policy - New	6. ADMINISTERING YOUR POLICY Changes to Your Policy You can administer your policy by logging in to the online Customer Lounge or by calling our Customer Services Team. Change of Contact Details You can update your address, name, email address or telephone number free of charge. Policies Under Renewal Payment to your policy renewal will be taken 1 to 2 days before your renewal date. You will be unable to make changes to your policy during this period. Any changes required during this period will need to be made once your policy has renewed. Change of Vehicle* Unless Personal Cover has been purchased, our policy only covers the vehicle registered on our database. We may require payment for some vehicle changes and we reserve the right to refuse to add a vehicle which has previously been registered on your policy in the same period of insurance. There will be no refund due for a vehicle removed from cover. You can change the vehicles up to three times during the period of insurance. We require a minimum of 24 hours' notice, before cover can be effective. Adding a Vehicle* You can add a vehicle to your policy during the period of insurance. We reserve the right to refuse to add a vehicle that has previously been registered on your policy within the same period of insurance. We require a minimum of 24 hours' notice, before cover can be effective. Downgrading your Level of Cover* Downgrading your level of cover is only available at the end of the period of insurance. Upgrading Cover You can upgrade your level of cover at any time during the period of insurance. We require a minimum of 24 hours' notice, before cover can be effective. Removing a Vehicle* You can remove a vehicle from your policy at the end of the period of insurance. * If you have received complimentary Nationwide Cover following a Full or Major Service by Halfords Limited then this policy is not transferable to another vehicle, the policy cannot be downgraded and you are unable to remove a vehicle.

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Renewing & Cancelling Your Policy	Details of Change
Inviting Renewal - New	Inviting Renewal We reserve the right to not offer renewal of this policy or offer amended terms. If we decline to invite renewal of your policy or offer amended terms, you should not purchase cover with us in the future unless amended terms have been agreed with us. We will notify you in advance, before your policy is due to expire, of any changes to your cover, the renewal premium, and the Terms and Conditions of the policy. The renewal communication will be sent by email to your last registered email address.
Automatic Renewal Protection - Updated	Where Automatic Renewal Protection is available (not available if you have received complimentary Nationwide Cover following a full or Major service by Halfords Limited) and you have selected to renew your policy using this method, your policy will automatically renew when it is due to expire. This protects you to ensure that there is no break in insurance cover. You can choose to opt in or out of Automatic Renewal Protection at any time by calling our Customer Services Department, or changing the settings online within the Customer Lounge. If you have not chosen the Automatic Renewal Protection process, you will need to contact our Customer Services Department or log in online to our website's Customer Lounge to renew your policy. Payment for your renewal will be taken from the payment card up to 2 days before the policy is due to expire. Your previous year's card payment details will be stored by our Secure Payment Provider and processed in accordance with the processes detailed within this wording. If your account and/or card details change, we may request and receive from your bank/card provider, updated details to help continue to provide the services requested. By choosing this method of renewal, you understand that it is your responsibility to ensure that you keep us up to date with valid card payment details and that there are sufficient funds available to pay for the automatic renewal of your policy. Failure to do so will mean that your policy will not renew, cover will expire and you will not be entitled to any service under this policy. If you are using someone else's payment card, you confirm you have explicit consent from the cardholder to use their payment card for the purchase of this insurance policy and all future automatic renewals. It is your responsibility to ensure that you keep the cardholder up to date with details of all payments due to be debited from their payment card.
Cancellation by Us -Updated	Cancellation By Us We have the right to cancel this policy at any time by sending 7 days' notice to the home address or email. Valid reasons include but are not limited to: • suspected or proven fraud, exaggeration or misrepresentation; • where you have made more than one claim involving a breakdown to a vehicle you had purchased or collected within the previous 24 hours; • where you have attempted to make more than one claim which is not covered by this policy; • non-payment of premium when due; • you are no longer eligible for cover with us or a vehicle isn't being used in accordance with the policy wording; • abusive, threatening, or obstructive behaviour towards our staff or the people we instruct to assist with your breakdown, including the recovery operators; • it is evident you have failed to maintain the vehicle in a roadworthy condition including not having the vehicle routinely serviced in accordance with the manufacturer's recommendations; • if your policy or its continuation would result in us being subject to sanctions, prohibitions, or restrictions under United Nations resolutions, or trade or economic sanctions, laws, or regulations of the United Kingdom, European Union, or United States; • where we previously cancelled your policy or declined renewal and asked you or persons listed on your policy schedule not to obtain a new policy with us. Cancellation on grounds of misuse shall not be treated as an allegation of fraud unless confirmed in writing. Any refund of premium shall be made in accordance with the terms stated in this policy

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Your Data	Details of Change
Your Personal Data – Updated	Your Personal Data Halfords Limited (“Distributor”) collects and maintains personal data as an independent Data Controller in order to administer this policy. Call Assist Ltd (“Call Assist”) collects and maintains personal data as an independent Data Controller in order to provide the services detailed within this policy wording. Collinson Insurance (“Insurer”), the insurer of this policy, also acts as an independent Data Controller. Please note that all personal data that is held by the Data Controllers is safeguarded with appropriate levels of security and in accordance with prevailing Data Protection legislation which includes the Data Protection Act 2018, the United Kingdom General Protection Regulation (the UK GDPR) and all other Applicable Laws, any successor or replacement legislation relating to the processing of personal data.
Halfords Limited Privacy Policy – Updated	Halfords Limited Privacy Policy Halfords Limited's full Privacy Policy can be accessed online via https://www.halfords.com/customer-services/policies-and-regulations/privacy-policy.html Questions and comments regarding this Privacy Notice are welcomed and should be sent to our Data Protection Officer at dataprotectionofficer@halfords.co.uk. You can also contact our Data Protection Officer if you have any concerns or complaints about the way in which your personal data has been handled or if you think we've done something wrong. But first check the FAQ's as you may find the answer to your question.
Collinson Insurance Privacy Policy - Updated	Collinson Insurance Privacy Policy How We Use The Information About You Collinson Insurance is a data controller for your personal information (referred to as “we”, “us” or “our” in this section). We collect and use your information to provide cover, administer the policy or, where applicable, deal with a claim. This information may include your contact details, address, policy and risk information, claims information and sensitive information such as health or medical information. If you do not provide necessary information (or consent if required), we may not be able to provide cover or deal with a claim. We may share your information with trusted third parties where necessary to provide and manage the policy and claims, including other companies within The Collinson Group, administrators, claims handlers, contractors, investigators, assistance and service providers, professional advisers, and crime prevention organisations. Some recipients may be outside the UK or EEA; where this happens, appropriate safeguards will be used to protect your information. We may also share information with regulators, law enforcement or other authorities where required. We may also share personal information with fraud prevention agencies to help prevent and detect fraud and money laundering and to verify identity. If fraud is detected, this may result in refusal of cover or a claim and may affect your ability to obtain certain services. We process personal information where necessary to perform our contract with you, for our legitimate interests, and where required for public or vital interests; if we cannot rely on these grounds, we will ask for consent. We store information securely in the UK or EU and keep it for as long as necessary for policy/claims handling and legal or regulatory purposes. For full details about how we use personal information, who we share it with, international transfers, retention and your rights, please see our Privacy Notice.