

halfords

breakdown cover

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Welcome

Please check **your policy schedule** to ensure **you** have the level of cover **you** need and read the following to help **you** use the service. The General Notes and Definitions detailed in pages 9-10 will help with the understanding of this document.

Statement of Demands and Needs

This policy meets the demands and needs of persons wishing to ensure that they are covered in the event of a **breakdown**.

As with any insurance, it does not cover all situations and **you** should read the terms and conditions of this policy to make sure that it meets **your** specific needs.

1. REPORTING A CLAIM

Claims can be reported via our app or by calling us. We also offer an SMS text messaging service for accessibility purposes.

App

Download the free Call Assist mobile app from the Google Play or Apple App Store. Once downloaded, click on 'Report Breakdown' and follow the simple step by step instructions.



Phone

Call our 24 hour Control Centre on:

0333 3201395

Calls to 03 numbers are usually chargeable at a local rate from both UK landlines and mobile phones. These calls are usually included within network providers "free minutes" packages.

If you are unable to make a connection, please contact us on:

01206 812770

From Abroad

For assistance in the territorial limits (Europe), call us on:

+44 1206 812770

Accessibility Options

If you are deaf, hard of hearing or speech impaired, our online reporting options will usually be most suitable. If you are unable to use our app or online option, please send a text message containing your full name, policy number, vehicle registration and policy postcode to:

07537 404890

1. REPORTING A CLAIM

Information we will need

Please have the following information ready to provide to our rescue co-ordinator, who will use this to validate your policy.

1. Your return telephone number
2. Your policy number and vehicle registration
3. What has happened to your vehicle
4. The location of the vehicle
(including a postcode, GPS co-ordinates, or what3words)
5. Whether your vehicle location will be accessible for a large truck
6. Your preferred recovery operator, if you have one

Now accepting
 what3words

When reporting your claim, please let us know if there are any circumstances which may affect the handling of your claim, such as if you are towing something, travelling with animals, in an area exposed to extreme weather conditions, or if any of your passengers have any special requirements we may need to take into consideration.

What to do when you breakdown

If you require the attendance of a recovery operator, we will contact you to advise which recovery operator will be attending and approximately how long they are expected to take. Where possible, please ensure your mobile phone is available to accept calls at all times in case we need to contact you.

You will need to be with the vehicle when the recovery operator arrives. If you would prefer not to wait with the vehicle or it is unsafe to do so, please inform our rescue co-ordinator who will arrange a call on approach, so you have sufficient time to return to the vehicle. It is your responsibility to guard your safety and abide by the rules of the Highway Code. Please advise our rescue co-ordinator if you feel it is not safe to remain within eyesight of the vehicle.

In the event of a breakdown on a motorway where you have no means of contacting us or are unaware of your location, please use the nearest SOS box and advise the Emergency Services of our telephone number, they will then contact us to arrange assistance. If the Police or Highways Agency are present at the scene, please advise them that you have contacted us and provide them with our telephone number to call us on your behalf.

2. POLICY BENEFITS

Please read the following benefits of cover in accordance with the level of cover you have purchased, which is detailed on your policy schedule.

Roadside & Local Cover

The following service is provided with all levels of cover:

Roadside Assistance

In the event of a breakdown occurring within the territorial limits (UK), which occurs more than a one-mile radius/straight line from your home address, we will pay for a recovery operator to attend the breakdown and where they deem appropriate, they will spend up to 60 minutes to try and repair the vehicle.

2. POLICY BENEFITS

Local Recovery

If, in the opinion of the **recovery operator**, they are unable to repair the **vehicle** within 60 minutes at the roadside, **we** will:

Either: pay for the **vehicle** and the **passengers** to be recovered to the nearest **suitable garage** which is able to undertake the repair within 10 miles from the scene of the **breakdown**;

Or: If the above is not possible at the time or the repair cannot be made within the same working day, **we** will pay for the **vehicle** and the **passengers** to be recovered to **your** chosen destination up to 10 miles from the scene of the **breakdown**.

Recovery of the **vehicle** and **passengers** must take place at the same time as the initial **callout** otherwise **you** will have to pay for additional **callout** charges.

If the **vehicle** requires recovery, **you** must immediately inform **our rescue co-ordinator** of the address **you** would like the **vehicle** taken to. Once the **vehicle** has been delivered to the nominated address, the **vehicle** will be left at **your** own risk and no further recovery costs will be covered in relation to the **claim**.

Alternative Travel in the UK

In the event of a **breakdown** within the **territorial limits (UK)** which occurs more than 20 miles from the **home address**, **we** will pay up to £250 towards the reasonable cost of:

Either: standard class public transport tickets;

Or: an 'Economy' class hire car (including the costs of insurance and/or excess reduction fees)

to enable the **passengers** to complete one single journey to either **your** original destination or return to the **home address**.

This benefit shall only be provided where:

- the **vehicle** cannot be repaired within the same working day; and
- **you** opt to have **your vehicle** recovered to the nearest **suitable garage** to the **breakdown** location for repairs.

We will also pay up to £150 towards the reasonable cost of alternative transport for one person to return and collect the repaired **vehicle**.

This benefit is in place to assist with the movement of **passengers** only, it is not designed to cover the cost of hiring a van or commercial **vehicle**.

Emergency Overnight Accommodation in the UK

If **you** are eligible for the Alternative Travel benefit above but would prefer to stay overnight close to where the **vehicle** is being repaired, **we** will pay up to £150 for a lone traveller or £75 per person towards the reasonable cost of overnight accommodation including breakfast for the **passengers** whilst the **vehicle** is being repaired. **We** will also pay reasonable expenses for the **passengers** to travel to their Emergency Overnight Accommodation. The maximum payment under this Emergency Overnight Accommodation benefit is £500 per **claim**.

Caravans and Trailers

In the event of a **breakdown** where **your** caravan/trailer is attached, providing the caravan/trailer is fitted with a standard 50mm tow ball coupling hitch and does not exceed 7 metres/23 feet in length (not including the length of the A-frame and hitch), **we** will also pay for the caravan/trailer to be recovered with the **vehicle**.

Keys

If **you** lose, break, or lock **your vehicle** keys within **your vehicle** within the **territorial limits (UK)**, **we** will pay the **callout** and mileage charges back to the **recovery operator's** base or **your** preferred destination if closer. All other costs incurred, including any **specialist equipment** needed to move the **vehicle** or secure storage costs will not be covered.

Misfuel Assist

In the event **your vehicle's** fuel tank is filled with the incorrect type of fuel, **we** will pay up to £250 (inclusive of VAT) towards:

- a fuel drain and flush to be completed at the roadside; or
- the recovery of **your vehicle** and **passengers** to the nearest **suitable repairer** (within 10 miles) and their reasonable costs to drain and flush **your vehicle's** fuel tank; and
- 5 litres of correct fuel.

Occasionally misfuelling a **vehicle** can cause extensive damage which a fuel drain and flush will not rectify. This policy does not cover repairs for damage.

2. POLICY BENEFITS

Cycle Rescue

The Cycle Rescue benefit is only eligible in the **territorial limits (UK)** and is limited to the assistance described below:

We will send help if **you** are unable to complete the **pedal cycle** portion of **your** journey as a result of an **accident**, vandalism, or a **breakdown to your pedal cycle** which occurs one-mile or more by public highway from your **home address**. We will arrange and pay for **you**, any **pillions**, and **your pedal cycle** (if appropriate) to be transported at **our** discretion to:

- The nearest suitable cycle repair shop or
- The nearest appropriate railway station or
- The nearest car rental agency or
- The nearest overnight accommodation or
- **Your Home Address**, if closer.

If **you** are cycling as a group with children under the age of 16, **we** will also arrange and pay for up to one other adult, three children and their **pedal cycles** to be transported to the same destination as **you**.

Message Service

If **you** require, **we** will pass on two messages to **your** home or place of work to let them know of **your** predicament and ease **your** worry.

Nationwide Cover

If **you** have opted and paid for **Nationwide Cover** it includes the same benefits as **Roadside & Local Cover**, with the addition of National Recovery.

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

If **your vehicle** cannot be repaired by a **suitable garage** within the same working day, **we** will pay for **your vehicle** and the **passengers** to be recovered to the **home address** or the nearest **suitable garage** to the **home address**, or if **you** would prefer and it is closer, **your** preferred destination within the **territorial limits (UK)**.

If the **vehicle** requires recovery, **you** must immediately inform **our rescue co-ordinator** of the address **you** would like the **vehicle** taken to. Recovery of **your vehicle** and **passengers** must take place at the same time as the initial **callout** otherwise **you** will have to pay for additional **callout** charges.

Once the **vehicle** has been delivered to the nominated address, the **vehicle** will be left at **your** own risk and no further recovery costs will be covered in relation to the **claim**.

Laws and regulations limit the number of hours **recovery operators** can drive for. Regular breaks and/or 'changeovers' to a different **recovery operator** will often be required when transporting the **vehicle**, prolonging the time it takes for the recovery to be completed. In some cases, it will be necessary to store the **vehicle** and deliver it at a later date. If this is necessary, **we** will pay reasonable travel expenses for the **passengers** to travel separately to the **vehicle**. If **you** would prefer to utilise **your** preferred **recovery operator**, please make this known to **our rescue co-ordinator**. **We** reserve the right not to authorise costs where **we** can make arrangements more cost effectively.

2. POLICY BENEFITS

Home Cover

If you have opted and paid for **Home Cover**, it includes all of the same benefits as **Nationwide Cover**, with the addition of Home Assist.

Home Assist

In the event of a **breakdown** at or within a one-mile radius/straight line of **your home address**, we will pay for a **recovery operator** to attend the **breakdown** and where they deem appropriate, they will spend up to 60 minutes to try and repair the **vehicle**.

If, in the opinion of the **recovery operator**, they are unable to repair the **vehicle** within 60 minutes at the scene of the breakdown, we will pay for **your vehicle** and the **passengers** to be recovered to the nearest **suitable garage** which is able to undertake the repair.

Any recovery of **your vehicle** and **passengers** required must take place at the same time as the initial **callout** otherwise you will have to pay for additional **callout** charges.

If the **vehicle** requires recovery, you must immediately inform our **rescue co-ordinator** of the address you would like the **vehicle** taken to. Once the **vehicle** has been delivered to the nominated address, the **vehicle** will be left at **your own risk** and no further recovery costs will be covered in relation to the **claim**.

European Cover

If you have opted and paid for **European Cover** it includes all of the same benefits as **Nationwide Cover** with the addition of Pre-Departure Cover and the following benefits which apply within the **Territorial limits (Europe)**.

Pre-Departure Cover

In the event of a **breakdown** within the **territorial limits (UK)** which occurs no more than 7 days prior to a pre-booked **trip** to the **territorial limits (Europe)**, then providing the **vehicle** cannot be repaired by **your** intended departure and we are immediately notified of the **breakdown**, we will reimburse up to £500 towards:

Either: the rental of a hire vehicle which we deem is appropriate for the purpose of **your** original **trip**;

Or: the cost of rebooking **your** original sea or motorail crossing to the nearest available date once the **vehicle** has been repaired.

Cover will only apply if you can evidence in writing the duration of **your** planned **trip** was for less than 90 days.

We will only reimburse **claims** when we are in receipt of:

- valid proof of payment for the hire vehicle; or
- or the rebooked sea/motorail crossing tickets, together with copies of **your** original sea/motorail crossing tickets; and
- evidence from a **suitable garage** detailing the repairs made to the **vehicle**.

Pre-Departure Cover does not apply for any **breakdown** occurring within 10 days of you purchasing/upgrading this policy or in the event the imminent or actual **breakdown** of your **vehicle** is discovered during an MOT or service carried out within 10 days prior to **your** intended departure.

Roadside Assistance Abroad

In the event of a **breakdown** occurring within the **territorial limits (Europe)**, we will pay for a **recovery operator** to attend the **breakdown** and where they deem appropriate, spend up to 60 minutes to try and repair the **vehicle**.

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.

2. POLICY BENEFITS

In some countries, it may be necessary to initially store the **vehicle** and deliver it to the nearest **suitable garage** at a later date.

As with **breakdowns** occurring in the UK, it is **your** responsibility to appoint a **suitable garage** and oversee any repairs undertaken to the **vehicle**. **We** can help to locate a **suitable garage** and where possible, assist with translation, but **we** bear no responsibility for the services provided by any **suitable garage**. Some garages abroad will charge 'diagnostic fees' in order to issue a quotation for repairs. Diagnostic fees, together with any re-assembly fees are not covered by this policy.

Access to some motorways and major public roads within the **territorial limits (Europe)** may be restricted to a private towing service only. Should this occur, **you** will need to obtain assistance via the SOS phones. The private towing service will tow the **vehicle** to a place of safety and **you** will be required to pay for the service immediately. **You** can then contact **us** for further assistance. **We** will pay a maximum of £200 towards private towing services, but **we** will only reimburse **claims** when **we** are in receipt of valid proof of payment.

Recovery and Repatriation Abroad

If the **vehicle** cannot be repaired within 48 hours or by **your** intended return, whichever is due to occur last, **we** will:

Either: pay for the **vehicle** and **passengers** to be transported to **your home address**;

Or: if **you** would prefer and it is closer, **your** original destination within the **territorial limits (Europe)**.

The mode of transportation for **you** and **your passengers** will be at **our** discretion.

Transporting **vehicles** back to the **territorial limits (UK)** from abroad is usually a complex process which takes time, often several weeks. If **you** would like to arrange the repatriation of **your vehicle** independently or extend **your trip** to wait for it to be repaired abroad, please discuss this with **our rescue co-ordinator** who will be able to consider how much **we** could contribute towards this.

Alternative Travel Abroad

In the event of a **breakdown** within the **territorial limits (Europe)**, **we** will pay up to £500 towards either the reasonable cost of **our** choice of public transport or an 'Economy' class hire car to enable the **passengers** to continue the **trip** whilst the **vehicle** remains unroadworthy.

We will also pay up to £200 towards the reasonable cost of alternative travel for two people to return and collect the repaired **vehicle**.

This benefit is in place to assist with the movement of **passengers** only, it is not designed to cover the cost of hiring a van or commercial **vehicle**. This policy will cover the costs of insurance and/or excess reduction fees in relation to hire cars, subject to the overall cost of Alternative Travel falling within the limits detailed in this section of cover.

Please bear in mind **you** may be unable to find a suitable hire car during peak season abroad and only other forms of alternative transport may be available to **you**.

Any travel costs associated with collecting/returning a hire car would be deducted from the £500 and £200 limits.

Emergency Overnight Accommodation Abroad

In the event of a **breakdown** within the **territorial limits (Europe)** where the **vehicle** cannot be repaired the same working day and which results in **you** not being able to stay at **your** pre-booked accommodation, **we** will pay up to £150 per person for one night towards the reasonable cost of emergency overnight accommodation including breakfast for all **passengers**. The maximum payment per incident for this benefit is £1,000 per **claim**.

This benefit does not include any costs associated with travelling to/from **your** Emergency Overnight Accommodation, however such costs can be considered under the Alternative Travel Abroad section above.

Shipping of Spare Parts

Where it is more efficient and cost effective to do so, **we** will pay the reasonable cost of shipping replacement parts to the repairing garage within the **territorial limits (Europe)**. **You** will be responsible for the cost of the replacement parts.

2. POLICY BENEFITS

General Notes Relating to Europe

We will provide service in the **territorial limits (Europe)** where the maximum duration of any single **trip** does not exceed 90 days. However short-term policies (those with a **period of insurance** lasting 31 days or less) will be limited to a single **trip** not exceeding the **period of insurance**.

Due to differing national standards and infrastructures within the **territorial limits (Europe)**, assistance may take longer in arriving. **We** will need to know details of **your** itinerary and if requested proof of both **your** outbound and inbound travel dates must be provided to validate **your claim**. **You** must remain contactable to avoid any delays. During peak season and public holidays, many services such as repairing garages will be fully booked or closed.

Before You Travel - Checklist

To ensure this cover is sufficient for **your** requirements and that **you** are aware of how **claims** outside the UK are handled, **you** should read the terms and conditions of this policy and **your policy schedule** before travelling. In addition, please make sure **you** have the following original documents and other items with **you**:

- credit card (required for hire cars and some hotels); and
- driving licence; and
- V5C registration document for **your vehicle**; and
- International Driving Permit (if needed for the countries **you'll** be driving in); and
- proof of outbound and inbound travel dates; and
- **your** car insurance certificate and documents; and
- **your** travel itinerary.

We will not pay for additional costs incurred as a result of any of these documents not being immediately available, when they are required.

Full Cover – European

If **you** have opted and paid for **Full Cover** or **Short Term European Cover**, it includes all of the same benefits as **European Cover**, with the addition of Home Assist, **Accident**, Theft and Vandalism Cover Plus and Driver Illness or Injury.

Accident, Theft and Vandalism Cover Plus

If the **vehicle** is involved in an **accident** or rendered immobile or illegal due to theft or vandalism within the **territorial limits (Europe)**, **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.

Driver Illness/Injury

If **you** are unable to continue **your** journey within the **territorial limits (UK)** or **territorial limits (Europe)** due to illness or injury to the driver of the **vehicle**, **we** will pay up to £1,000 in total towards:

- the cost of hiring an alternative driver to return the **vehicle** to **your** nominated destination within the **territorial limits (UK)**; or
- the recovery of the **vehicle** to **your** nominated destination within the **territorial limits (UK)**; and
- if any **passengers** are unable to accompany the **vehicle**; the reasonable alternative transport costs for the **passengers** to reach the same destination as the **vehicle**.

Payment of this benefit will be contingent upon **you** providing **us** with a medical certificate proving **you** are unable to drive. **We** reserve the right to obtain further medical information or verification where reasonably required to assess the **claim**. No more than £1,000 will be paid in relation to a **claim** made under this benefit and **we** will only reimburse costs actually incurred and supported by original receipts, invoices or other evidence reasonably requested by **us**.

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.

2. POLICY BENEFITS

Personal Cover

If **you** have opted and paid for Personal Cover, any eligible **vehicle** in which you are travelling will be covered in the event of a **breakdown**. **You** must be with the **vehicle** at the time of the **breakdown** and when the **recovery operator** arrives and be able to provide photographic identification if this is requested. Service will only be provided in accordance with the level of cover **you** have purchased, as indicated on **your policy schedule** and in accordance with the policy wording. To ensure Personal Cover extends to a **vehicle** in which you intend to travel, please refer to the General Notes section for limitations and exclusions.

Personal Cover is limited to a maximum of four persons per policy and all persons must reside at the **home address**.

Personal Cover is restricted to the **territorial limits (UK)** only and cannot be purchased for **our** European or Full Cover policies, however, if cover is also required in the **territorial limits (Europe)**, Short Term European Cover for a nominated **vehicle** can be purchased from halfordsbreakdowncover.com.

3. GENERAL NOTES

Reclaim Procedure

All benefits may be offered on a pay/claim basis which means that **you** must pay initially and **we** will reimburse **you**. If a benefit is not offered on a pay/claim basis but **you** would prefer to make **your** own arrangements, please notify our **rescue co-ordinator**.

Before paying for any services which **you** intend on reclaiming, authorisation must be obtained from our **rescue co-ordinator**.

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**.

When **we** are reimbursing costs settled in a currency other than pound sterling (GBP), payment will be made in accordance with the exchange rate on the date of the **claim**.

Uninsured Service

We can usually provide assistance for services which are not covered under this insurance policy. All costs (including an administration fee) must be paid for immediately by credit or debit card.

Change of Vehicle

Unless **Personal Cover** has been purchased, **our** policy only covers the **vehicle** registered on **our** database, therefore any change must be notified immediately by contacting **our** Customer Services Department. Please provide them with **your** policy number, the new registration, make, model and colour of **your vehicle** and the date **you** wish to make the change.

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**.

Discussing Your Policy

Should **you** wish to discuss any aspect of **your** policy, **you** can contact our Customer Services Department using any of the options below.

Mail: Customer Services, c/o Call Assist Ltd, Axis Court,
North Station Road, Colchester, Essex CO1 1UX
Email: customerservices@halfordsbreakdowncover.com
Online: www.halfordsbreakdowncover.com/contact-us
Telephone: 01206 655022

Governing Law

This policy will be governed by English Law, and **you** and **we** agree to submit to the non-exclusive jurisdiction of the courts of England and Wales.

Language

The contractual terms and conditions, communication and other information relating to this contract will be in the English language.

Measurements

A **home assist** is calculated using a straight line from the **home address** to the location of the **breakdown**. All other measurements are calculated using driving distances.

Garage Repairs

Any repairs undertaken either by a separate garage or a **recovery operator** at their premises are provided under a separate contract, which is between **you** and the repairer.

Signing Documentation

You may be asked to sign documents by the **recovery operator** which relate to the service being provided. Whilst **you** are not required to sign such documents, failure to do so may result in further services being denied. Please do not sign any documents until **you** have read and understood the content in full. Often, in signing such documentation, **you** will be confirming **your** satisfaction with the service provided by the **recovery operator** and that proper care has been taken with **your vehicle**. In the event **you** require assistance with understanding such documents or **you** have not been satisfied with the service provided by the **recovery operator**, please contact us on 01206 812770 prior to signing.

Estimated Arrival Times

Where **we** arrange for a **recovery operator** to attend **your vehicle**, **we** will provide an estimated time of arrival. Please note this estimate can change based on the availability of **recovery operators** at the time. **We** cannot guarantee the arrival of a **recovery operator** within a specified amount of time. If **you** would prefer to organise **your** own assistance, please obtain authorisation from our **rescue co-ordinator** before arranging this.

Emergency Repairs

Emergency repairs undertaken at the roadside by **recovery operators** cannot be guaranteed and in some cases, will not be attempted. Due to the nature of roadside assistance, it is not always possible for **recovery operators** to accurately diagnose the fault with the **vehicle** or state whether the **vehicle** is in a roadworthy condition or otherwise safe to drive. **Recovery operators** are not instructed to conduct **vehicle** health inspections.

4. DEFINITIONS

Accident

A collision immediately rendering the **vehicle/pedal cycle** immobile or unsafe to drive/ride.

Breakdown

An electrical or mechanical failure, lack of fuel, lack of charge, misfuel, flat battery, **accident** or puncture to the **vehicle/pedal cycle** which immediately renders the **vehicle/pedal cycle** immobilised 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.

Callout

The deployment of a **recovery operator** to the **vehicle**.

Claim

Each **breakdown** or similar incident resulting in us paying you or a supplier (or both) for costs covered by this policy.

Fuel

The energy source used to power a **vehicle/pedal cycle**, such as but not limited to Petrol, Diesel, Electricity and Hydrogen.

Home Address

The last known address within the **territorial limits (UK)** recorded on our system where your **vehicle/pedal cycle** is ordinarily kept.

Home Assist

Assistance within a mile radius/straight line of your **Home Address**.

Passengers

All non-fare paying persons travelling with the **vehicle/pedal cycle** at the time of the **breakdown**, up to the legal carrying capacity of the **vehicle/pedal cycle**.

Pedal Cycle

Any bicycle, a purpose built or professionally converted electric bicycle (provided it has power assistance to a maximum of 25kmh/15.5mph using a motor of no more than 250w rated output), adult tricycle or tandem.

Period of Insurance

The duration of this policy as indicated on your **policy schedule** for a period not exceeding twelve months.

Policy Schedule

The document provided by Call Assist Limited branded Halfords Breakdown Cover detailing the **period of insurance**, eligible **vehicle(s)**, and type of cover. In the event **Personal Cover** has been purchased, it will also list the person(s) covered.

Recovery Operator

The independent technician appointed to attend the **breakdown**.

Rescue Co-ordinator

The telephone operator employed by Call Assist Ltd.

Specialist Equipment

Non-standard apparatus or recovery **vehicles** which in the opinion of the **recovery operator** are required to recover the **vehicle/pedal cycle**. **Specialist equipment** includes but is not limited to winching, skates, sliders, dolly wheels, donor wheels and a crane lift.

Suitable Garage

Any appropriately qualified mechanic or garage which is suitable for the type of repair required and where the remedial work undertaken can be evidenced in writing.

Territorial Limits (Europe)

Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Guernsey (for non-residents), Hungary, Italy, Jersey (for non-residents), Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, and Vatican City.

Territorial Limits (UK)

Great Britain, Northern Ireland, the Isle of Man, and (for residents only) Jersey and Guernsey.

Trip

A journey to the **territorial limits (Europe)** which is planned to start during the **period of insurance**. The **trip** start date shall be the date of your departure from the **territorial limits (UK)** and the **trip** end date shall be the date of your intended return to the **territorial limits (UK)**.

Us, We, Our

In respect of handling your **claim**: Call Assist Ltd.

In respect of paying costs which are provided by this policy: Collinson Insurance.

Vehicle

The **vehicle(s)** shown on your **policy schedule** as being eligible for this cover and in the case of **Personal Cover**, any other car, motorcycle or van up to 3.5 tonnes and up to 10 years of age at the start of the policy, which you are driving or a passenger in at the time of the **breakdown**.

We will also cover any towed caravan or trailer of a proprietary make which is fitted with a standard towing hitch and does not exceed 7 metres/23 feet in length, not including the length of the A-frame and hitch.

You, Your

The person named as the policyholder in the **policy schedule** or in the case of **Personal Cover**, all persons named on the **policy schedule** as being eligible for **Personal Cover**.

5. EXCLUSIONS & GENERAL CONDITIONS

Exclusions:

Applying to all sections unless otherwise stated:

This insurance does not cover the following: -

1. The recovery of any caravan/trailer where the total length of the caravan/trailer exceeds 7 metres/23 feet (not including the length of the A-frame and hitch) or where it is not attached to the vehicle with a standard 50mm tow ball coupling hitch.
2. Assistance for **your vehicle** following a fire or theft, attempted theft, or vandalism or illness/injury to the driver of the **vehicle** (unless Full Cover or Short Term European Cover has been purchased).
3. 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.
4. 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.
5. **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**.
6. Costs incurred in addition to a standard **callout** and recovery further than 10 miles where service cannot be undertaken at the roadside because the **vehicle** is not carrying a serviceable spare wheel, aerosol repair kit, appropriate jack or, the locking mechanisms for the wheels are not immediately available to remove the wheels. This exclusion does not apply to motorcycles, scooters or **vehicles/pedal cycles** which are not able to carry spare wheels or where the aerosol repair kit cannot repair the puncture.
7. **Specialist equipment**, additional manpower and/or recovery vehicles, or a recovery further than 10 miles from the scene of the **breakdown** if your **vehicle/pedal cycle** is immobilised due to snow, mud, sand, water, ice, or a flood.
8. More than six **claims** per insured **vehicle/pedal cycle** or (in the case of **Personal Cover**) insured person in any one **period of insurance**. Should **you** change **your vehicle** midterm, the number of **claims** provided to the previous **vehicle(s)** will be carried forward.
9. **Claims** totalling more than £15,000 in any one **period of insurance**.
10. **Breakdowns** caused by overloading the **vehicle/pedal cycle** or carrying more **passengers** than it is designed to carry at the time of the **breakdown**.
11. 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.
12. 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.
13. Any subsequent **callouts** for any symptoms related to a **claim** which has been made within the last 28 days, unless the **vehicle/pedal cycle** has been fully repaired at a **suitable garage**, declared fit to drive by the **recovery operator** or is in transit to a pre-booked appointment at a **suitable garage**.
14. The recovery of the **vehicle/pedal cycle** and **passengers** beyond the nearest **suitable garage** if repairs can be carried out within the timescales described within this policy, irrespective as to whether **you** have adequate funds for the repair or wish to claim under a warranty.
15. Any **vehicle** which is not listed on **your policy schedule** as being eligible for **breakdown** cover with **us** unless **personal cover** has been purchased.
16. 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.
17. 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.
18. 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.
19. Repair and labour costs other than up to 60 minutes roadside labour at the scene of the **breakdown**.
20. The use of **specialist equipment** occasionally required because the **vehicle/pedal cycle** is not between the kerbs, it has modifications, or nearby obstructions are impeding the usual method of recovery.
21. **Claims** not notified and authorised prior to expenses being incurred.
22. Storage charges unless incurred whilst **we** organise repatriation from the **territorial limits (Europe)**.
23. **Breakdowns** reported to **us** outside the **period of insurance**.
24. Any **breakdown** that occurred before the **vehicle** was placed on cover, or before the policy was upgraded.
25. 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**.
26. 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.
27. The cost of food (apart from breakfast when overnight accommodation is provided), drinks, telephone calls or other incidentals.
28. 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.
29. Nothing in this policy limits **our** liability for death or personal injury caused by the negligence of **us** or **our** employees or for any liability which may not lawfully be limited or excluded. This policy is not a motor liability insurance policy within the meaning of Part VI of the Road Traffic Act 1988.

5. EXCLUSIONS & GENERAL CONDITIONS

30. Any cost that would have been incurred if no **claim** had arisen.
31. The cost of fuel, oil or other consumable when hiring a **vehicle**.
32. Emergency Overnight accommodation or Alternative Travel charges if repairs can be carried out at or near the scene of the **breakdown** within the same working day
33. The cost of alternative transport other than to **your** destination and a return trip to collect the repaired **vehicle**.
34. **We** will not pay for any losses that are not directly covered by the terms and conditions of this policy. For example, **we** will not pay for any loss of earnings, missed appointments, loss in value of goods carried, or loss of income.
35. Any cost incurred as a result of **your** failure to remain contactable or comply with reasonable requests by **us** or the **recovery operator** concerning the assistance being provided
36. A request for service following any intentional or wilful damage caused by **you** to your **vehicle/pedal cycle**.
37. 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.
38. Fines and penalties imposed by courts.
39. Any charges where **you**, having contacted **us**, effect recovery or repairs by other means unless **we** have agreed to reimburse **you**.
40. Any cost recoverable under any other insurance policy that **you** may have. **You** agree to assign **your** rights of recovery against any third party for **claims** costs paid by **us** in relation to this policy and **you** shall co-operate with **us** to achieve this where reasonably required.
41. Direct or indirect loss, damage or liability caused by, contributed to or arising from: -
 - a) Ionising radiation or contamination by radioactivity from an irradiated nuclear fuel or from nuclear fuel or from nuclear waste from the combustion of nuclear fuel.
 - b) The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component thereof.
 - c) Any effects as a result of geo-magnetic reversal
 - d) Any results of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, riot, rebellion, revolution, military or usurped power.
 - e) The result of interplanetary coronal mass ejection.
 - f) Large scale computer malfunction or malicious cyber activity.
 - g) Shortages of necessary supplies including fuel, electricity, gas and water.
42. Any **breakdown** of a **vehicle** bearing trade plates or where **we** have reason to believe the **vehicle** has just been imported, purchased at auction or where **we** believe the **vehicle** is being transported in connection with the motor trade e.g. to or from an auction house.
43. **We** shall not provide cover or be liable to pay any **claim** or other sums, including return premiums, where this would expose **us** to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where **we** transact business.

Additional exclusions applying to the European Assistance

1. The cost of recovery from a European motorway exceeding £200.
2. Repatriation to the **territorial limits (UK)** within 48 hours of the original **breakdown**, regardless of pre-arranged bookings or appointments **you** have.
3. Repatriation to the **territorial limits (UK)** if the **vehicle** can be repaired, but **you** do not have the adequate funds for the repair.
4. Import duties unrelated to the **vehicle** for example, for items carried in the **vehicle**.
5. All costs relating to a **claim** where a customs officer or any other

official finds illegal contents in the **vehicle**.

6. Any **claim** where the duration of a single **trip** is planned to or subsequently exceeds 90 days.
7. Service where the repatriation costs exceed the market value of the **vehicle** in its current condition.

General Conditions

The following conditions apply to all policies.

1. **We** will provide cover if **you** have met all the terms and conditions within this insurance and the information provided to **us**, as far as **you** are aware, is correct.
2. Regardless of circumstances, **we** will not be held liable for any costs incurred if **you** are unable to make a telephone connection to any numbers provided or our Mobile Phone app services. If **you** are unable to make a connection on any of the numbers provided, please call:

01603 327180

3. The policy is not transferable to another person or policyholder.
4. Details of **your** cover may not reach **us** by the time assistance is required. In this unlikely event, **we** will assist **you** however before assistance can be provided **we** will ask to take a pre-authorisation on a credit or debit card for the estimated cost of the assistance. If **we** receive confirmation that **you** have adequate cover the reserved funds will be released. If **we** receive confirmation that **you** do not have adequate cover **we** will take payment for any uninsured costs.
5. **We** will only pay ferry and toll fees within the confines of the **territorial limits (UK)**.
6. If a **callout** is cancelled by **you** and a **recovery operator** has already been dispatched, **we** recommend **you** wait for assistance to ensure the **vehicle/pedal cycle** is functioning correctly. If **you** do not wait for assistance and the **vehicle** breaks down again within 12 hours, **you** will be charged for the second and any subsequent **callouts**.
7. **We** reserve the right to charge **you** for any costs incurred as a result of incorrect location details being provided.
8. **We** have the right to refuse service and/or cancel **your** policy if **you** or the **passengers** are being obstructive in allowing **us** to provide the most appropriate assistance or are abusive to our **rescue co-ordinator(s)** or the **recovery operator(s)**.
9. The **vehicle(s)** must be registered to and ordinarily kept at an address within Great Britain and Northern Ireland.
10. **Vehicles** must be located within Great Britain and Northern Ireland when cover is purchased and commences.
11. All benefit and **claims** limits specified are inclusive of VAT.
12. If in our opinion the **vehicle** is beyond economical repair or the cost of the **claim** is likely to exceed the market value of the **vehicle** in its current condition following the **breakdown**, **we** have the option to pay **you** the market value of the **vehicle** in its current condition and pay **you** reasonable public transport costs for the **passengers** to return to the **home address**. It will be **your** responsibility to apply for a Certificate of Destruction or other such document and **you** will be required to pay for any storage costs whilst this is obtained and any costs to dispose of the **vehicle**. If **you** would prefer the **vehicle** to be transported to the **home address** or original destination, this can be arranged, but **you** will need to pay any costs which exceed the market value of the **vehicle** in its current condition. If the **vehicle** is beyond economical repair, **you** will have one week to advise **us** of how **you** wish to transport or dispose of the **vehicle**. If **you** do not contact **us** within one week **you** consent to **us** to dispose of the **vehicle**. **We** reserve the right to deduct any outstanding costs owed by **you**, in relation to the storage or disposal of the **vehicle**, from the payment made by **us** to **you** for the market value of the **vehicle**.

5. EXCLUSIONS & GENERAL CONDITIONS

13. It is **your** responsibility to ensure **you** have sufficient funds to initially pay for the benefits offered by this policy. If funds are not immediately available to **you**, please let **us** know and **we** will try to assist.
14. In the event **you** use the service and the **claim** is subsequently found not to be covered by the policy **you** have purchased, **we** reserve the right to reclaim any monies from **you** in order to pay for the uninsured service.
15. **We** may decline service if **you** have an outstanding debt with **us**.
16. 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.

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.

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**.

7. RENEWING & CANCELLING YOUR POLICY

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

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 You

This policy has a cooling off period of 14 days from the time you receive this information or your policy start date, whichever is later. If you do not wish to continue with the insurance, we will provide a refund of your insurance premium paid, providing no claim has been made.

You may cancel your policy after the 14 day cooling off period but no refund of your insurance premium is available.

A refund of premium is not available if the period of insurance of the policy is for a period of less than one month.

Please call the organisation you purchased this policy from to discuss using any of the options below.

Mail: Customer Services, c/o Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex CO1 1UX.

Email: customerservices@halfordsbreakdowncover.com

Online: www.halfordsbreakdowncover.com/contact-us

Telephone: 01206 655022

7. RENEWING & CANCELLING YOUR POLICY

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.

In such situations, providing no **claim** has been made within the first 6 months from the inception date of **your** policy, **we** will refund **your** premium in full. Where **you** have received a service or where the policy has been in force for a period of more than 6 months, no premium refund will be available to **you**.

Cancelling **your** policy will be in addition to any other legal rights **we** may have.

8. FRAUD

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- Fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy; or
- Fails to reveal or hides a fact likely to influence the cover **we** provide; or
- Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false; or
- Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false; or
- Makes a **claim** under the policy, knowing the **claim** to be false, dishonest, exaggerated or fraudulent in any way; or
- Makes a **claim** for any loss or damage **you** caused deliberately or with **your** knowledge.

We will not pay any benefit under this policy or return any premium to **you**, and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent **claim**. **We** may also take legal action against **you** and inform the appropriate authorities.

9. CONSUMER INSURANCE ACT

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- a) Supply accurate and complete answers to all the questions **we** or the selling broker may ask as part of **your** application for cover under the policy.
- b) To make sure that all information supplied as part of **your** application for cover is true and correct.
- c) Tell **us** of any changes to the answers **you** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **your** policy is invalid, and **you** won't be able to make a claim.

10. YOUR DATA

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

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.

Call Assist Privacy Policy

Call Assist's full Privacy Policy can be accessed online via <https://www.call-assist.co.uk/privacy-policy>. Enquiries in relation to personal data held by Call Assist should be directed to the Data Protection Officer, Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex CO1 1UX or by emailing DPO@call-assist.co.uk.

Sharing Your Personal Data

We will only share **your** personal data in the following circumstances:

- it has been authorised by **you**;
- it is with regulatory bodies;
- it is with fraud prevention and credit reference agencies;
- it is required by law;
- it is being provided to **recovery operators** or other suppliers as required to fulfil **our** contractual and legal obligations in this Policy Wording. In these circumstances, **your** personal data will be limited to the minimum ordinarily required for service provision. Additionally, these suppliers will only be able to use **your** personal data to provide the specific services described in this policy.
- it is necessary for **us** to exercise **our** rights of subrogation as outlined in exclusion 40.

10. YOUR DATA

Your Rights

Under the terms of Data Protection legislation, **you** have a number of rights in relation to the information **we** hold about **you**. This includes the right to:

- ask for a free copy of any personal data **we** hold about **you**;
- ask for correction of any inaccurate information held;
- complain to the Information Commissioner's Office if **you** are not satisfied with **our** use of **your** personal data;
- object to the processing of **your** personal data where **we** are relying upon a legitimate interest, and there is something about **your** particular situation which makes **you** want to object to processing it;
- ask for the processing of **your** personal data to be restricted. This enables **you** to ask us to suspend the processing of personal information about **you**;
- ask for **your** personal data to be transferred to another company;
- ask for **your** personal data to be deleted from **our** system/database;
- where we rely on **your** consent to process **your** personal data, **you** have the right to withdraw **your** consent at any time.

Please note that there are times when **we** will not be able to meet **your** requests in relation to data processing. This may be as a result of **us** fulfilling **our** legal and/or regulatory obligations. If **we** are unable to fulfil a request, **we** will always let **you** know **our** reasons.

Should **you** wish to exercise any of **your** rights under the Data Protection legislation, please direct **your** enquiry to the Data Protection Officer, Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex CO1 1UX or by email to DPO@call-assist.co.uk.

Collecting Your Information

We will collect a variety of information about **you** including **your** personal data such as **your** name, address, contact details and date of birth. Where relevant, **we** will also collect special categories of data (sensitive data) about **you** such as details regarding **your** health. **We** may also collect information from a number of different sources for example:

- from publicly available sources such as social media and networking sites when **you** interact with **us**. For example sending **us** a message or entering into a competition;
- third party databases available to the insurance industry and firms, loss adjustors and/or suppliers appointed in the process of handling a claim.

Using Your Personal Data

We only process the minimum amount of personal data **we** need in order to fulfil **our** purposes, and only where **we** have a lawful basis for doing so.

The legal basis **we** mainly rely on for processing personal data is Article 6(1)(b) of the UK General Data Protection Regulation (UK GDPR) which relates to processing necessary to allow **us** to perform our contract with **you** or to take steps at **your** request, before entering a contract. The purposes for which **we** will process **your** personal data on the basis of contract include to provide **you** with the appropriate policy quotation as well as to manage **your** policy which may include handling a claim or issuing documentation to **you**. **Our** assessment of **your** policy application may also involve an automated decision to determine whether **we** are able to provide **you** with a quotation. If **you** object to **your** personal data being processed by automated decision-making, then **we** will not be able to provide **you** with breakdown cover.

In some cases, **we** may use personal data to pursue **our** legitimate interests (Article 6(1)(f) of the UK GDPR), provided **your** interests and fundamental rights do not override those interests. The purposes for which **we** will process **your** personal data on the basis of legitimate interest include to carry out research and analysis (including profiling) for the purposes of better understanding **our** customers; and to record calls to **our** call centre for training and monitoring purposes.

We would also like to stay in contact with **you**, and will therefore send marketing communications to **you** but only where **you** have given **us** specific consent to do so (Article 6(1)(a) of the UK GDPR).

Keeping Your Personal Data

Your data is considered to be an important asset to **us**, and as such, **we** implement technical and organisational measures to ensure the necessary measures are in place to prevent unauthorised or inappropriate access, use, modification, disclosure or destruction.

10. YOUR DATA

Measures **we** take to keep **your** data secure include, but are not limited to:

- making regular backups of files;
- protecting file servers and workstations with virus scanning software;
- using a system of passwords so that access to data is restricted;
- allowing only authorised staff into certain computer areas;
- using data encryption techniques to code data when in transit;
- ensuring that staff are only given sufficient rights to any systems to enable them to perform their job function.

Use and Storage of Your Personal Data

We will retain **your** personal data for a maximum of seven years from the end of this policy, in line with **our** legal and regulatory requirements.

Where possible, **we** will anonymise or remove **your** personal data that is no longer required for the purpose(s) for which it was obtained.

We will only keep **your** data for as long as is necessary to provide **our** products and services to **you** and/or fulfil **our** legal and regulatory obligations.

Your data may be transferred to, stored or processed outside the UK and European Economic Area (EEA). **We** will not transfer **your** information outside the UK and EEA unless it is to a country which is considered to have equivalent data protection laws or where **we** have taken all reasonable steps to ensure the recipient company has suitable standards in place to protect it.

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](#).

11. OUR PROMISE TO YOU

Complaints Procedure

We aim to provide a high standard of service. Please telephone us if you feel we have not achieved this and we will do our best to rectify the problem immediately.

Any complaint you have regarding your policy should be addressed to Call Assist Ltd using any of the options below.

Mail: Axis Court, North Station Road, Colchester, Essex CO1 1UX
Email: customerservices@call-assist.co.uk
Telephone: 01206 771788

Please include the details of your policy and in particular your policy number, to help your enquiry to be dealt with efficiently.

We promise to:

- acknowledge your complaint within five working days of receiving it;
- review your complaint with impartiality;
- tell you the name of the person managing your complaint when we send our acknowledgement letter; and
- respond to your complaint within 20 working days. If this is not possible for any reason, we will write to you to let you know when we will contact you again.

If you remain dissatisfied with our final decision or if you have not received our final decision within 8 weeks of us receiving your complaint, short of court action, you may be entitled to ask The Financial Ombudsman Service to review your case. The right to apply to the Ombudsman must be exercised within six months of the date of the Company's final decision. If you do not refer your complaint within six months of our final decision The Financial Ombudsman Service will not have our permission to review your case and will only be able to do so in limited circumstances, such as if the delay was due to exceptional circumstances.

The Financial Ombudsman Service can be contacted at the following address: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Or by telephoning: 0800 023 4567 (free from landlines) or 0300 123 9123 (free from some mobile phones) or email complaint.info@financial-ombudsman.org.uk.

For further information, you can also visit the website: www.financial-ombudsman.org.uk Following the complaints procedure does not affect your rights to take legal proceedings.

Financial Services Compensation Scheme

Should we be unable to meet our liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. This depends on the type of insurance, the size of your business and the circumstances of the claim.

Further information about the compensation scheme arrangements is available from the Financial Services Compensation Scheme. Their telephone number is 0800 678 1100 or 020 77414100. Alternatively, more information can be found at www.fscs.org.uk.

Service Provider and Insurer

This service is provided by Call Assist Limited. Registered in England and Wales. Registered Company Number: 3668383. Registered office address: Axis Court, North Station Road, Colchester, Essex CO1 1UX.

The policy is underwritten by Collinson Insurance. Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708613.

Call Assist Ltd, Firm Reference Number 304838 is authorised and regulated by the Financial Conduct Authority.

Call Recording

To help us provide a quality service, your telephone calls may be recorded for training and monitoring purposes.

11. OUR PROMISE TO YOU

Cover Levels

Roadside & Local	= Roadside / Local Recovery
Nationwide	= Roadside / Recovery
Home	= Roadside / Recovery / Home Assist
European	= Roadside / Recovery / Europe
Full Cover	= Roadside / Recovery / Home Assist / Europe