



*UK & European
Car Breakdown and
Recovery Service*

**PLEASE KEEP THIS DOCUMENT
WITH YOUR VEHICLE**

SCHEDULE

THIS DOCUMENT IS ONLY VALID
WITH YOUR
INSURER'S SCHEDULE.

Car Assist

WELCOME TO CAR ASSIST

Car Assist operates 24 hours a day, 365 days a year. Our trained staff are equipped with the most up-to-date mapping technology and computers to provide a fast and efficient service using a network of over 1,500 Breakdown Recovery Specialists.

Unless we have agreed otherwise with you, in writing, this insurance is governed by English Law.

What to do if you breakdown in the UK

If your vehicle breaks down, you must call the **24-hour Rescue Control Centre** on

0800 587 0343

or

01277 720 784

Our trained staff will deal with your request quickly. If you have hearing difficulties, call the minicom number 0800 174647.

Please have the following information available when you phone:

- **Your name and document number.**
- The phone number (including the area code) you are calling from.
- The location of the broken-down vehicle, including road numbers or names and landmarks.
- The registration number, make, model and colour.

Please stay with your vehicle until a rescue vehicle arrives.

The address of Car Assist is:

Library House
New Road
Brentwood
Essex CM14 4GD

Guidance Notes

These guidance notes are to help you understand your cover. They do not form part of the contract. In all situations the guidance notes must be read with the full text of your document.

Our Rescue Control Centre is open 24 hours a day, 365 days a year and will arrange assistance if your vehicle breaks down.

Car Assist

0800 5870343
01277 720784

When you phone the **Rescue Control Centre**, please make sure you have the information shown opposite.

Minicom numbers

0800 174647
01277 725501

Guidance Notes

If the vehicle breaks down and cannot be driven, we will arrange help and pay the costs and expenses shown opposite.

This benefit is designed to cover small emergency repairs. It will not cover the cost of any parts or materials.

Any work which is not carried out at the roadside is not covered. It is provided under a separate contract between you and the garage.

We will pay for you, the vehicle and up to 4 passengers to be taken to your chosen destination. This includes a garage of your choice.

We will pay for costs arising from starting your vehicle if it breaks down within one mile of your home.

If the vehicle cannot be repaired, we will pay up to £100 for alternative travel or one night's emergency hotel accommodation for you and up to 4 passengers.

Car Assist Services in the UK

If the vehicle cannot be driven as a result of a breakdown or the only available driver in your party suffering a serious illness which occurs during the course of a journey, we will arrange and pay for the services as shown below.

The benefits and services apply to any breakdown, which occurs during the period of insurance and within the territorial limits.

Roadside Assistance

We will arrange help at the scene of the breakdown and will arrange and pay call-out fees and labour charges needed to start the vehicle.

If the vehicle cannot be repaired at the scene of the breakdown, we will arrange and pay the reasonable cost of taking the vehicle, you and up to 4 passengers from the place where the vehicle has broken down to the nearest available garage.

Vehicle Recovery

If the vehicle cannot be repaired at the scene of the breakdown, we will arrange and pay the reasonable cost of taking the vehicle, you and up to 4 passengers from the place where the vehicle has broken down to any one place you choose.

Home Assistance

If the vehicle breaks down at your home or within one mile of your home, we will arrange help and pay call-out fees and labour charges needed to start the vehicle. If the vehicle cannot be repaired quickly at the scene of the breakdown, we will pay the reasonable cost of taking the vehicle to the nearest available garage.

Emergency Travel or Accommodation

If a vehicle breaks down while it is more than 25 miles from your home, and it cannot be repaired at the roadside or at a garage during the same day, and is not recovered to your home or destination, we will **refund** the cost of onward travel arrangements or necessary emergency overnight accommodation.

Car Assist Services in the UK (continued)

The most we will pay will be up to £100 for:

- alternative road, rail or air travel or car hire to allow you and your party to reach your destination and return; or
- one night's hotel accommodation for you and up to 4 passengers. (The amount we will refund will only be for the rooms. We will not pay any amount for meals or drinks.)

Before you arrange emergency travel or hotel accommodation, you must call the Rescue Control Centre for their agreement. We will only refund amounts covered by this insurance if we receive valid invoices and receipts.

Caravans and Trailers

If your vehicle breaks down, any attached caravan or small trailer will be entitled to the same service as the vehicle as long as it's attached to the vehicle by a standard 50 millimetre (2 inch) towing coupling.

Message Service

If your vehicle breaks down and help is arranged by the Rescue Control Centre, they can contact your family or colleagues to let them know about the situation.

Guidance Notes

We will provide the same service for any caravan or small trailer which is properly attached to the vehicle.

Your family and colleagues can be contacted by the Rescue Control Centre to let them know about the breakdown.

Guidance Notes

The Rescue Control Centre is open 24 hours a day, 365 days a year and will arrange assistance if your vehicle breaks down.

When you phone the **Rescue Control Centre**, please make sure you have the information shown opposite.

What to do if you break down in Europe

Whilst we hope that your travel period will be incident-free, if your vehicle breaks down, help and assistance is available by calling the 24-hour, English-speaking emergency telephone service. Try to call from a place where it is easy to call you back. Please note that it is not always possible to provide automatic hire cars or accessories such as bike racks, luggage racks or tow bars. In Europe your call will be handled by:

**Europ Assistance (Nederland),
P.O. Box 9230 6800 KM Arnhem,
The Netherlands.**

**Emergency 24-hour telephone number
00-31-26-355-3344**

**Universal Freephone number
00-800-999-00-999**

(This service is available in most of Europe)

To call from Holland replace 00-31 with 0

Please avoid reverse charge calls – where necessary arrangements will always be made to ring you back.

Please quote the following information when you phone:

- Car Assist.
- Your name and document number.
- The phone number you are calling from.
- The location of the broken-down vehicle, including road numbers or names and landmarks.
- The registration number, make, model and colour of your vehicle.

Remember to keep all vouchers, invoices and receipts and other documents which may be relevant to your claim. Any claims must be notified in writing, as soon as possible, and in any event within 14 days of the occurrence to:

Car Assist, Library House, New Road, Brentwood,
Essex CM14 4GD
Phone: 01277 235500 Fax: 01277 206662

Motoring Assistance in Europe

Please read the details carefully to ensure that you are fully covered, and remember to follow any rules and procedures laid down in respect of servicing the vehicle and making a claim. (See general conditions 4 and 11.)

If you have paid the premium this insurance will provide the benefits described below if your vehicle breaks down and cannot be driven as a result of a mechanical or electrical breakdown (failures or breakages) or damage which is caused by an accident, fire or theft and results in you not being able to drive the vehicle. Such breakdown must occur within the countries of Austria, Andorra, Belgium, Czech Republic, Denmark, France, Germany, Greece, Republic of Ireland, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Portugal, Slovak Republic, Spain, Sweden, Norway or Switzerland.

Please note that this is not a maintenance policy and therefore does not cover the cost of parts or the cost of non-emergency repair work, such as routine servicing or diagnostic tuning. The cover is designed to help keep you and your party mobile during the journey or holiday period abroad. It is not a replacement for a motor insurance policy and does not provide cover for bodywork repairs following an accident or theft.

The most we will pay is £2,500.

Benefits:

European Vehicle Breakdown Recovery

You will have cover for the following:

1. Miscellaneous costs incurred in arranging immediate emergency roadside help following a breakdown. The most we will pay will be £150 in any one travel period. **(The cost of replacement parts will not be covered.)**
2. If the vehicle is out of use for a period of more than 8 hours as a result of a breakdown or due to death, injury or serious illness of the only available driver, we will **refund** the following costs and expenses as long as they are a direct result of the breakdown or illness and are paid immediately after the breakdown or illness. (In the case of illness, a Doctor's report will be required.)

Guidance Notes

Cover is only available in the countries shown opposite.

If the vehicle breaks down and cannot be driven, we will arrange help and pay the costs and expenses shown opposite.

Guidance Notes

If the vehicle breaks down and cannot be driven, we will arrange help and pay the costs and expenses shown opposite.

- a) The cost of recovery of the vehicle to the nearest garage or railway
- b) The cost of storage of the vehicle at a garage.
- c) Freight costs up to a maximum of £200 to obtain any replacement part which is not available locally.
- d) The cost of one of the following:
 - Hiring one replacement vehicle up to £70 per day and £1,400 in total.
 - Hiring one chauffeur in the event of a serious illness of the only available driver in your party, up to £100 per day and £500 in total.
 - Second-class rail fares so that you and your party can finish your journey or return home.
- e) Extra hotel accommodation costs for you and each member of your party up to £30 per person per day incurred during the journey to and from the holiday location up to a maximum of 5 days. (We will not pay any amount for meals or drinks.)
- f) The cost of recovering the vehicle to your home if it cannot be repaired before your planned return date or costs incurred in travelling from your home or holiday location to the scene of the breakdown to collect the vehicle after repair. (Such cost must not be more than economy class air fare plus miscellaneous additional expenses not exceeding £50.)
- g) The cost of emergency repairs to secure the vehicle in the event that it is damaged by attempted theft or break-in up to a maximum of £100 (a Police report will be required).
- h) Extra hotel accommodation or tent hire costs in the event that your own tent is stolen or damaged (excluding weather damage) up to a maximum of £100.
- i) The cost of hiring a replacement vehicle up to £200 if your vehicle is still out of use when you return to the United Kingdom.
- j) The cost of necessary telephone calls not exceeding £10.

Exceptions:

1. The section does not cover:
 - breakdowns due to lack of petrol, oil, water or frost damage or the use of the vehicle for racing, pacemaking, or being in any contest or speed trial or any rigorous reliability testing.
 - the cost of any repair apart from repairs covered under Section 1.
 - the cost of spare parts or emergency windscreens.
 - expenses incurred in ordering incorrect replacement parts where this is due to insufficient or wrong information being given by you; or
 - the cost of returning hired vehicles to the hire company.
2. If the vehicle suffers damage and it is considered to be a write-off (the cost of repairs are greater than the market value of the vehicle) sub-section 2.f) will not apply where the vehicle has comprehensive motor insurance. Where the vehicle is subject to third party insurance, cover will be limited to the market value of the vehicle. If this situation arises, we reserve the right to conduct negotiations direct with the motor insurers.

Guidance Notes

Guidance Notes

We will pay costs for Customs Duties and Bail Bonds as shown opposite.

Customs Duties and Bail Bonds

We will provide cover:

- If a court Bond is required to secure your release from custody following an accident involving your vehicle during the period of insurance (not exceeding £1000).
- For customs duty following loss or damage to the vehicle (not exceeding £2000). You must tell the police within 24 hours of the loss occurring.

Exceptions:

1. This section will not apply:
 - If cover is provided under the motor insurance for the vehicle.
 - If you do not comply with any of the terms of release or any other conditions which are applied by the relevant Authority and the Court or Customs Bond is forfeited. (You must reimburse us for any amounts paid.)

General Average

We will pay for any sum which you may become liable to pay as a contribution to general average and salvage charges incurred as a result of the vehicle being transported by a recognised sea route of not more than 65 hours. The most we will pay under this section is £2000.

Legal Expenses

1. We will pay for legal costs and expenses arising out of an accident occurring during the course of the journey or holiday involving the vehicle (including any costs and expenses incurred in an attempt to recover uninsured losses).
2. We will conduct negotiations through such agency as we may appoint and have the power to decide when negotiations should discontinue as they are beyond the point of being usefully pursued.

The most we will pay under this section is £1000.

Exceptions:

The section does not cover:

- Any fees or expenses incurred before the claim has been notified.
- Any fees or expenses for any claim arising from or in connection with a contract of insurance, the payment of fines, business activities or legal action to recover amounts less than £100.

Changing your vehicle

This insurance only covers the vehicle specified in the schedule or reported to and accepted by us. So you must tell us as soon as possible (in writing, by phone or by fax) about any change of vehicle, including details of the registration number, registration date, make and model.

Phone: 01277 235811 (Monday to Friday
9.00am to 5.00pm)

Fax: 01277 200716

Cover will only apply to the vehicle shown in the schedule. If you do not tell us about a change of vehicle, the services will not apply to the new vehicle.

Guidance Notes

We will pay costs up to the amount shown opposite for legal expenses.

You have a duty to let us have full details of any change of vehicle.

Important Cover will only apply to the vehicle shown in the schedule.

Guidance Notes

These words and phrases have the meanings given opposite whenever they appear in this document.

A small trailer is a trailer not more than 10 feet long.

Definitions

We, us, our – Equity Red Star.

Equity Red Star – is made up of the Lloyd's underwriters who have insured you under this contract. Each underwriter is only liable for their own share of the risk and not for any other's share. You can ask us for the names of the underwriters and the share of the risk each has taken on.

The administrators – Car Assist.

You, your – the person named as 'the insured' in the schedule.

The schedule – provides evidence that your insurance is in force and shows details such as your name, document number, vehicle and period of insurance.

Document of insurance – this booklet together with the schedule, form your Car Assist Membership Document.

Period of insurance – the period of time covered by this insurance (as shown in the schedule).

Breakdown – mechanical or electrical breakdown (failures or breakages), flat batteries, punctures, lack of fuel, lost ignition keys or damage which is caused by an accident, vandalism or theft and results in you not being able to drive your vehicle.

Your vehicle – any vehicle specified in the schedule (or reported to and accepted by us) and any caravan or small trailer attached at the time of the breakdown.

Home – the place where your vehicle is normally kept.

Territorial limits – within the mainland of England, Scotland, Wales and Northern Ireland.

General Exclusions

This insurance does not cover the following:

1. If the vehicle is recovered by sea or air, any amount which is more than the cost of taking the vehicle to the nearest port or airport.
2. Any ferry fares or toll fees.
3. The cost of taking the vehicle and its passengers to more than one address after any one breakdown.
4. The cost of recovering the vehicle and its passengers if the vehicle can be repaired within a reasonable period of time at or near the place where it has broken down.
5. The cost of any parts, emergency windscreens, components or materials used to repair the vehicle.
6. Any costs or expenses for any service which is not arranged by the Rescue Control Centre.
7. Any recovery charges apart from recovery to the nearest available garage if the vehicle breaks down at your home or within one mile of your home.
8. Any request for service if the vehicle has been used (from the time you bought it) for private hire, public hire, racing, rally, pacemaking, or in any contest or speed trial or any rigorous reliability testing.
9. Any request for service if the vehicle is off road or cannot be reached due to snow, mud, sand or flood.
10. Any costs or expenses if the breakdown is covered by any other insurance or recovery service.
11. Any liability, loss or damage that is also covered by any other insurance or organisation.

Guidance Notes

These general exclusions apply to the whole of your insurance.

Guidance Notes

Accident, injury, loss, damage, consequential loss or legal liability occurring as a result of the items specified opposite are not covered.

12. Loss of or damage to the vehicle or its contents, or any valuables carried in the vehicle.
13. Damage or costs incurred as a direct result of gaining access to the vehicle following your request for assistance.
14. Compensation due to delays to transport services.
15. Any results of war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, military or usurped power.
16. Direct or indirect loss, damage or liability caused by, contributed to or arising from:
 - ionising radiation or contamination from any radioactive nuclear fuel, or from any nuclear waste from burning nuclear fuel;
 - the radioactive, toxic, explosive or other dangerous property of any explosive nuclear assembly or nuclear part of that assembly; or
 - pressure waves caused by aircraft and other flying objects.

General Conditions

1. We will only provide the cover described in this insurance if:
 - you have met all the terms and conditions in this document of insurance;
 - the information you have given to us is, as far as you know, correct and complete. (Any payment made under this insurance will be based on the original information given to us).

If you have failed to give us complete and accurate information or have not met the terms and conditions, this could lead to your claim being denied or the insurance not being valid.
2. This insurance only applies to you and cannot be transferred to anyone else.
3. **You must not use your vehicle outside the United Kingdom for more than 31 days in a row or more than 90 days in total during the period of insurance.**
4. If you are travelling abroad you must ensure that the vehicle is in an efficient and roadworthy condition at the start of the journey or holiday and it has been regularly serviced by a garage or yourself in accordance with the manufacturer's recommendations.
5. If your vehicle breaks down (whether or not you need immediate service), you must immediately tell the Rescue Control Centre.
6. Roadside help or recovery will only be provided if you or the driver stays with the vehicle until a rescue vehicle arrives.
7. If a claim is made which you or anyone acting on your behalf knows is false, fraudulent or exaggerated, we will not pay the claim and cover under this insurance will end.

Guidance Notes

This part describes certain responsibilities and procedures.

We will only cover you if you have met all of these conditions and all the information given to us is true and complete.

If the vehicle breaks down, you must tell the Rescue Control Centre immediately.

You or the driver must stay with the vehicle until a rescue vehicle arrives.

We will not pay a claim which is false, fraudulent or exaggerated.

Guidance Notes

You must keep the vehicle in a safe and roadworthy condition.

A roadworthy spare tyre must be kept with your vehicle.

Your vehicle must be maintained and serviced properly.

8. You must take all reasonable steps to prevent a breakdown, and your vehicle must not be driven in an unsafe or unroadworthy condition or until recommended repairs have been carried out.
9. You must carry a roadworthy spare tyre with your vehicle at all times.
10. You must keep your vehicle properly maintained and serviced.
11. You must take all reasonable steps to avoid or minimise any loss arising out of a claim under this insurance. Claims arising directly out of financial incapacity will not be covered.
12. You must keep all vouchers, invoices and receipts and other documents which may be relevant to your claim. Any claims must be notified, in writing, as soon as possible, and in any event within 14 days of the occurrence to Car Assist providing full information as to the time, place and circumstances.
13. Any documentary evidence and details we may require must be provided at your expense (or your legal representative's expense). You must also have a medical examination if requested to do so.
14. You must take reasonable care for the safety and supervision of the vehicle, and if loss or damage occurs whilst it is in the care of a transport company, authority, garage or hotel, the loss or damage must be reported, in writing, to such transport company, authority, garage or hotel.
15. You must take all reasonable and practical steps to recover the vehicle if lost or stolen and to discover any guilty person or persons.

We can:

- take over, conduct, defend or settle any claim; and

■ take proceedings, at our own expense and for our own benefit, to recover any payment we have made under this insurance. We will take this action in your name or in the name of anyone else covered by this insurance. You, or the person whose name we use must co-operate with us on any matter which affects this insurance.

16. If we incur additional costs beyond the scope of cover which applies, you must reimburse these costs on demand and within 14 days. If assistance is requested whilst cover is not in force our costs will include a handling charge of £200.
17. If we accept your claim but disagree with the amount due to you the matter will be passed to an arbitrator who we both agree to. When this happens, the arbitrator must make a decision before you can start proceedings against us.
18. If you make any alteration to this insurance we may charge an administration fee. We do not return premiums where the amount is less than £10.
19. We may cancel the insurance by sending 7 days' notice, by recorded delivery, to your last known address. We will refund the part of your premium which applies to the remaining period of the insurance.
20. You may cancel this insurance at any time by telling us in writing and sending back your document of insurance. No return of premium is allowable irrespective of circumstances.
21. Your vehicle must display a valid tax disc.
22. If you need to contact us you should do so through the administrators. Their address is shown on page 1.

Guidance Notes

We may charge an administration fee if you make an alteration to this insurance.

We may cancel the insurance by sending you 7 days' notice by recorded delivery. If we do so, you are entitled to a refund of part of your premium.

No refund is available upon cancellation.

All correspondence must be made through the administrators.

Guidance Notes

We care about the service that we provide for our customers and we make every effort to maintain as high standards as possible.

If we do not meet your expectations and you are dissatisfied in some way we would like to know about it. If you follow the guidelines opposite, we will deal with your complaint in the most efficient way possible.

Your telephone call may be recorded.

Our promise to you

We aim to provide a first-class service.

- If you have any cause to complain, or you feel that we have not kept our promise, please contact our Customer Service Manager at the address on page 1.
- If you are not happy with the way the matter is dealt with, please write to the Chief Executive of Equity Red Star. When you do this, quote your document number, which is on your schedule. Send your complaint to:
Equity Red Star, Library House, New Road,
Brentwood, Essex CM14 4GD.
- After this action, if you are still not satisfied with the way a complaint has been dealt with, you may ask the Complaints Department at Lloyd's to review your case. (This would not affect your rights to take legal action if necessary.)

The address is:
Complaints Department,
Lloyd's,
One Lime Street,
London EC3M 7HA.

- If you are still not satisfied, you may refer your complaint to the Financial Ombudsman Service (FOS).

The address is:
The Financial Ombudsman Service,
South Quay Plaza II,
183 Marsh Wall,
London E14 9SR.

(These procedures do not affect your right to take legal action if necessary.)

Call recording

To help us to provide a first-class service we may record your phone calls.

