

**ABOUT THIS DOCUMENT**

Please note that this summary does not contain the full terms and conditions of the contract of insurance, which can be found in the policy document.

**INSURER**

Equity Red Star (ERS) managed by Equity Syndicate Management Limited, which is authorised and regulated by the Financial Services Authority.

**TYPE OF INSURANCE AND COVER**

UK Motor Breakdown and Recovery Insurance

If the vehicle, as defined in the Policy Document, cannot be driven as a result of a breakdown, that happens while you, your legal spouse or civil partner are driving, ERS will refund the costs shown below

**BENEFITS INCLUDED AS SPECIFIED IN THE POLICY DOCUMENT:** - (Headings shown for reference)

**Emergency Roadside Repairs:**

We will refund call-out fees and labour charges needed to start the vehicle.

Recovery of the vehicle and its passengers

We will refund the cost of taking the vehicle, you and up to 5 passengers to any one place you choose.

**Alternative Travel:**

If the vehicle cannot be repaired or recovered, we will refund the cost of alternative travel so that you and up to 5 passengers can return home or finish your journey.

**Emergency Overnight Hotel Accommodation:**

If the vehicle cannot be repaired or recovered, we will refund the cost of one night's hotel accommodation for you and up to 5 passengers.

**Home Breakdowns:**

We will refund call-out fees and labour charges needed to start the vehicle (up to the maximum quoted in the Document of Insurance).

**Theft or vandalism:**

If the vehicle is stolen and recovered, or cannot be driven as a result of damage by vandalism, we will refund the cost of taking it to your home or repairer.

**Caravan and trailers:**

Any caravan or small trailer will be entitled to the same service as the vehicle as long as it's attached to the vehicle.

**MAIN TERMS AND CONDITIONS (INCLUDING SIGNIFICANT/UNUSUAL EXCLUSIONS)** (Referenced by policy sections)

Breakdown means a mechanical or electrical failure, accident, theft or vandalism, which renders the vehicle immobile –

Applicable to all sections.

Cover applies within the mainland of England, Scotland, Wales and Northern Ireland – Applicable to all sections

The cost of any parts, components or materials used in any repair is not covered - Applicable to all sections

You or your legal spouse or civil partner must not drive any vehicle, which is in an unsafe or unroadworthy condition - Applicable to all sections

**PERIOD OF INSURANCE**

The insurance offered is a 12-month contract, which may be renewed each year subject to the terms and conditions that apply at the time of renewal.

**HOW TO OBTAIN ASSISTANCE**

If you require assistance you can make your own arrangements or you can call our 24-hour Rescue Control Centre on 0800 328 4439 or 01277 720700, quoting your Document number and name.

**CANCELLATION**

You can cancel this insurance policy at any time by sending us written notice and returning the schedule.

If you cancel your policy within the 14-day withdrawal period, and before the commencement of the policy, we will refund the full premium.

If you cancel your policy within the 14-day withdrawal period, but after your policy has commenced, we will refund the part of the premium you have not used subject to a minimum premium of £15 plus IPT.

**COMPLAINTS**

If you have cause to complain, please contact the Customer Service Manager at the administrator's address shown in the Document of Insurance.

If you are not happy with the way the matter is dealt with, you should write to the Chief Executive of Equity Red Star at Library House, New Road, Brentwood, Essex CM14 4GD. When you do this, quote your document number.

After this action, if you are not satisfied with the way a complaint has been dealt with, you may ask the Policyholder and Market Assistance department at Lloyd's to review your case. The address is Policyholder and Market Assistance, Lloyd's Market Service, One Lime Street, London EC3M 7HA.

Having followed this procedure your complaint can be referred to the Financial Ombudsman Service (FOS). The address is The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

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

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance. This depends on the type of business and the circumstances of the claim. A claim is protected for 90%, without any upper limit. Further information about the compensation scheme arrangements is available from FSCS. Information can be obtained on request, or by visiting the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk)

**LANGUAGE AND LAW APPLYING TO THE INSURANCE**

This insurance is written in English and all communications about it will be in English. Unless we have agreed otherwise with you, in writing, English law will apply to this insurance.