

About our Breakdown Services

1. About this Document

This document sets out how we will deal with you as a customer. Use this information to decide if our services are right for you.

2. Whose products do we offer?

We offer Motor Breakdown Cover from one insurer, Equity Red Star (Syndicate 218 at Lloyd's).

3. Which service will we provide you with?

We will advise and make a recommendation for you after we have assessed your needs for Motor Breakdown cover.

4. What will you have to pay us for our services?

We will not charge a fee.

5. Client Account Interest

Please note that if money paid by you by way of premiums or fees is held in a client account no interest is payable to you in respect of that account.

6. Governing Law

Unless we have agreed otherwise with you, in writing, all policies sold by us are governed by English law and subject to the jurisdiction of the English courts. All information about the contract will be provided in English.

7. Who regulates us?

Equity Red Star Services Ltd is an appointed representative of Equity Syndicate Management Limited, which is authorised and regulated by the Financial Services Authority. Our registration number is 204851. Our head office address is Library House, New Road, Brentwood, Essex CM14 4GD. Our permitted business is Insurance.

You can check our registration on the FSA's Register by visiting their website www.fsa.gov.uk/Pages/register, or by contacting the FSA on 0845 606 1234.

8. Ownership

Equity Red Star Services Limited's ultimate holding company, Insurance Australia Group Limited, is also the ultimate parent company of Equity Syndicate Management Limited, which manages Syndicate 218 at Lloyd's. CDCM Limited, whose ultimate parent company is also Insurance Australia group Limited, is a corporate name on Syndicate 218, providing over 64% of the syndicate's capacity.

9. Your Right to Cancel

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.

10. What to do if you have a complaint

We aim to provide all our customers with a high level of service and satisfaction but if you wish to complain about any aspect of our dealings with you please contact us:

...in writing to AutoAid, Customer Service, Library House, New Road, Brentwood CM14 4GD

...by phone Telephone 01277 235500

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Address Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR

Telephone 020 7964 1000

E-mail complaint.info@financial-ombudsman.org.uk

Website www.financial-ombudsman.org.uk

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

11. Are we covered by the Financial Services Compensation Scheme (FSCS)?

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