

## Vintage Car Rescue Policy

The following summary for Vintage Car Breakdown Cover does not contain the full terms and conditions of your breakdown policy contract. For a full explanation of the terms and conditions, please refer to the main policy wording.

### How to make a claim

If your vehicle breaks down please call our 24 hour Control Centre on **0800 917 3365** If you are unable to make a connection, please contact us on 01206 771780. Please have your return telephone number, vehicle registration number, policy number and precise location available when requesting assistance.

If your vehicle suffers a breakdown due to mechanical or electrical failure, service will be provided. We will provide cover as detailed within the policy wording for any breakdown. Cover will apply during the period of insurance and within the territorial limits.

Features & Benefits	Additional notes – Please see policy terms & conditions for full details of the below.
Roadside Assistance & Recovery	We will arrange and pay for your vehicle, you and up to 6 passengers to be recovered to the nearest garage able to undertake the repair.
Alternative Travel	We will pay up to £100 (maximum) towards the cost of alternative transport or car hire. We will also pay the cost of a single standard rail ticket for one person to return and collect the vehicle.
Emergency Overnight Accommodation	We will pay a maximum of £60 for a lone traveller or £40 per person for one night for you and up to 6 passengers. The maximum payment per incident is £280.
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.
Caravans & Trailers	Maximum length 7 metres/23 feet (not including the length of the A-frame and hitch) recovered with the vehicle if the vehicle cannot be repaired roadside.
Keys	Callout and mileage back to the recovery operator's base. All other costs incurred will be at your expense.
Home Assist	Your vehicle will be covered at your registered home address or within a one-mile radius of your home address.

Significant Exclusions - For a full list of exclusions, please refer to the policy terms and conditions	Exclusion number in policy terms and conditions
Assistance following an accident, theft, fire or vandalism.	2
Breakdowns caused by insufficient fuel.	5
Where service cannot be effected because the vehicle does not carry a serviceable spare wheel, aerosol repair kit, appropriate jack, or the locking mechanisms for the wheels are not immediately available to remove the wheels.	7
The recovery of the vehicle and passengers if repairs can be carried out at or near the scene of the breakdown within the same working day. If recovery takes effect we will only recover to one address in respect of any one breakdown.	11
Any request for service if the vehicle is being used for motor racing, rallies, rental, hire, public hire, private hire, courier services or any contest or speed trial or practice for any of these activities.	13
The cost of any parts, components or materials used to repair the vehicle.	17
The use of specialist equipment occasionally required because the vehicle is not between the kerbs, it has modifications, or nearby obstructions are impeding the usual method of recovery.	19
Any claim within 24 hours of the time the policy is purchased.	22
Any breakdown that occurred before the policy commenced, the vehicle was placed on cover, or before the policy was upgraded.	23
More than six callouts in any one period of insurance.	24
Claims totalling more than £15,000 in any one year.	25
Any damage or loss to your vehicle or its contents and any injury to you or any third party caused by us or the recovery operator. It is your responsibility to ensure personal possessions are removed from the vehicle prior to your vehicle being recovered.	37

**Your Right to Cancel**

This policy has a cooling off period of 14 days from the time you receive this information. If you do not wish to continue with the insurance, we will provide a refund of premium paid, providing no claim has been made. You may cancel your policy after the 14 day cooling off period but no refund of 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.

**Policy Duration**

This Policy does not exceed 12 months unless otherwise stated in the policy terms and conditions.

**Choice of Law**

This contract is governed by the laws of England and Wales and all communication will be conducted in English.

**What to Do if You Have a Complaint**

Any complaint you have regarding your policy should be addressed to the policy administrator: Customer Services, Call Assist Limited, Axis Court, North Station Road, Colchester, Essex CO1 1UX. If you remain dissatisfied, short of court action, you can ask The Financial Ombudsman Service to review your case provided the policy is not of commercial nature. The right to apply to the Ombudsman must be exercised within six months of the date of the Company's final decision. The Financial Ombudsman Service can be contacted at the following address: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Or by telephoning: 0800 023 4567 or 0300 123 9 123.

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

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. For claims against the insurers, 90% of the insurance claim is covered, with no upper limit. For compulsory classes of insurance, insurance arranging is covered for 100% of the claim, without any upper limit. Further information about the compensation scheme arrangements is available from the FSCS by telephoning 0800 678 1100 or by visiting [www.fscs.org.uk](http://www.fscs.org.uk).

**Service Provider and Insurer**

This service is provided by Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex, CO1 1UX, Registered Company Number 3668383. This policy is underwritten by Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA, Registered Company Number 354568 (Home State: United Kingdom)

Call Assist Ltd, Firm Reference Number 304838, is authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited, Firm Reference Number, 202039, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.