

Autonational

RESCUE

The breakdown service with the no claims bonus



PLEASE KEEP THIS DOCUMENT WITH YOUR VEHICLE

SCHEDULE

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

Autonational Rescue

WELCOME TO AUTONATIONAL RESCUE

Autonational Rescue 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.

This insurance is written in English and all communications about it will be in English.

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

What to do if you breakdown

If your vehicle breaks down you must call the **24-hour Rescue Control Centre** on **0808 1000 400** or **01277 720720**. 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 Autonational Rescue is:

Library House
New Road
Brentwood
Essex
CM14 4GD

You will find a list of important telephone numbers at the back of this document.

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.

Rescue Control Centre

0808 1000 400
0500 999 100
01277 720720

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.

Autonational Rescue Services

If the vehicle cannot be driven as a result of a breakdown which occurs during the course of a journey and more than one mile from your home, **we will provide the services shown on the schedule, as long as you have paid the appropriate premium.** Details of each service are shown below.

We will provide cover for any breakdown and any costs involved with the breakdown, which occur during the period of insurance and within the territorial limits.

Roadside Superservice

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.

Recovery Superservice

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 Superservice

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.

Autonational Rescue Services (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.

Caravan and trailer superservice

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 Superservice

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.

Total Superservice

All the services outlined under Autonational Rescue Services apply (Pages 2 and 3).

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 (Operates 24 hours)

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 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.

Total superservice provides all the services described in this booklet.

You have a duty to let us have full details of any change of vehicle. Use the freepost form provided.

Important-cover will only apply to the vehicle shown in the schedule.

Guidance Notes

Your renewal premium will automatically be reduced by 25% if you have not made a claim. You cannot transfer your no claim bonus to someone else.

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.

No claims bonus

If you do not request service during the period of insurance we will reduce your renewal premium by 25%.

You cannot transfer your no claim bonus to another person.

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 – Equity Red Star Services Ltd.

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 Autonation Rescue 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, as long as you have paid the appropriate premium.

Home – the place where your vehicle is normally kept.

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

About Equity Red Star

Equity Red Star is managed by Equity Syndicate Management Ltd, which is authorised and regulated by the Financial Services Authority. Our registration number is 204851.

The Financial Services Authority website which includes a register of all regulated firms can be visited at www.fsa.gov.uk/Pages/register. Alternatively the Financial Services Authority can be contacted on 0845 606 1234.

Equity Syndicate Management Ltd is registered in England No. 426475. Registered Office: Library House, New Road, Brentwood, Essex, CM14 4GD.

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, 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 costs or expenses if the vehicle breaks down at your home or within one mile of your home, unless you have Home Superservice or Total Superservice.
8. 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.
9. 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.

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.

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.

10. Any request for service if the vehicle is off-road or cannot be reached due to snow, mud, sand or flood.
11. Any costs or expenses if the breakdown is covered by any other insurance or recovery service.
12. Loss of or damage to the vehicle or its contents, or any valuables carried in the vehicle.
13. Any results of war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, military or usurped power.
14. 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.
15. Any liability, loss or damage arising directly or indirectly from acts of terrorism, as defined in the UK Terrorism Act 2000.

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. If your vehicle breaks down (whether or not you need immediate service), you must immediately tell the Rescue Control Centre.
4. Roadside help or recovery will only be provided if you or the driver stays with the vehicle until a rescue vehicle arrives.

5. 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.
6. 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.
7. You must carry a roadworthy spare tyre with your vehicle at all times.
8. You must keep your vehicle properly maintained and serviced.
9. 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.
10. You may cancel this insurance, without giving us a reason, by sending us written notice and returning the insurance documents within the first 14 days of the policy, or (if later) within 14 days of you receiving the insurance documents. This is known as the withdrawal period. We will return any premium paid subject to a minimum premium of £15 (plus IPT) for the number of days for which we have provided cover. After this time if you have not made any claims in the current period of insurance, we will allow a proportion of your premium to be taken off any future premium, or we will pay you a refund based on our short period rates as shown below.

Period not exceeding	Percentage of annual premium retained
1 month	25%
2 months	30%
3 months	50%
4 months	60%
6 months	75%
8 months	90%
Over 8 months	Full premium

11. Your vehicle must display a valid tax disc.
12. If you need to contact us you should do so through the administrators. Their address is:
Autonational Rescue, Library House,
New Road, Brentwood, Essex CM14 4GD.
Phone: 01277 720000

Guidance Notes

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

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.

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.

You may cancel this insurance and be entitled to a credit against future membership if you have not made a claim and return the document of insurance.

Your vehicle must display a tax disc.

All correspondence must be made through Autonational Rescue.

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 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 & Market Assistance department to review your case. The address is Policyholder & Market Assistance, Lloyd's Market Services, 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.)

- 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

Call recording

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

Important telephone numbers

Rescue Control Centre: *Freephone* 0800 1000 400
 or 0500 999 100
 Mobile phones 01277 720 720

Minicom numbers: *Freephone* 0800 174 647
 or 01277 725 501

Renewals: *Lowcall* 08459 755 000
Operates 24 hours

Changing your vehicle or address: 01277 235 811
Operates 24 hours

General administration: 01277 720 000
Office hours only 9am to 5pm
Monday to Friday

Fax: 01277 200 716

E-mail: autonational@equitygroup.co.uk

