

About our Breakdown Service

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.

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. Your Payment

We have a risk transfer agreement in place with the insurer, which means that we act as agent of the insurer when holding your premium due to the insurer and when handling refunds of premium due to you. This ensures that, upon receipt of your premium by us, it is deemed as having been received by the insurer.

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. Data Protection

The details you have provided will be used by Equity Red Star Services Limited to process your request in accordance with the Data protection act 1998 and other applicable laws. In all instances we take steps to ensure an adequate level protection is given to your information. In order to process your information for the purposes of providing breakdown cover, it may be necessary to pass your information to carefully selected third parties and other Group companies. By proceeding with this application you signify your consent to such information being processed this way.

If you have any queries, please contact: The Company Secretariat, Equity Insurance Group Limited, Library House, New Road, Brentwood, Essex, CM14 4GD.

11. 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 Autonational Rescue, 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.

12. 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

Administered by Equity Red Star Services Limited (an appointed representative of Equity Syndicate Management Limited who is authorised and regulated by the Financial Services Authority) for Equity Direct Broking Limited.

Registered Office: Library House, New Road, Brentwood, Essex CM14 4GD. Registered in England and Wales No. 2661753 (Equity Red Star Services Ltd) and No. 6710272 (Equity Direct Broking Ltd).

Companies of Equity Insurance Group Ltd.

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. Our registration number is 204851.

TYPE OF INSURANCE AND COVER

UK Motor Breakdown and Recovery Insurance

If the vehicle cannot be driven as a result of a breakdown, which occurs during the course of a journey, ERS will arrange and pay for the services as shown below.

BENEFITS INCLUDED AS SPECIFIED IN YOUR QUOTATION OR SHOWN ON YOUR SCHEDULE: - (Headings shown for reference)

Roadside SuperService:

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

Recovery SuperService:

We will arrange and pay the cost of taking the vehicle, you and up to 4 passengers to any one place you choose.

Home SuperService:

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

Emergency travel or accommodation:

If the vehicle breaks down while it is more than 25 miles from your home and it cannot be repaired, we will refund the cost of onward travel arrangements or necessary emergency overnight accommodation.

We will pay 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.

Caravan and trailer SuperService:

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

Total SuperService:

All of the above services would apply under Total SuperService

Message Service:

If help is arranged by the Rescue Control Centre, we can contact your family or colleagues to let them know.

MAIN TERMS AND CONDITIONS (INCLUDING SIGNIFICANT/UNUSUAL EXCLUSIONS) Referenced by policy section: - Breakdown means a mechanical or electrical failure, accident, theft or vandalism, which renders the vehicle immobile – All sections.

Cover applies within the mainland of England, Scotland, Wales and Northern Ireland – All sections.

Ferry and/or toll fees are excluded – General Exclusions.

The cost of any parts, components or materials used in any repair is not covered – All sections.

Service cannot be provided if the vehicle is off road or cannot be reached due to snow, mud, sand or flood – All sections.

The vehicle must not knowingly be driven in an unsafe or unroadworthy condition or until recommended repairs have been carried out – All sections.

The vehicle must not be used for private hire, public hire, racing, rally, pacemaking or in any contest or speed trial or any rigorous reliability testing – 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 should call our 24-hour Rescue Control Centre on 0808 1000 400 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 still 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 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

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.