

Summary of Cover

HGV Trucks 3.5 – 44 Tonne GVW

General Information:

Policy Summary

This is a summary of the five breakdown covers available. We hope you find it useful. Please note that this summary does not contain the full terms and conditions, which can be found with your policy documentation. When applying for cover the full Policy Terms and Conditions should be read, fully understood and agreed to.

Insurance Details

This policy is administered by National Breakdown of The Old Clock House, Odsal Road, Bradford, West Yorkshire, BD6 1AQ. The policy is underwritten by UK General Limited on behalf of Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA International Breakdown Ltd, UK General, and Ageas Insurance Limited are authorised and regulated by the Financial Conduct Authority. This can be checked on the FCA's register by visiting the FCA's website at <http://www.fsa.gov.uk/register/home.do> or by contacting them on 0845 606 1234. Please be aware these Key facts are provided as a summary only.

Length of Policy

The policy will run for 12 months from the start date and expire at midnight on the end date as shown on the schedule.

To make a Claim

If your vehicle breaks down please call our 24 hour Control Centre on: **0800 027 2326** or **01274 288 488** from a mobile phone.

Geographical Limits

UK Service Provision. The mainland of England including the Isle of Man and the Isle of Wight, Wales including Anglesey, Scotland including Orkney, Shetland, Mull, Skye, Bute, Lewis and Harris, Islay and Jura, Northern Ireland, the Channel Islands.

Countries Covered by the Insurance

Andorra, Austria, Belarus, Belgium, Bulgaria, Canary Islands, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France incl. Corsica, Germany, Gibraltar, Greece, Hungary, Republic of Ireland, Italy incl. Sardinia, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovak Republic, Slovenia, Spain incl. the Balearic Islands and the Canaries, Sweden, Switzerland, Tunisia, Turkey incl. Üsküdar, Vatican State.

Change of Vehicle

Our policies cover the insured vehicle registered on our database, therefore any change must be notified immediately either by fax, telephone, in writing or by email. Please include your policy number; the new registration, make, model and colour of your vehicle and the date you wish us to make the changes. Please note we will only provide assistance for the vehicle registered with us, we will not be able to supply service for vehicles not registered.

Governing Law

The policy shall be governed by and construed in accordance with the Law of England and Wales unless the Insured's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

Data Protection Act 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

Cancellation

We hope you are happy with the service we provide. However, if after reading the full terms & conditions, this insurance does not meet with Your requirements and you have purchased a Policy, please return your documentation to National Breakdown, within 14 days of purchase and We will refund Your premium in full, less Our standard administration fee, unless you have made a claim or intend to make a claim. Thereafter you may cancel the insurance cover at any time by writing to us however no refund of premium will be payable. We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending 14 days' notice to you at your last known address. Provided the premium has been paid in full and no claim has been made against the Policy, You shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance less Our standard administration fee.

Complaints

It is our intention to give the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below.

Complaints regarding the sale of the policy: Please contact **your** agent who arranged the Insurance on **your** behalf.

Complaints regarding claims:

Please contact National Breakdown of The Old Clock House, Odsal Road, Bradford, West Yorkshire, BD6 1AQ.

In all cases, if your complaint regarding the sale of your policy or your claim cannot be resolved by the end of the next working day, your complaint will be passed to Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ. Tel: 0345 218 2685. Email: customerrelations@ukgeneral.co.uk.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. you may contact the Financial Ombudsman Service at: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, Docklands, London, E14 9SR.

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

About your Breakdown Cover

Benefits	Description	Level 1	Level 2	Level 3	Level 4	Level 5
Roadside Assistance & Local Tow	We will attend the scene of the incident and pay for 3 hours roadside service including travelling time and a local tow up to 25 miles. The maximum we will pay is £350 for this service.	√	√	√	√	√
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.	√	√	√	√	√
Alternative Travel	We will pay up to £100 (UK) towards the cost of alternative transport or vehicle hire and £500 when in Europe.		√	√	√	√
Emergency Overnight Accommodation	Where a breakdown occurs late at night we may offer hotel accommodation for the driver and passengers. UK Only - Up to £40 per person per night £250 Maximum, and £650 in Europe.		√	√	√	√
Nationwide Recovery	We will arrange and pay for your vehicle, you and up to 2 additional passengers to be recovered to the nearest garage able to undertake the repair, if a repair is not possible within a reasonable time (24-48 hours), we will take you to your base, nominated garage or original destination whichever is nearest.		√	√	√	√
Base Assist	We will assist your vehicle at or within a one mile radius of the registered base notified to us as your registered base.			√		√
European Rescue	Where the additional premium has been paid your cover will extend to 90 days in Europe. Countries & Territories Covered are listed in the Full terms & Conditions.				√	√
Exclusions						
Standard Excess	The first part of any claim is known as the excess and is £35.00					
Policy Start	Any incident which occurs during the first 24 hours of the policy. Full Benefits are applied after 48 hours from the Policy start date.					
Parts	The cost of replacement fuel or for any spare parts required to restore the mobility of the insured vehicle or for any costs incurred as a result of the unavailability of spare parts.					
Driver Error	Any deliberately careless or negligent act or omission by you will not be covered under the policy.					
Long Distance Recovery	Long distance recovery where a vehicle can be made roadworthy local to the incident within a reasonable time.					
Lack of Maintenance	Any assistance as a result of: a) Running out of Oil or Water b) Frost Damage, c) Rust or corrosion, d) Un-roadworthy wheels/tyres, or e) the use of incorrect or contaminated fuel. Service may be obtained on a Pay as you go basis.					
Keys	Any claim as a result of replacement of missing or broken keys or keys locked in the vehicle.					
Fair Claims	We shall not pay for more than 2 claims made against the Service during any 12-month period, which arise from the same or similar fault. We shall not pay for more than 4 claims in any policy period.					