



Breakdown Cover Terms & Conditions

Welcome to Rescuemycar.com Breakdown Cover

Thank you for choosing Rescuemycar.com for your breakdown cover, we are delighted to welcome you as a member.

We are confident the membership package you have chosen will meet your needs in most circumstances but we ask that you read the following advice and terms and conditions to double check you are happy that the level of cover outlined is in line with your requirements.

Please read this document in conjunction with the schedule of cover provided. If you would like any clarification or assistance please contact our Breakdown Support Team on 0845 20 34 700 and we will be happy to help.

What should I do if I breakdown?

Obviously we hope it never happens, but should your vehicle breakdown or be involved in an incident where you are covered by this membership, please call:

0845 20 34 700

or +44 (0)1423 535786 outside the UK

Our friendly and efficient team will be on hand to help you. Please keep a note of our telephone number with you or your vehicle at all times.

If you have broken down on a motorway and have no means of contacting us or are unaware of your location, please use the nearest SOS box and advise the highway officer of our telephone number, they will then contact us to arrange assistance. If a highways officer is present at the scene please advise them that you have contacted us or give them our telephone number to call us on your behalf.

Please note that in order to help us provide a high quality service and to assist with staff training, your telephone calls may be recorded.

What do I need?

On answering your call, and before we can arrange assistance, we will need to validate your cover. In order for us to do this quickly and efficiently please have the following information ready:

- Return telephone number, with area code if applicable
- Membership number
- Vehicle registration
- The location of your vehicle
- Name and home postcode of the member
- Make and model of the vehicle
- Nature of the fault

We will first take the above information and then arrange for one of our recovery operators to assist you as soon as possible.

You will then receive a call or text from us confirming the name of the recovery operator coming to your assistance and the time they expect to arrive. Please remain with or near your vehicle and ensure that you are able to receive calls from us or our recovery operator on the telephone number you have provided.

The roadside can be a dangerous place, so please ensure the safety of you and your passengers at all times. You need to remain with or near your vehicle until our recovery operator arrives. Once our recovery operator arrives at the scene we ask that you adhere to their professional safety advice.

When am I covered?

Your **period of cover** starts from the commencement date until the date of expiry or renewal date as stated on the **Schedule of Cover** provided. This will be at least 24 hours following purchase of cover.

Where am I covered?

All memberships are valid in Great Britain, Northern Ireland, The Isle of Man and the Channel Islands.

If **your Schedule of Cover** specifies a 'European' level of cover **your** membership will also be valid in the following countries/areas; Albania, Andorra, Austria, Balearics, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Canary Isles, Corsica, Croatia, Northern Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Serbia and Montenegro, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey (west of Bosphorous) and Vatican City.

These limitations are known as the **territorial limits** of the membership.

What am I covered for?

Should they occur within the **period of cover** and within the **territorial limits**, as stated above, this membership covers **you** for the following **incidents**:

- Mechanical or electrical breakdown
- Flat battery
- Accidental damage to tyres
- Loss of or breakage of keys
- Keys locked within your covered vehicle

Within Great Britain, Northern Ireland, The Isle of Man and the Channel Islands only;

- Accidental damage
- Vandalism, fire, theft or attempted theft

In the case of loss of or breakage of keys, keys locked within **your** covered **vehicle**, the use of incorrect fuel, flat tyre or puncture, **you** will be covered for roadside assistance and a maximum of 10 miles recovery, if recovery is appropriate to the circumstance.

Please note that **you** will be responsible for paying any incremental costs such as lock replacement, new keys, drainage of tank, disposal of wrong fuel, any replacement fuel, and any replacement or repair of tyres.

How many callouts am I covered for?

This membership covers **you** for up to 6 callouts in any one 12 month **period of cover**, unless otherwise specified on **your schedule of cover**. Thereafter, any subsequent **incident(s)** shall not be covered by this membership.

What levels of cover are available?

Local	Roadside assistance and national recovery in the UK (up to 10 miles)
National	Roadside assistance and national recovery in the UK (unlimited miles)
European	Roadside assistance and recovery in a number of European countries

Home Extension Assistance at the registered **home** address of the **member**

Local

Provides cover if **your vehicle** suffers an **incident**, as stated above, and is more than one-mile radius from **your** registered **home** address.

You will be covered for any eligible **incident** and for the costs involved with the roadside assistance (excluding labour charges over one hour and the cost of any parts) or recovery to a **local garage** within 10 miles during the **period of cover** and within the **territorial limits**.

Rescuemycar.com will send help to the scene of the **incident** and arrange to pay call out fees and mileage charges needed to repair or assist with the **vehicle**.

If it is the **recovery operator's** opinion that they are unable to repair the **vehicle** at the roadside **we** will arrange and pay for **your vehicle** and up to 7 passengers, including the **driver**, to be recovered to the nearest garage within 10 miles able to undertake the repair.

If the above is not possible at the time **we** will arrange for **your vehicle** and up to 7 passengers, including the **driver**, to be transported to **your home** or original destination, if this is within 10 miles.

Recovery distances over 10 miles can be provided but at **your cost and must be** paid by debit or credit card at the time of assistance.

National

Includes all the same benefits offered with Local cover. In addition, if **your vehicle** is not repairable at a **local garage** within the same working day, **we** will either; recover **you, your vehicle** and **your** passengers to **your home** or original destination, provide alternative travel for **you** and **your** passengers to **your home** or original destination or provide alternative accommodation for **you** and **your** passengers.

European

Includes all of the same benefits as National cover whilst in the **UK**, plus cover as follows in a number of European countries as listed under the 'Where am I covered?' section.

We will provide service in these European countries where the maximum duration of any single trip does not exceed 31 days and **your vehicle** is not outside the **UK** for a total period of 90 days in any membership year. Regulations are different when **you** breakdown in Europe and help may take longer in arriving. **We** will need to know if **you** are on an outward or inward journey and details of **your** booking arrangements. When **we** have all the required information **we** will liaise with **our** European network. **You** will be kept updated and therefore, **you** will be asked to remain at the telephone number **you** called from. For assistance in Europe, call **us** on: **+44 (0)1423 535786**.

We will send help to the scene of the **incident** and arrange to pay call out fees and mileage charges needed to repair or assist with the **vehicle**. If, in the opinion of **our recovery operator**, they are unable to repair the **vehicle** at the roadside **we** will assist in the following way:

- Arrange and pay for **your vehicle, you** and up to 6 passengers to be recovered to the nearest garage able to undertake the repair
- If the **vehicle** cannot be repaired within 48 hours or any other time that **we** can agree, **we** will arrange for **your vehicle, you** and up to 6 passengers to be transported either to **your home** or original destination. During the 48 hours **we** will pay for the costs of alternative accommodation and alternative transport (to be agreed and authorised with **us**).

General notes relating to European cover:

- Please ensure that **you** carry **your** V5 registration document with **you** during **your** journey.
- If **you** have broken down on a European motorway or major public road, **we** are generally unable to assist **you** and **you** will often need to obtain assistance via the SOS phones. The local services will tow **you** to a place of safety and **you** will be required to pay for the service immediately. **You** can then contact **us** for further assistance. **We** will pay a maximum of £60.00 towards reimbursement of the costs, but **we** will only reimburse claims when **we** are in receipt of a valid invoice or receipt. Payment will be made in accordance with the exchange rate on the date of the claim.

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- If **you** have broken down outside the **UK** during a public holiday many services will be closed. In these circumstances, **you** must allow **us** time to assist **you** and affect a repair to **your vehicle**. **We** will not be held liable for any delays in reaching **your** destination.

Home Extension

As an extension to either the Local, National or European cover, **you** can opt for a Home cover extension. This cover must be purchased with one of **our** breakdown memberships listed above.

If **you** purchase this extension **you** will be covered if the covered **incident** is reported when the **vehicle** is at the registered **home** address or within a one-mile radius of the registered **home** address. If **we** are unable to repair **your vehicle** **we** will recover it to a garage or dealership of **your** choice close to **your home** address.

Please check your **Schedule of Cover** to ensure you have the right level of cover for you.

What membership types are available?

Two different types of membership are available, as follows:

Vehicle Based Only the **vehicle(s)** registered with Rescuemycar.com and stated on **your schedule of cover** are covered for breakdowns regardless of who is driving or riding the **vehicle(s)**. No assistance can be given to an unregistered **vehicle** regardless of circumstances. Should **you** change **vehicle** at any time during **your period of cover** **you** need to inform **us** immediately.

Personal The person(s) registered with Rescuemycar.com and stated on **your schedule of cover** are covered for breakdowns whilst driving or being a passenger in any **vehicle** up to the membership limits. The person must be with the broken down vehicle and must be able to produce their membership card and/or other acceptable proof of identity. If travelling with **your** vehicle outside of the **territorial limits** of the United Kingdom **you** must have a European level of cover and the vehicle(s) must be nominated to **us** for cover before the trip takes place.

Please check your schedule of cover to ensure you have the right type of membership for you.

General Cover Inclusions

Applicable to all our levels of cover, there are some general cover inclusions, as follows:

Alternative Travel

If **your vehicle** is not repairable in the same working day that **you** first report the **incident** to **us**, or in a period agreed between **us** and **you**, **we** will pay up to £100.00 (maximum) towards the cost of alternative transport or car hire.

Emergency Overnight Accommodation

If **we** decide to provide alternative accommodation **we** will pay a maximum of £60.00 for a lone traveller or £40.00 per person for one night for up to 7 passengers, including the **driver**. The maximum payment per **incident** will be £280.00.

This service will be offered on a pay and then claim basis, which means that **you** must pay initially then send **us** complete and valid receipts which **we** will return with **your** reimbursement. Authorisation must be obtained from **us**; **we** will only reimburse claims when **we** are in receipt of a valid invoice/receipt which must be produced within 30 days of claim.

Caravans and Trailers

If **your vehicle** breaks down and **your** caravan or trailer is attached, providing the caravan or trailer is fitted with a standard towing hitch and does not exceed 7 metres (23 feet) in length, **your** caravan or trailer will be recovered to the same destination as **your vehicle** at no extra cost to **you**.

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**/their worry.

Accident Assistance

In the event of a non-fault road traffic accident within Great Britain, Northern Ireland, The Isle of Man and the Channel Islands, within the **period of cover**, **we** will assist in arranging a hire **vehicle** and the recovery of any uninsured losses via **our** chosen panel of specialist representatives or solicitors.

We can assist **you** in pursuing a claim against the Third Party for:

- Damage caused to **your vehicle**
- Claims for injury or death
- Claims for uninsured losses (e.g. policy excesses, loss of earnings, travel expenses.)

Vehicle Maintenance

A breakdown membership is not a replacement for servicing and maintaining **your vehicle**, **you** must have **your vehicle** properly serviced and maintained in accordance with the manufacturers' specifications.

Please keep proof of this in case **we** request to see **your** documentation. If **you** call **us** for assistance and **our recovery operator** reports to **us** that it is evident **you** have not maintained **your vehicle** in a roadworthy condition, **you** will have to pay all the costs arising from the assistance provided.

General Notes

Services not Covered

We will happily provide assistance for faults or **incidents** that are not covered under this contract. However, all costs (including an administration fee) must be paid for immediately by credit or debit card. If **you** wish to use this service please call 0845 20 34 700 and request the “pay on use service”.

Change of Vehicle

This membership only covers the **vehicle(s)** registered on **our** database unless **you** have opted for personal membership. Therefore any change must be notified immediately by telephone. If **you** do not notify **us** of the new **vehicle** details, **we** will not be able to supply **you** with assistance. Please note that a change of **vehicle** will take affect a minimum of 24 hours after **you** have notified **us** of the change of **vehicle**.

Garage Repairs

Any repairs undertaken by **our recovery operators** at their premises or a garage organised by **us** are provided under a separate contract, which is between **you** and their garage.

Definitions

- **Incident:** Mechanical or electrical failure, accidental damage, vandalism, fire, theft or attempted theft, flat battery, accidental damage to tyres, lost or broken keys or keys locked within the covered **vehicle** that, in **our** opinion, prevents **you** from safely or legally driving **your vehicle**.
- **Vehicle:**
 - For personal membership: The private car, motorised caravan, motorcycle or light commercial **vehicle** which must be under 16 years old, not exceed 3,500KG in gross **vehicle** laden weight (including any load carried) and not exceed **5.18 metres (17 feet) long, 1.905 metres (6 feet 3 inches) wide and 2.44 metres (8 feet) high** which the personal **member** is travelling in or driving at the time of the **incident**.
 - For **vehicle** based membership, the private car, motorised caravan, motorcycle or light commercial **vehicle** which must be under 16 years old, not exceed 3,500KG in gross **vehicle** laden weight (including any load carried) and not exceed **5.18 metres (17 feet) long, 1.905 metres (6 feet 3 inches) wide and 2.44 metres (8 feet) high** which has been registered for cover with the **us** at the time of the **incident**.
- **Local Garage:** A garage or dealership within 10 miles of the place of the **incident**.
- **We/Us/Our:** Rescuemycar.com
- **Schedule of Cover:** Details of the specified **vehicle(s)**, **member(s)**, **period of cover**, level and type of cover.
- **You/Your/Driver/Member:**
 - For personal membership: The member and/or, if the context requires, any joint or family member who has been nominated by the member and for whom the appropriate premium has been paid.
 - For vehicle based membership: the member and, if the context requires, any person who is travelling in, and who requests assistance for, a **vehicle** that is registered under the membership.
- **Home:** The **UK** address that **we** have registered as the home address of the **member** at the time of the relevant **incident**.
- **UK:** Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
- **Period of Cover:** Cover commences on the membership inception date specified in **your schedule of cover**, which shall be at least 24 hours following the time **you** purchased cover.
- **Recovery Operator:** **Our** independent agent that **we** contract to assist **you** at the scene of **your** incident and to recover **your** vehicle if appropriate.
- **Trip:** A journey abroad in the **vehicle** to the countries covered within the **European** section, commencing and ending in the **UK**, not exceeding 31 consecutive days.

General Cover Exclusions

Applying to all sections unless otherwise stated:

This contract does not cover the following: -

1. **Vehicles** not registered with **us** for cover outside the **UK** if European Personal Membership has been purchased.
2. Faults with the covered **vehicle** that do not prevent the **vehicle** from being safely and legally driven.
3. Any costs or further assistance once the **vehicle** is at a garage able to undertake the repairs.
4. Recovery of any caravan or trailer where the total length exceeds 7 metres (23 feet) and where it is not attached to the **vehicle** with a standard towing hitch.
5. Breakdowns or accidents to the caravan or trailer itself.
6. **Vehicles** not registered with **us** unless personal membership has been purchased.
7. Under **vehicle** registered membership, **vehicles** over 16 years old unless accepted by **us** or classic **vehicle** cover has been purchased where the **vehicle** is over 20 years old and covers less than 5000 miles per annum.
8. Minibuses or limousines unless an additional premium has been agreed and paid.
9. The cost of any parts, components or materials used to repair the **vehicle**.
10. Repair and labour costs other than an hour roadside labour at the scene.
11. The first £40 of any claim made within 72 hours of cover being purchased.
12. If applicable, the membership excess as shown on **your schedule of cover**.
13. Any costs or expenses not authorised by **us**.
14. Any winching costs or the use of **specialist recovery equipment** which is not usually carried on a standard recovery **vehicle** including; winches, cranes, dollies and skates.
15. The cost of food, drinks, telephone calls or other incidentals.
16. The cost of alternative transport other than to **your home** or destination and a return trip to collect **your** repaired **vehicle**.
17. The cost of fuel, oil or cover for a hire **vehicle**.
18. Service if **you** already owe **us** money.
19. The recovery of the **vehicle** and passengers if repairs can be carried out at or near the scene of the **incident** within the same working day. If recovery takes effect **we** will only recover to one address in respect of any one **incident**.
20. Overnight accommodation or car hire charges if repairs can be carried out at or near the scene of the **incident** within an agreed time.
21. **Incidents** caused by failure to maintain the **vehicle** in a roadworthy condition including maintenance or proper levels of oil and water.
22. **Vehicles** running out of fuel unless caused by a mechanical or electrical failure.
23. Where service cannot be affected because the **vehicle** does not carry a serviceable spare wheel (not applicable to motorcycles or **vehicles** which are manufactured without a spare wheel), aerosol repair kit, appropriate jack or, the locking mechanisms for the wheels are not immediately available to remove the wheels.
24. Any request for service if the **vehicle** cannot be reached or is immobilised due to snow, mud, sand or flood or where the **vehicle** is not accessible or cannot be transported safely and legally using a standard transporter.
25. Any request for service if the **vehicle** is being used for motor racing, rallies, public hire, private hire, courier services or any contest or speed trial or practice for any of these activities (unless in the case of Public and Private Hire an additional premium has been agreed and paid).
26. Overloading of the **vehicle** or carrying more passengers than it is designed to carry.
27. Claims not notified and authorised prior to expenses being incurred.
28. The charges of any other company (including police recovery) other than **our recovery operator** or of car hire or accommodation charges except those authorised by **us**.
29. Any damage to **your vehicle** or its contents whilst being recovered, stored or repaired and any liability or consequential loss arising from any act performed in the execution of the assistance services provided.
30. Direct or indirect loss, damage or liability caused by, contributed to or arising from: -
 - a. Ionising radiation or contamination by radioactivity from an irradiated nuclear fuel or from nuclear waste from the combustion of nuclear fuel.
 - b. The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component thereof.
 - c. Any results of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, military or usurped power.
31. Any false or fraudulent claims (**we** retain the right to prosecute and or report any fraudulent activity to the police).
32. Failure to comply with requests by **us** or **our recovery operators** concerning the assistance being provided.
33. Fines and penalties imposed by courts.
34. Any charges where **you**, having contacted **us**, affect recovery or repairs by other means unless **we** have agreed to reimburse **you**.
35. Any claims relating to the following: -
 - a. **Vehicles** with a laden weight in excess of 3,500 kg (3.5 tonnes)
 - b. **Vehicles** more than 5.18 metres (17 feet) long, 1.905 metres (6 feet 3 inches) wide and 2.44 metres (8 feet) high.
 - c. **Vehicles** with modifications which affect **our** ability to assist in the normal roadside repair or recovery of **your** vehicle, unless declared and agreed with **us** prior to taking the cover and declared at the time of notifying an **incident**.
36. Any request for service where remedial action has not been taken following a previous breakdown or temporary repair being made, unless in transit immediately following a temporary repair, between a temporary repair and a repairing garage.
37. More than six callouts per membership per year.
38. Claims totalling more than £10,000 in any one year.
39. Any cost recoverable under any other cover that **you** may have.
40. Storage charges.
41. **Vehicles** that are not secure or have faults with electric windows, sun roofs, convertible roofs or locks not working, unless the fault occurs during the course of a journey and **your** safety is compromised.
42. Assistance if the **vehicle** is deemed to be illegal, untaxed, not covered, un-roadworthy or dangerous to transport.
43. Recovery of the **vehicle** or **your** transport costs to return the **vehicle** to **your home** once it has been inspected or repaired.
44. Any cost that would have been incurred if no claim had arisen.
45. The cost of draining or removing contaminated fuel.
46. A request for service following any intentional or wilful damage caused by **you** to **your vehicle**.
47. Any cover which is not specifically detailed within this document.
48. Service for the same or a similar fault or cause of **incident** to that previously attended in regard to the same **vehicle** unless written proof of garage or dealer attention is presented to **us**.
49. Any claims relating to windscreen, rear or side window damage including cracks, chips or breakages.
50. Any fault relating to windscreen wipers or windscreen washer jets unless the fault occurs during the course of a journey and **your** safety is compromised.
51. Any request for service when the keys for the **vehicle** have been stolen or are believed to have been stolen.
52. Any fault caused by frozen liquids in pipes or tubes or frozen locks caused by very low temperatures.
53. Toll and sea transit charges for the Insured Vehicle within the UK.

Additional exclusions applying to the European Assistance

1. Service where repatriation costs exceed the market value of the **vehicle**.
2. The cost of recovery from a European motorway exceeding £60.00.
3. Repatriation to the **UK** within 48 hours of the original **incident**, regardless of ferry or tunnel bookings for the homebound journey or pre-arranged appointments **you** have made within the **UK**.
4. Repatriation if the **vehicle** can be repaired but **you** do not have adequate funds for the repair.

General Cover Conditions

Applying to all sections:

1. **We** will provide cover if
 - a. **You** have met all the terms and conditions within this document.
 - b. The information provided to **us**, as far as **you** are aware, is correct.
2. The cover is not transferable to any other person.
3. The **driver** of the **vehicle** must remain with or near the **vehicle** until help arrives.
4. **We** can request proof of outbound and inbound travel dates.
5. Any membership excess must be paid in advance of assistance being provided.
6. Cover is limited to Local (10 miles) for any claims made within 72 hours of cover being purchased.
7. **We** may cancel the membership by sending 7 days' notice to **your** last registered address.
8. **We** may decline service if **you** have an outstanding debt with **us**.
9. In the case of punctures or damage to wheels, **vehicles** unable to carry a serviceable spare wheel or an aerosol repair kit will be recovered to an appropriate **local garage** only.
10. If **we** are able to repair **your vehicle** at the roadside, **you** must accept the assistance being provided and immediately pay for any parts supplied and fitted by credit or debit card.
11. If **you** cancel a callout and a **recovery operator** has already been dispatched, **you** will lose a call out from **your** allowance. **We** recommend **you** to wait for assistance to ensure the **vehicle** is functioning correctly. If **you** do not wait for assistance and the **vehicle** breaks down again, **you** will be charged for the second and any subsequent call outs.
12. **We** have the right to refuse to provide the service if **you** or **your** passengers are being obstructive in allowing **us** to provide the most appropriate assistance or are abusive to **us** or **our recovery operators**.
13. If, in **our** opinion, the **vehicle** is found to be un-roadworthy due to lack of maintenance, unless servicing records can be provided, **we** may terminate **your** cover immediately notifying **you**, by letter to **your** registered address, of what action **we** have taken.
14. In the event **you** use the service and the fault is subsequently found not to be covered by the membership **you** have purchased, **we** reserve the right to reclaim any monies from **you** in order to pay for the service not covered.
15. The repair must be carried out if the **vehicle** is recovered to a garage and the garage can repair the **vehicle** within the terms stated. **You** must have adequate funds to pay for the repair immediately. If **you** do not have funds available, any further service related to the claim will be denied.
16. **You** must have adequate funds to pay for alternative transport or overnight accommodation costs immediately. If **you** do not have funds available, any further service related to the claim will be denied.
17. If the **vehicle** is beyond economical repair **we** have the option to offer the market value of the **vehicle** to **you** and pay for alternative transport **home**.
18. **We** reserve the right to recover **your** immobilised **vehicle** in accordance with and subject to any legislation, which affects drivers' working hours
19. The transportation of livestock (including dogs) will be at the discretion of the **recovery operator**. Alternative transport can be arranged but **you** will need to pay for this service immediately by credit or debit card.
20. If **you** have a right of action against a third party, **you** shall co-operate with **us** to recover any costs incurred by **us**. If **you** are covered by any other contract or membership for any costs incurred by **us**, **you** will need to claim these costs and reimburse **us**. **We** reserve the right to claim back any costs that are recoverable through a third party.
21. If **you** have a road traffic accident **you** must provide **us** with **your** insurance company details when requested.
22. Regardless of circumstances, **we** will not be held liable for any costs incurred if **you** are unable to make a telephone connection to any numbers provided.
23. This cover has a cooling off period of 14 days from the time **your** cover details are sent to **you**. If **you** do not wish to continue with the cover, **we** will provide a refund of premium paid, less a £15.00 administration fee. If **you** exercise **your** right to cancel, the cover will be regarded as not taken up, and cancelled from inception. **You** may cancel **your** cover after this period, but no refund of premium is available. Please call 0845 20 34 700.
24. **We** reserve the right to charge **you** for any costs incurred as a result of incorrect location details being provided.
25. **You** will be required to reimburse **us** within seven days of **our** request to **you** any costs **we** have paid out on **your** behalf which are not covered under the terms of this contract.
26. Any repairs affected at the roadside, including boost starts, are classed as temporary repairs unless **our** attending **recovery operator** gives specific written confirmation of a permanent repair. It is **your** responsibility to take the **vehicle** to a garage or dealer as soon as possible after any temporary repair being affected in order to have the fault permanently repaired.
27. **We** will only pay for alternative transportation or accommodation if **we** agree it is necessary and if repairs cannot be carried out at or near the scene of the **incident** within the same working day.

Our promise to you

Your custom is important to us and we aim to provide a high standard of service at all times. If in the unfortunate event that you feel we have not achieved this promise, then please call us on **0845 20 34 700** and we will seek to redress this issue as soon as possible.

Please have ready the details of your level of cover and in particular your membership number, to help your enquiry to be dealt with speedily.

Complaints Procedure

Any enquiry or complaint you have regarding your policy should be addressed in the first instance to the policy administrator:

Customer Service Department
Rescuemycar.com
NCI Vehicle Rescue plc
4th Floor
Clarendon House
Harrogate
North Yorkshire
HG1 1JD

If you are still not satisfied, please write to the policy underwriter: Enterprise Insurance Company plc, Suite 3, 2nd Floor, Icom House, 1-5 Irish Town, Gibraltar.

Please make reference to your level of cover and in particular your membership number, in order to help us respond to your enquiry speedily.

If you remain dissatisfied, short of court action, you have the right to 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. He can be contacted at the following address: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR Telephone: 0845 080 1800.

Financial Services Compensation Scheme

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. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For further information visit www.FSCS.org.uk.

Service Provider and their Insurance Undertaking

Operating on behalf of the brand Rescuemycar.com, this service is provided by Vehicle Rescue Network Limited, 4th Floor, Clarendon House, Harrogate, HG1 1JD. Registered company number 06700278.

Vehicle Rescue Network Limited are part of the NCI Vehicle Rescue plc group of companies who are authorised and regulated by the Financial Conduct Authority (FCA). Registered company number 307654.

This policy is underwritten by Enterprise Insurance Company plc, Suite 3, 2nd Floor, Icom House, 1-5 Irish Town, Gibraltar, Tel: +350 200 50150, Fax: +350 200 50191 www.eigplc.com Registered in Gibraltar No.89698, Enterprise Insurance Company plc is regulated by the Financial Services Commission, Gibraltar, www.fsc.gi and in the United Kingdom by the Financial Conduct Authority (FCA), under FCA Reference 402277 <http://www.fca.org.uk>

Through its FCA registration, Enterprise Insurance Company is a member of the United Kingdom Financial Services Compensation Scheme. Enterprise is a member of the Association of British Insurers, and is accredited to ISO 27001:2005 and ISO 9001:2008