

# First 4 Recovery Insurance

## Insurance Product Information Document

Company: First 4 Recovery Limited

Product: Recovery

First4Recovery Ltd is an appointed representative of Consumer Credit Compliance Ltd in respect of the regulated activity of insurance distribution. Consumer Credit Compliance Ltd is authorised and regulated by the Financial Conduct Authority FRN 631736. First4Recovery Ltd is registered for Data Protection reference ZA229568

First4Recovery Ltd are a Registered company in the UK (Company no. SC278548) Our registered address is 61 George Street, Perth PH1 5LB.

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of Insurance?

This cover will arrange and pay for a repairer to attend at the roadside where your vehicle is immobilised or rendered unroadworthy as a result of mechanical or electrical breakdown and, if necessary, transport of the vehicle and passengers to the nearest suitable repairer, intended destination or home address, whichever is nearer.



#### What is insured?

- ✓ Assistance at the roadside, where we will attempt to repair or remobilise your vehicle
- ✓ Where a repair is not possible at the roadside, we will either recover you and up to 6 passengers to the nearest garage that is able to undertake a repair or recover you and up to 6 passengers to your intended destination or home address, whichever is nearer. (subject to the cover selected)
- ✓ Message relay to family, friends or associates
- ✓ Optional European Cover
- ✓ Optional Home Start
- ✓ Alternative transport by public transport or hire car
- ✓ Hotel accommodation
- ✓ Caravans or trailers accompanying the vehicle at the time of incident
- ✓ Keys
- ✓ Driver illness or injury



#### What is not insured?

- ✗ Any claim within the first 24 hours of the time the policy is purchased
- ✗ The cost of replacement fuel or for spare parts.
- ✗ Assistance or recovery where the vehicle is not safely accessible, e.g. partly buried in snow, mud or sand, or has left the highway
- ✗ Any costs or expenses not authorised by our rescue controllers
- ✗ Costs incurred where you are unable to provide a serviceable spare wheel and locking wheel nut key where these are required
- ✗ Any incident caused by a deliberately careless or negligent act by you
- ✗ Long distance recovery where the vehicle can be made roadworthy local to the incident
- ✗ Any incident attributable to lack of maintenance
- ✗ Assistance at the roadside in excess of 1 hour



#### Are there any restrictions on cover?

- ! No more than 6 call outs in any one consecutive 12-month policy period
- ! Claims shall not total more than £15,000 in any one consecutive 12-month policy period



## Where am I covered?

- ✓ Cover is offered for United Kingdom and up to 90 Days or 120 days (as detailed on your policy schedule) within Europe if this option has been selected and appears on your policy schedule



## What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

You must follow our claims process which can be found in your policy documentation



## When and how do I pay?

You can pay your premium as a one-off payment, annually or in monthly instalments



## When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



## How do I cancel the contract?

By telephone, email or post. If you cancel your policy within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14-day cooling off period, please contact the organisation from whom you bought your policy.

## Important Information

### Complaints

It is the intention to give **you** 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:

#### SALE OF THE POLICY

Please contact **The Managing Director, First 4 Recovery Ltd, King James VI Business Centre, Friarton Road, Perth, PH2 8DY. Tel: 0344 770 4541 or Email: [admin@first4recovery.co.uk](mailto:admin@first4recovery.co.uk)**

Complaints regarding:

#### CLAIMS

**Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex, CO1 1UX**

**Email: [enquiries@call-assist.co.uk](mailto:enquiries@call-assist.co.uk) Tel: 01206 364268**

In either case, if **your** complaint cannot be resolved by the third working day, it will be passed to: Customer Relations Department, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk) Tel: 0345 218 2685

In all correspondence please state that **your** insurance is provided by UK General Insurance Limited and quote scheme reference. Ref is 05219E.

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, Exchange Tower, London, E14 9SR

Tel: 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

### What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).