

First4Recovery STANDARD VEHICLE - POLICY SUMMARY

This is a policy summary only and does not detail the full terms and conditions of the insurance contract.

Please refer to the **Standard Vehicle First4Recovery Breakdown Policy** Terms and Conditions to make sure You understand what is covered and the full terms and conditions of the insurance policy.

This service is provided by Momentum Warranties Limited in conjunction with Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex, CO1 1UX, a company registered in England (no. 3668383) and is underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Momentum Warranties Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

Significant features and benefits

Local Recovery and Roadside Assistance

- **Roadside Repair**
- **Recovery to nearest garage**

National Recovery and Roadside Assistance

All the benefits of: Local Recovery and Roadside Assistance, **plus**

- **National Recovery**
- **Alternative travel and emergency overnight accommodation**
- **Driver injury / Illness**

National Recovery, Roadside Assistance and Home

All the benefits of: National Recovery and Roadside Assistance, **plus**

- **Home Assistance if you suffer a breakdown within 1 mile of your home**

National Recovery, Roadside Assistance, Home and European

All the benefits of: National Recovery, Roadside Assistance and Home, **plus**

- **Provides cover in Europe where the maximum duration of any single trip does not exceed 90 Days or 120 Days (as detailed on your policy schedule) in any one consecutive 12 month policy period**

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

The insurance excludes:

- Minibuses, commercial vehicles over 3,500 kg (3.5 tonnes) gross weight, horseboxes, limousines.
- Any Vehicle which is not registered with the Administrator for Breakdown cover with US.
- Any claims relating to the following:-
 - Vehicles exceeding 3,500 kg (3.5 tonnes) gross Vehicle weight.
 - Vehicles more than 8.5 metres long, 2.5 metres wide and 3.5 metres high.
- Any claim within 24 hours of the time the policy is purchased. (This does not apply to policies at renewal or where there is continuous cover transferred from another rescue provider.)
- More than six call outs in any one consecutive 12 month policy period.
- Claims totalling more than £15,000 in any one consecutive 12 month policy period.

Policy Limitation

Cover is restricted to a Car, Motorcycle, Motortrike, Van or small motorhome below 3,500 kg (3.5 tonnes), Kit Cars, Driving School Vehicles, Towed Caravans and Trailers.

Cancellation rights

If, for any reason, You wish to cancel this policy You have the right to do so.

If You cancel this policy within 14 days of receiving the policy documentation, We will refund Your premium. Thereafter, You may cancel Your policy after the 14 day cooling off period but no refund of premium is available.

What to do if you Breakdown

If your vehicle breaks down please call our 24 hour Control Centre: 0333 101 0039

International: +44 1206 812 706

Advise the controller that you are a First4Recovery Breakdown Policy Customer and provide Your Policy number; and Your return telephone number; and Your Vehicle registration; and The precise location of Your Vehicle (or as accurate as You are able in the circumstances).

How to make a complaint

Any complaint You have regarding the Sale of Your Policy should be addressed to the Administrator; Momentum Warranties Ltd., King James VI Business Centre, Friarton Road, Perth, PH2 8DY.

Any complaint You have regarding a Claim under Your Policy should be addressed to;

Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex, CO1 1UX Email: 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,
Tel: 0345 2182685

Compensation Scheme

In the event that Great Lakes Reinsurance (UK) SE is unable to meet its liabilities You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

Further information can be found in Your policy under the "Compensation Scheme".

